

LAKE OF THE OZARKS

BUSINESS JOURNAL

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Boardwalk Partners Seek to Revitalize Strip with their plan

by Monica Vincent

Lake Ozark, MO— "I used to vacation here as a kid, and had all these great memories of the Strip. As an adult, I still own a condo and vacation here and when I started noticing how unhealthy the Strip was looking, it became very important to me to do something about it."

For Steve Beck, co-managing partner of Boardwalk Partners, it all started relatively small two years ago. The first property he bought, with a group of associates under the name of Dam Investments, LLC, was Stewart's restaurant. In business since 1958, Stewart's had a special significance for Beck, motivating him to salvage the faltering historical business and make it functional once again.

Once started, the need to continue the revitalization efforts on the Strip grew with the addition of three buildings adjacent to Stewart's. He then turned his attention to the struggling waterfront area, creating a second company, the Bagnell Group. They were able to purchase all of the water frontage from Captain Larry Don through the Fink Building, creating the access for what will

become a public boardwalk, with potentially 75 to 100 public boat docks, a collection of new multi-level businesses and restaurants with boardwalk access, and an arbored entry from the street. Says Beck, "If you've ever been to John's Pass in Treasure Island, Florida, that's the type of thriving family atmosphere we are trying to create."

With a solid vision in place, Dam Investments, LLC, the Bagnell Group and all of their properties will be joined under the name of Boardwalk Partners, a co-managing partnership of Steve Beck and Mike Rafferty. They have begun Phase I of the Boardwalk which will include approximately 200 feet of boardwalk and the arbored entry. This summer will see the completion of Phase I with the opening of two new restaurants, Crawfish Charlie's Seafood Shack and the Rock Bottom Sports Bar, along with 30 or so additional public boat docks. Boardwalk Partners hopes to see the completion of Phase II of their boardwalk project in 2006 as they acquire more

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property and add boat docks,

Strip Development Group Plan Proposes Dramatic Changes

by Monica Vincent

Lake Ozark, MO— Merlyn Vandervort is playing an unusual role. He is a full-time local resident and business owner who is also playing the role of big developer with big city backers. (See contributing column "The Vandervort Report" for details on his background.) Vandervort and a group of Kansas City businessmen have established the Bagnell Dam Development, LLC, and have placed a proposal before the City of Lake Ozark unlike any the council has ever seen. This proposal seeks exclusive rights to revitalize the Bagnell Dam Strip to the tune of over \$500 million in combination of private and public funding.

Why such a move at this time? Vandervort says, "I've been thinking about redeveloping the Strip for years and consider this potentially the most important piece of property at the Lake in terms of its waterfront location and the fact that it is an entry portal to our communities. With the climate of our growth, we literally have the opportunity right now to turn this into a year round, world-class resort area."

The parties directly involved in the LLC are as follows: Merlyn Vandervort and Jess Davis are the co-managing partners of Bagnell Dam Development, LLC, Piper Jaffray is their bond counsel, John Davidson w/Davidson Design Group is the Architect on the project, Chase Simmons w/Polsinelli, Shalton, Welte and Suelthaus of Kansas City is their legal counsel, and Rocky Miller is the Lake area engineer and Land surveyor. When asked how this group came together, Vandervort says, "I spent a lot of years in Kansas City and personally know and had worked with a lot of these people before. I knew they were the caliber of businessmen I could rely on to take on something this important."

There is a great deal of concern coming from current Strip business and property owners over the possibility of eminent domain being enforced to complete this project. Although the LLC has gone on record to state that they hope to work with the existing landowners, no negotiations have yet taken place. Explains Vandervort, "We have

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Letters to the Editor

"As a lifelong member of the Eldon Community, I am disappointed that the tax levy for the Eldon R-I School District did not pass.

If our community expects to participate in the projected growth of the Lake area over the next ten years, it is essential that our schools have the programs and facilities that are needed to provide a quality education. Not too many people like to pay higher taxes so I can understand why people voted "no". The additional tax on a \$100,000 home would have been 21 cents per day. That would have

been less than a Coke or a cup of coffee, which seems to me like a small price to pay for the future of our children.

There were a lot of facts and figures presented on both sides of this issue before the election; some of which were true and some that were misleading. I'm sure that we will be given another opportunity to vote on an operating levy in the future. When that time comes, get the "real" facts and vote your conscience. Thank you,"

Delbert Hayes

EDITORIAL

"Our liberty cannot be guarded but by the freedom of the press, nor that be limited without danger of losing it."

— THOMAS JEFFERSON, 1786

The first issue of *Lake of the Ozarks Business Journal* is behind us. Upon publication of the second, I would like to take a moment to thank everyone for the tremendous support and kind comments we have received. Of course nothing is perfect and so there were some glitches.

Penny, sorry I labeled you as the Mayor of *Lake Ozark* on the back page last month, thanks for taking it so well.

In our story entitled: "Lake Area Chambers See Growth in All Areas" we stated "The Lake Area's three chamber directors gave the Lake of the Ozarks Business Journal their take on growth..."

Camdenton Chamber of Commerce Director Bruce Mitchell politely pointed out the omission of his organization, and rightly so. Bruce, what we should have said was "The Lake area chambers of commerce polled gave their take on growth..." More importantly, we should have included the Camdenton Chamber in our article. We apologize for this error and omission, Bruce.

I'm sure there are others, if you saw one and didn't tell us, thanks for being kind.

This issue of the *Business Journal* is almost double the size of last issue. Thanks to the many advertisers inside who believe this publication is worth supporting. We couldn't bring you the news without them.

Of course, with this kind of growth, there are some associated growing pains. In the next few issues you will see some new names in the

masthead as we expand our staff to meet the demand.

Inside this issue we've brought you the first of many articles we intend to publish for business, about doing business. Articles that could aid you in running your establishment, or help when you choose a service or purchase new equipment. There will be articles of a "how-to" nature, with guest writers, and some on "what not to do". We hope you find some value in them.

With the wrap-up of this session of the state legislature imminent, there are of course articles with officials about the session and what was passed. As we get our footing in Jefferson City, look for more in-depth stories about pending legislation and its effects on you.

You'll also find stories surrounding the controversy regarding the development of the Lake Ozark Bagnell Dam Strip area. We've tried to bring you both sides of the issue in what will prove to be a hot topic, so that you can make an informed decision.

Michael Gillespie brings you another of his entertaining and informative stories from the Lake Area's past. He is also doing some additional writing for us on a few issues.

Finally, thank you for picking up and reading the *Business Journal* — if there is something you'd like to see covered inside these pages, drop us a line.

■ Editor

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Boardwalk Partners

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and an additional 300 to 400 feet of boardwalk area. "The bulk of the visible changes will be in place by the fall and winter of 2005."

As stated in information provided by Boardwalk Partners, "We believe that by building a Boardwalk along the waterfront area near the Dam, we can open up new opportunities for businesses in the entire area. The installation of public boat docks and new waterfront buildings will spark new growth in the area as well."

Steve Beck and his wife Jenny are the third generation owners of Stocker Construction Company, a privately held company with current year projects exceeding \$40 million. (www.stockerconstruction.com)

A strong believer in community service, Steve was elected to the Webster Groves City Council and served from 1996 to 2000. He currently serves on the Westborough Country Club Board of Governors, the Webster Groves-Shrewsbury Area Chamber of Commerce Board of Directors and the Webster Groves Presbyterian Church Board of Elders. Each year, Steve and Jenny founded the Beck Foundation to help hard-working families and individuals who have experienced a setback in their lives.

Mike Rafferty and his wife Kelly are also residents of Webster Groves and lifetime natives of St. Louis. After finishing his degree in finance at St. Louis University, Mike joined AT&T in their advertising and sales unit. After a successful tenure there he fulfilled his dream by joining Dean Witter Reynolds as an investment advisor and consultant. Mike has held security licenses, as well as licenses in insurance and real estate. In recent years, Mike's clients have included local, regional and multi-national companies implementing marketing, sales and advertising strategies.

Beck and Rafferty are concerned about the City accepting the major redevelopment TIF proposed by Merlyn Vandervort and the Bagnell Dam

Development, LLC. Beck states, "We're down here with good intentions and using our own money to revitalize what's still good about this area and add to it. I don't like the idea of someone coming in and trying to wipe it all away with public funding." He adds, "I would be more than willing to speak with Vandervort and see what, if anything, we can do to work together." Boardwalk Partners says their intentions are to revitalize and redevelop the north end of the Strip. Says Beck, "If my interests were purely financial, I would have sold out the number of times I've been approached."

Beck believes the Strip can be restored without drastic measures. He goes on to say, "You cautiously have to maintain the historical flavor of this Strip area." Beck says Boardwalk Partners would like to work with the City to develop a master plan, and that the City has been very good about permits and other help they have needed to progress thus far.

Beck says TIF's are normally used to solve infrastructure problems that the Strip area is not facing. "We already have water, sewer and electric." In fact, says Beck, "Two years ago we were told, 'No TIF'." He adds, "We would love to see some public funding support in the form of parking garages, better road access and the like." He also suggests other means of funding such as the possibility of Historical tax credits for some of the existing structures. Beck suggests the use of a TIF would be more appropriate on the 54 feeder route or the development of the quarry.

If the City council were to approve the proposed TIF, Beck conjectures, "The City will face lots of expenses in the early stages that may not be covered in 10 to 15 years."

Boardwalk Partners has several tenants who are either in business or under construction: Brian and Sonya Peterson and Jeff Carroll with Crawfish Charlie's Seafood Shack, Sean Roetzel with the Rock Bottom Sports Bar, and Chris Polley of Mike Fink's Marina. Concludes Beck, "My main focus right now is in upholding the promises that were made to the tenants who are investing in our development." ■

Drastic Strip Changes

continued from page 1

had conversations with some property owners, however contrary to some opinions, contacting property owners before we find out if this is even a project that the city wants would be putting the cart before the horse." The LLC hopes to incorporate existing business owners in a number of ways. Vandervort claims the proposed development will be very extensive with more than ample space available to incorporate existing businesses that want to be a part of it.

One of the specific concerns put forth, regards the means of determining "fair purchase price" for the land outlined in the proposed development. Vandervort says, "Hopefully a fair purchase price for the land will be determined by a meeting of the minds. Most property owners probably have a pretty good idea what their property is worth absent this proposed development. That would be a good starting point. There have been property sales in that area for comparables if property appraisals are needed. The rule of thumb in a project like this is that the property owners would receive 25% more than the value of their property plus moving expenses."

Vandervort was recently quoted as making a \$3 million sales tax estimate in regard to what his completed development could earn for the City of Lake Ozark. Vandervort contradicts that saying, "If any one quoted me on a sales tax revenue estimate, they were mistaken. I have not proposed any sales tax revenue estimate to date. There is no way to accurately determine that until we have proceeded further."

What guarantees and/or approvals does the LLC need from the City? "We are looking for Lake Ozark to tell us if they want this type of development in their community. If so we have asked them to enter into an agreement with us that would make us the Developer of record. The City would still have complete oversight of what was taking place. The agreement would simply give us some assurances that for our continued effort and investment, we are the Developer that the city is working with as long as we continue to perform per our agreement." The Mayor and members of the Lake Ozark City Council, along with Vandervort, all agree a decision needs to be made within the next 30 days.

Says Vandervort, "Our biggest hurdle is the city deciding

if they want this development or not. I realize there are some business owners on the strip who are unsure of what is going on. I believe that most of them will support the project once they have a clearer understanding of what our plan is. There are also some other persons and/or Developers who have a different idea of what to do with the Strip. We hope to bring some of their ideas to the table and if at all possible work with them to see this project to a success." "I invited Steve Beck to meet with me, and we did sit down together last Friday to discuss our ideas and concerns."

When asked what his first order of business would be if the City approves their proposal, Vandervort says they will immediately target some of the businesses (retailers, resorts, etc.) that fit into their overall theme for the project. Vandervort says some of that might certainly reflect the old architectural feel of the Strip. "The businesses we get commitments from will dictate the progression of the development. Access into the development from Hwy 54 will likely be one of the first considerations." Vandervort says their timetable will be dictated as the project progresses, and will likely be a three to five year project. ■



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Lake Ozark Mayor Sale appoints new "Citizen's Committee for development to oversee strip

by Monica Vincent

Lake Ozark, MO— Whether the Bagnell Dam Strip continues its development in the form of incremental steps with private funding, or dramatic steps with public funding, one thing seems certain at this point – the development will continue. The members of the Lake Ozark City Council are the ones who will ultimately decide what form this progress will take.

One of the first official acts by newly elected Mayor Paul Sale, was to appoint a Citizens' Committee for Development. "The thought behind this was to have this committee meet with residents, property owners and shop owners separately in order for them to be able to voice their opinions or concerns without distraction. The committee's first organizational meeting will be held Monday, April 25th, and then they'll have to meet with the developers first in order to relay exactly what's happening to the people they speak with."

Three members of this new committee are Chairman Mike Page, Larry Hill and David Platter – all business owners on the Bagnell Dam Strip. When asked if he felt there was any conflict of interest in naming these gentlemen to the committee, Mayor Sale responded, "I wouldn't have appointed them if I didn't feel they could give a fair review. I wanted people who had an interest in, and would understand what was happening down there. This is not a voting committee – just a fact-finding committee." Mayor Sale also added that he and City Administrator John Chad would be sitting in on all committee meetings.

When asked his personal opinion regarding the proposal put forth by Bagnell Dam Development, LLC, Mayor Sale said, "I have no opinion at this point. I am going to wait and see the results from this committee review and then do what the people of my City want me to do. I will act in the best interest of this community." He adds, "The scariest part of this whole thing for me is Chapter 353 (eminent domain). We have to proceed very cautiously when we start considering issues like that." Mayor Sale responded to questions of timing

by saying, "I am trying to expedite this as quickly as I can, because I know a lot of people are afraid to proceed with anything right now and are waiting to see what will happen."

If the proposal were approved, Mayor Sale was asked how much freedom Bagnell Dam Development, LLC would have. "If anything is agreed to, it would be under the conditions that the City would have very close control." And, when asked about what level of financial burden the City might be faced with in the event of an approval, he replied, "This developer assured us he has the bonding in place."

There has already been money spent by the City to restore parts of the Strip through the Strip Enhancement Project. This is a federal funding program in which the City pays 30% of any cost of approved improvements. Mayor Sale explains the progress as such: "Phase I is complete. It started on one side of the street from the Dogpatch and went to Balinger Road with new sidewalks, lights, benches, trash cans, curbing, gutters, landscaping, etc. Phase II has been extended. The money was in the budget last year, but for a lot of reasons didn't get started. We now have our final extension, and the work has to be started and completed this year or we lose the funds." Phase II will finish the same side of the Strip from Balinger Road to the city limits. Mayor Sale says Phase III funding is available and would start the same improvements on the opposite side of the Strip.

Alderman Steve Dalton was asked his opinion of the Bagnell Dam Development, LLC proposal. "I think they brought us a really exciting proposal. We've got a lot to think about and a lot of planning to do." When asked what control he felt the City would be able to maintain over any development, Dalton said, "The development will be kept under close watch. You're dealing with all sorts of watchdogs from Planning and Zoning to the TIF commission."

There have been a wide range of sales tax estimates reported, and when Alderman Dalton was questioned away from his desk, he cautiously stated, "I believe the City brings in close to \$1 mil-

lion in sales tax a year, with approximately 10% of that coming from the Strip – about \$96-\$97 thousand. My best guess, at this point, would be that the Bagnell Dam Development could bring in another \$1 million in sales tax and double our current income." When asked what time frame approval or denial of the proposal could take place in, Dalton replied, "I believe it will happen within the next 30 days."

Alderman Keith Blankenship owns several businesses on the Strip consisting of the Rebel Arcade, the Wax Museum, batting cages, bumper boats, bumper cars, mini golf, the mazes and skee ball, and tends to lean against the proposed development. "The City currently does not have the finances to support the initial stages of a major TIF. I think if someone wants an area they probably need to get their checkbooks out. The City of Lake Ozark cannot afford to lose any sales tax right now. We've had a lot of cuts and may have to raise rates to make up the difference." Blankenship says the greatest level of resistance is coming from current businesses on the Strip. "We've had other developers come in and do more harm than good."

Newly elected Alderman Keri Gray appears to take a moderate stance. "I find the concept attractive, but the practical implementation, especially involving land acquisition is a serious consideration. I'd like to avoid eminent domain." He goes on to say, "The proposal they put forth appears to require the removal of at least 50 buildings and businesses. This is a major undertaking we are considering, and I don't know of any other city that has completely changed their central business district."

When asked who he is hearing the most resistance from, Gray responds by saying, "The least resistance seems to be coming from citizens. They're sitting on the sidelines with nothing to lose, so to speak and seem to be behind this proposal, at least in spirit."

Gray says, "We need to make a decision soon – hopefully within the next couple of weeks, because it just leaves everyone in limbo." Gray says one thing that may

affect the outcome of any decision is a case currently before the Supreme Court – Kelo vs. New London – involving a battle between local homeowners and the town of New London, Connecticut over eminent domain. "They expect to complete their ruling in June or July, and the outcome could possibly

affect any decision we make."

What means will he use in deciding on approval or denial? "Personally, I am separately seeking professional advice from lawyers and real estate agents in regard to the complexities of this proposal. I would hope the other Aldermen are doing the same." ■

Community reaction to strip proposal varies widely

by Monica Vincent

Lake Ozark, MO— When the Mayor's newly appointed Citizens' Committee for Development starts receiving feedback from Lake Ozark residents, Strip property owners and shop owners, they are likely to get a wide range of opinions. *The Lake of the Ozarks Business Journal* spoke with some of those people.

Jeff Carroll, and Bryan and Sonya Peterson are local natives and current owners of Pickled Pete's Sports Bar and Restaurant on Hwy 54. They also have a vested interest in what happens with the Bagnell Dam Strip in the form of a new gulf coast style seafood restaurant called Crawfish Charlie's Seafood Shack. Says Jeff Carroll, "We hope to be open by July 4th." Crawfish Charlie's will operate through a lease with Boardwalk Partners. When asked how he feels about the project proposed by Bagnell Dam Development, LLC., Carroll replies, "I think it's great that people want to come down here and do something, as long as they don't interfere with my business to do it. When you start talking about eminent domain, how do you place a value on lost business? We are bringing money to the area immediately and bettering the Strip. And, we're doing something to the Strip that has never been done before – you can access it by boat."

Chris Polley holds the lease to Mike Fink's Marina which will be part of the boardwalk being built by Boardwalk Partners. Polley

runs a gas dock with 16 slips where he rents boats, pontoons and waverunners. Polley is less cautious. "I am 100% opposed to an economic TIF. This business has been here 20+ years and that's why I purchased it. I've staked my financial future on what I can make of this business."

Owner of local Anderson Marketing and longtime resident, Van Anderson, sees things in a much different light. "In the next 10 to 15 years the Lake area will grow more that it has in the last 50 years. One of the first places people see is the Dam area, and if it doesn't look prosperous and appealing, it is a direct reflection on the entire lake area. What Merlyn is proposing has all the positive attributes this Lake area needs, and we should get behind him for having the incentive to do it. What I see other people offering, although well-intentioned, is much of what we have already seen in the past, and it is just not developing quickly enough to keep pace with our growth. The Strip is 20 years behind, and we need to be 8 years ahead." When asked if he believes the City can afford to take on such a large economic incentive, Anderson replies, "I don't think they can afford not to do it."

Mike Terry, local Broker for Community Real Estate, concurs with caution. "I think the type of development Vandervort is proposing would be fantastic for the Lake area, as long as the people with a current vested interest in the Strip are given an opportunity to share in the growth." ■

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Another proposed Dam development project emerges

by Monica Vincent

Jefferson City, MO— Lions, and Tigers, and Bears, oh my! Lake Ozark may be the beneficiary by next summer of a walk-through or tram type zoo which will showcase animals such as giraffes, tigers, lions and chimpanzees, among others.

The latest Bagnell Dam developer on the scene is Ron Armitage of Springfield, MO. Mr. Armitage bought the 9.5 mile drive-through Exotic Animal Paradise on Hwy 44 in Springfield in 1996. Armitage owns several businesses in Springfield, along with the Sky Lift on the Bagnell Dam Strip. He has 20 years of zoological experience, once owning another zoo in Oklahoma, and has a strong background in tourism.

Says Armitage, "We would like to create a family-oriented series of tourist type attractions with ongoing promotions, the anchor of which will be the zoo." He says the types of animals seen there will be "...ones I really know the

people want to see that can thrive in that atmosphere."

Although the 200 acres these attractions will reside on are not yet officially under contract, Armitage feels comfortable going on record to say, "We are under negotiation with Ameren UE and should have everything signed within the next 30 days. All the contractual details have been agreed to - we just need to put it in writing." The land he refers to currently belongs to Ameren UE and borders the Osage River, encompassing the current American Legion grounds.

Armitage expects his attractions to draw large numbers of visitors and be something the community of Lake Ozark can be proud of. One of his proposals include an indoor/outdoor Branson style theatre, a restaurant on the river, and multiple other family oriented riverfront recreational activities. Armitage says the property will be ideally suited for catering a wide range

of events. Visitors can expect to see circuses and carnivals along with ongoing promotions utilizing tents, inflatables and the like. Says Armitage, "We would like to be large supporters of current events like the annual Car Show and the Mountain Man Retreat."

In addition, Armitage will be doing things to offset the seasonal attractions including extending his season from mid-March through the end of December. In doing so, he would like to work with the Chamber of Commerce and the City to establish a Christmas drive-through on the Strip where people can see the light show and shop.

Another venture will include the construction of entry-level housing. Says Armitage, "This will be a planned community with affordable prices ranging from \$140,000 to \$195,000."

The first phase of his project will be the zoo which he expects to complete by Memorial weekend of 2006. The zoo and all the surrounding attractions will be

under the guidance of appointed General Manager, Rick Sanders. Sanders has been in the tourism and restaurant business for 25 years. Presently he is in Dallas, Texas developing a series of restaurants. As an ideal benefit, Sanders has been educated in zoology and has a very strong zoological background.

In response to proposed developments and the other developments currently taking place, Armitage says, "I am not partnered with Beck, but I am very supportive of what he is trying to do. Our efforts go hand-in-

glove." As for the Bagnell Dam Development, LLC proposal, he says, "It has the potential of not affecting me in a negative way at all. Then again, it could. I've heard part of his proposal concerns a portion of my property. At this point a proposal of that magnitude really doesn't seem feasible, but hopefully everyone will be able to work together."

Armitage concludes with a mission statement: "Our view of tourism is that it must be educational, interactive and recreational." ■



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Business growth spreads beyond Highway 54 corridor

by Monica Vincent

Response to the Lake area's growth needs are extending beyond the Hwy 54 boundaries. Approximately 1-1/2 miles south-east of 54 on Hwy 42 in Kaiser, a new business park is being established by Sam Derikrava of Lake Steel and Supply.

Known as the East Hwy 42 Business Park, this 15 acre development is geared toward light commercial and industrial applications. Derikrava has been in business in this Miller county community since 1991 and believes the time is right for such an enterprise. Says Derikrava, "This is a great opportunity for businesses, developers and the community. The conditions are right for us to grow along with everyone else."

One of the reasons he cites is the improved traffic flow and lane expansion on Hwy 42. Another is the tax benefit. Since the Business Park is located in Kaiser, tenants are subject to only a .05725% sales tax rate, giving them an automatic tax break over most lake area

businesses. The entire development has water, sewer, three-phase power is available and paved roads with two points of access.

The East Hwy. 42 Development Corporation currently has space available, which can be customized to leaser specification. Available for lease are two 20' by 60' units, and two spaces of approximately 2,000 and 3,000 square feet, respectively.

Another 2,400 sq. ft. building will be available in May. Current owners and renters include computer parts storage, boat repair, roofing supplies and high-end boat and RV storage. There are 15 full lots available, half an acre each and can be redivided into one quarter lots.

Derikrava has owned the property for 9 years, handles all the marketing and selling himself, and is open to all development options. "We can build to suit, lease, or you can purchase lots." ■

Realtor Bobbi Bash receives two awards



Bobbi Bash

Bobbi Bash ABR, CRS, GRI, received two awards at the Bagnell Dam Realtors Association Annual Awards Dinner. Bobbi and four other realtors received the "Zenith Level" award, recognizing those members whose sales exceed \$10 million dollars.

In 2004 Bash had sales in

excess of \$26 million dollars. She has been a REALTOR® at the Lake since 1988 and has always been in the top category, but this marked her best year.

Her second award came in the "Special" awards category, for selling the most expensive home at the Lake in 2004. The home sold for \$2.5 million.

Bobbi's team includes Betty Henry, Vickie Slead, Sally Clark, Menda Gilbert, Georgie Aldy and Wendell Horne.

Bobbi is also very involved in giving back to the community. She is a breast cancer survivor and was involved in the hospital's efforts regarding their new radiation department.

In July, Bobbi will be installed as President of the Lake Ozark Rotary Club. She feels it's very important to give back to the community. ■ Press Release

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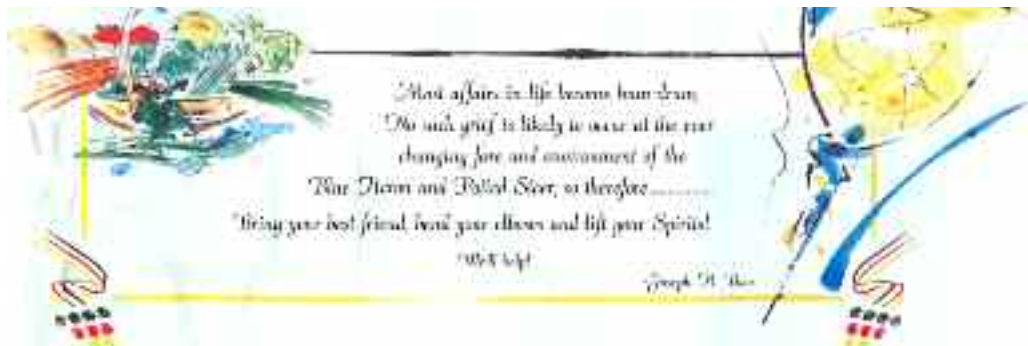
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Award-winning CEO explains his pride in Lake Regional Health System

by Monica Vincent

Lake Ozark Business Journal recently had the opportunity to discuss all the progress taking place within Lake Regional Health System with CEO Michael Henze, winner of the 2004 Visionary Leadership Award. (See Sidebar)

The 300,000 square foot, 140 bed hospital rivals counterparts in metropolitan areas with state of the art technology and 80 highly skilled physicians on staff. They offer comprehensive cardiac, oncology, orthopedic, obstetrics, gynecology and ophthalmology programs among others. There is an 18 bed intensive care/coronary unit, a 22 bed stepdown unit for recovering ICU/CCU patients, a 12 bed observation unit, a 10 bed obstetrical unit, a 16 bed skilled nursing unit and a 62 bed medical/surgical bed unit.

In 2003, Lake Regional Health System received two awards that showcase its commitment to quality. In November 2003, Lake Regional Hospital won the Missouri Quality Award presented by the Excellence in Missouri Foundation. The award criteria for selection are patterned after the Malcolm Baldrige National Quality Award criteria.

Henze explains the corporate organizational chart of Lake Regional Health System is made up of several components: Lake Regional Hospital, Lake Regional Hospital Foundation and Lake Regional Medical Management, Inc. The system has six primary care clinics, four rehab facilities and three retail pharmacies in addition to the hospital. These facilities provide access to quality care to a wide geographic area surrounding Lake of the Ozarks. Other services were added over time to serve the health care needs of the community. Health care screenings at Lake communities for cardiac problems, prostate problems, and general health screenings were established. Health screenings were also provided for area schools. Since 1999, over 8,000 free health screenings have been provided.

The Lake Regional Emergency Department is designated a Level III Trauma Center and boasts an impressive statistic with the number of patients seen, numbering 35,000 last year alone. Henze says this number is considerably higher than other similar sized community's hospitals and contributes most of it to area lifestyle. "The large number of emergency room cases we see here are recreational activity related accidents." There is little doubt of the available comprehensive care. Henze is proud to note, "The only things we transfer for, outside of preference requests, are burns, multi-system trauma, neurosurgery, and pediatric subspecialty care."

Another of the key accomplishments of the Health System was to bring access to quality

health care was the provision of specialty care lines in cardiac and cancer care. (See accompanying article) Said Henze, "Proximity to comprehensive health care is a primary consideration for retirees when making the decision to move to this area." As the Lake area grew, new populations of older retirees, seasonal residents, and second homeowners began to populate the Lake. From 1990 to 2000, the population over the age of 65-84 increased 37.8 % in Camden County, the Lake's primary service county. For older adults, complications of heart disease and cancer are leading killers.

In 1997, Lake Regional Health System (originally named Lake of the Ozarks General Hospital) constructed a cardiac catheterization lab and recruited cardiologists

and a cardiovascular surgeon. The cardiac care team offers a complete range of heart care. Over 8,000 cardiac cath procedures have been performed and almost 1,000 cardiac surgical procedures have been performed. Lake Regional prides itself on providing primary angioplasty for heart attack patients, and has reached its goal of a 90 minute "door to balloon" time for patients presenting at the hospital with heart attacks.

Lake of the Ozarks General Hospital reviewed its long term goals and, with the addition of cardiac care, in 1999 changed its name to Lake Regional Health System in order to begin to fulfill the eventual goal to become a comprehensive regional health-care delivery system.

After the hospital began providing cardiac services, the system turned to the task of providing cancer care. (See accompanying article) Medical and surgical oncology services were already in place, but the hospital lacked the ability to provide radiation treatment to cancer patients. These patients had to drive miles on a repeat basis, placing stress on these patients and their caregivers.

With the generous gifts from the hospital auxiliary (See accompanying article), community individuals, employees, businesses, and charitable foundations, over \$3.7 million was raised, providing funds to purchase a linear accelerator to treat cancer patients. The Center for Radiation Therapy was opened in May 2004.

There are currently 80 active physicians on staff and roughly 1100 employees, making Lake Regional Health System the largest employer in the area. Henze is proud of the quality and dedication of their staff, noting that "We must have a continued focus on turnover which is currently at 7.8%. That's a rolling 12 month average and down significantly from last year." In addition, there are several new physicians who will be joining the staff in coming

continues

Lake Regional Health System boasts strong CEO in Henze



Michael E. Henze started his healthcare career at Marion County Hospital and Nursing Home in Arkansas. He became Controller of Hot Spring County Memorial Hospital in 1980, and was promoted to administrator of that facility in 1981. He became Chief Executive Officer of Lake of the Ozarks General Hospital in 1990 and is currently Chief Executive Officer of Lake Regional Health System. Henze has a Bachelor of Arts in Business and Economics from Hendrix College in Conway, Arkansas, and a Masters in Business Administration from University of Central Arkansas in Conway. He is married to wife Gerri and they have three children, Jeff, Jon, and Jennifer.

Henze is active in the Missouri Hospital Association (MHA), currently serving on the MHA Board, and the MHA Bylaws, Finance and Budget, Federal Reimbursement Allowance Policy and Investment Committees. He is also Vice Chairman of the Healthcare Services Group and Missouri Hospital Plan, the state's hospital and physician malpractice companies. Henze has also served on the national level on the American Hospital Association's Regional Policy Board.

In 2004, Mr. Henze was presented with the Visionary Leadership Award by the Missouri Hospital Association. The award was given for his leadership in making access to quality care within the Lake of the Ozarks and surrounding communities a reality. ■



The linear accelerator used to treat cancer patients.

Willman

Lake Regional's CEO explains pride

continued from previous page

months. When asked how the hospital decides the types of physicians needed, Henze says that is "...determined by an internal committee review and based upon 5 different population based national studies which compare the number of full time people in a geographical area needed to support a specialty. The immediate needs of our current medical staff are also of primary concern when facing hiring considerations."

Things continue to look good on the horizon with construction well underway on a 100,000 square foot addition which will expand the emergency department to 35 beds. The second floor of this wing will provide 40 new private rooms, while the third floor will be held in reserve for future patient rooms. Three new surgery suites will also be added along with additional



A CT scanner is used to determine the area for treatment.

Willman

support areas. A new free standing imaging center is also under construction and will house an MRI, CT, ultrasound, mobile

PET scanning and digital radiography. The expansion is expected to be complete in the spring of 2006. ■

New Services advance Lake Regional's care to next level

by Monica Vincent

Lake Regional Hospital was recently assisted in the establishment of a full-service, hospital-based oncology program from medical oncologist Michael Perry, M.D.

Dr. Perry is a Professor at the University of Missouri School of Medicine. He holds the Nellie B. Smith Chair of Oncology, and for the past 30 years has been Director of the Division of Hematology and Medical Oncology at the University of Missouri - Columbia School of Medicine at the Ellis Fischel Cancer Center.

Dr. Perry began seeing patients on Mondays, as of January 17, at Lake Regional's new Oncology Services Clinic.

The clinic is located on the 2nd floor of Lake Regional Hospital. Physicians at Lake Regional's Oncology Services Clinic will treat cancers and blood disorders.

Two additional oncologists are expected to join Lake Regional's new Oncology Services Clinic in the next several months. One of them is Irfan Mirza, M.D., an internal medicine physician who practiced at the Eldon Clinic. Dr. Mirza will complete his oncology

fellowship in 2006, after which he will treat cancer patients at the Lake on a full-time basis. Tamara Hopkins, M.D., will begin seeing patients in August 2005. For more information or to schedule appointments, call 302-2880.

Lake Regional is also making great advances in cardiac care. Cardiologists Tim McDermott, M.D. and Muthu Krishnan, M.D. recently began offering implantable cardioverter defibrillators, or ICDs, at Lake Regional Hospital's Cardiac Catheterization Lab. Drs. McDermott and Krishnan are both board certified



The Biotronik Phylax AV was the first dual chamber implantable cardioverter defibrillator. *Biotronik product photo*

cardiologists. Heart disease is the number one cause of death in the United States. Sudden Cardiac Arrest, also called Sudden Cardiac Death or SCD, is the leading cause of death within this group. A study by the Government called SCD-HeFT or Sudden Cardiac Death in Heart Failure Trial was recently released. Its results showed that an ICD was the best way to survive SCD. An ICD detects both dangerously fast and slow heart rates and delivers electrical therapy to treat these rhythm disorders and restore normal rate and rhythm to the heart. The device looks much like a pacemaker and is implanted under the skin and attached to one or more leads, which are placed in or on the heart muscle. Until recently patients had to travel to Columbia or Springfield to receive an ICD. Offering implantable cardioverter defibrillators is another way that Lake Regional Hospital and its cardiac care team are improving the quality of healthcare for patients in the entire Lake region. ■

Lake Regional Health System Auxiliary excels

by Monica Vincent

Few hospitals can boast of a volunteer and financial support system such as that provided by our communities' Auxiliary members. The Lake Regional Health System Auxiliary, with more than 300 members, has been recognized 5 times in the past 10 years as "Auxiliary of the Year" by the Missouri Association of Hospital Auxiliaries for their volunteer services to the health care community of the lake area. •

Auxiliary members donate over 40,000 hours each year performing a variety of valuable volunteer services which include assisting with flower and mail distribution, and acting as intensive care and surgery waiting area hosts. • Auxiliary members also staff the Wish-U-Well Gift Shop, Xpressions of Flavor Coffee Shop and the Information Desk. In addition, their leadership in

providing volunteer staffing for blood drives and health screenings provide an invaluable service.

Last year, the Auxiliary completed a multi-year, \$1 million pledge to help fund Lake Regional Hospital's Center for Radiation Therapy. This year's goal, to raise \$300,000, will be used to construct a canopy for the entrance to the Center for Radiation Therapy, and to enclose space for a second gift and coffee shop. Such efforts will be accomplished by such means as the 13th Annual Lake Regional Hospital Auxiliary Style Show in September, and the 29th Annual Hospital Auxiliary Benefit Ball in October.

For further information contact Kitty McCarthy, Director of Volunteer Services, at the Lake Regional Hospital Auxiliary office at 573-348-8264 ■

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Free summer orchestra concert series



The Lake Area Community Orchestra

by Darrel Willman

Jefferson City, MO— This summer, the Lake Area Community Orchestra will once again feature a series of free concerts to the public, including three at outdoor venues, beginning Tuesday, May 24th. The concerts run every Tuesday evening through August 16th.

Jlee Wooley, director of the group talks about the orchestra, and the concerts they provide annually. "We are a non-profit organization made up of musicians from teenage up to the 80's. We give a summer series of concerts and then we give a six concert series prior to the holidays, beginning in November. The concerts are always free— but we do take up collections at several."

The concerts run about an hour, starting at 7 p.m. according to Wooley, but she says some variables do come into play.

"Once in a while if Leone [Hoffman], our spokesperson, if she gets to talking more— this is such a big joke if you've ever heard us— she's a delightful person and keeps the audience in stitches... but if she has some stories to tell, then you know, we have to make adjustments. She's just a fantastic person."

The orchestra, which she refers to as "more of a band", consists of around 55 members, including a sprinkling of strings. The group's number varies, as folks move away and more are added. Jlee says members of the public who wish to join the orchestra can "just come and join, they don't have to try out". She qualifies that however, with young people. "Young people — I think it's younger than 15, they have to try out."

During the hour of music (depending on Leone), Jlee indicates there is something at the series everyone will enjoy.

"We play all instrumental arrangements, of course. They vary from marches to pieces from Faust... we do music from Oliver, we do a lot of new music. Pretty much the gauntlet. We have a lot of really good music. We are blessed that C. L. Barnhouse backs our organization. I may pick out music that they publish and he donates the music to our group. We do a wide variety."

Locations this year include three outdoors, and Wooley advises the public to plan ahead for these. "We recommend you bring a folding chair or something for the three outdoor concerts. The most delightful one is probably at Ha Ha Tonka. It sits up on a high, high hill. The orchestra part of it is on the steps and in front of the steps. The people sit going down the hill on blankets and lawn chairs. We had over 300 people sitting on lawn chairs last year. The sky sometimes is really blue, and clouds will be right over the orchestra. It's really an exciting concert. I'd really recommend it."

The summer concert series dates and locations are as follows:

- | | |
|---------|---|
| May 24 | Tan-Tar-A Crystal Ballroom |
| May 31 | Eldon Air Park**
(Eldon Community Center if raining) |
| June 14 | Ha Ha Tonka Castle Steps** |
| June 21 | Wilmore Lodge, Lake Ozark** |
| July 12 | Hope Lutheran Church,
Osage Beach |
| July 19 | Westlake Christian
Church, Laurie |
| July 26 | New Life Assembly
of God Church, Barnett |

submitted

- Aug. 9 Royal Theatre, Versailles
Aug. 16 Lake Ozark Christian Church

All concerts begin at 7:00 p.m.
**Organizers advise bringing a chair or blanket to these venues. No admission is charged for the concerts, however donations are welcomed. Their Summer Concert Series is supported in part by donations from C.L. Barnhouse Music Publishers, Target, U.S. Bank, Lake Ozark Rotary and Al Elam Real Estate. ■

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The Al Elam Column

With Bobby Wilson

Recently there has been concern regarding the "bubble" theory of real estate. Meaning that the real estate market is about to burst. There are three main factors that can debunk this theory.

1. The Real Estate Market is composed of many local economies. When we hear news about the real estate economy, the media uses nation wide statistics.

Reportedly over the past 40 years, real estate values have never had a down year. While this may be true, the numbers do not reflect intricacies of local markets. A city doing well overall may have areas doing poorly for a variety of reasons, such as building too many homes. Local agents and lenders have a better idea of what is going in their area.

2. Real Estate Markets do not "Crash". On October 19, 1987, the stock market lost 22% of its value in one day - what is called a "crash". There has never been a time when the entire real estate market lost 22% within one day. According to the National Association of Realtors, the supply of homes is not exceeding demand in most cities. Combine this with low interest rates and a large home-buying population, and it is not likely the market will collapse any time soon.

3. The Market Has Limited Relevancy to Investors. Real estate values generally go up in the long run, with few exceptions. The same is true of the stock market in the long

run, but there's one problem: there's no guarantee that any company will be in business in 15 years.

If one buys and sells properties quickly, the market appreciation or decline is not relevant to profit. If the local market is "hot" one can sell property quickly, but can't buy as cheap. If the local market is weak, one can buy cheap, but have to account for a longer hold period when reselling. It is important to know where the market is going, but don't worry about the "bubble" bursting - real estate markets don't collapse (or explode) in 4 to 8 months.

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



Bobby Wilson

Auxiliary presents check to Lake Regional physicians for 'Doctors' Day'

Osage Beach, MO—• In honor of National Doctors' Day, the Lake Regional Hospital Auxiliary recently gave \$1,000 to the hospital's medical staff.

A decision about the expenditure of this year's donation will be made at a future meeting of the medical Executive Committee. Past donations have been used for a variety of purchases, most recently for books and educational materials for the library in the physician's lounge.

Members of Lake Regional Health System's medical staff were honored at a breakfast on March 24 during which Kitty McCarthy, Director of Volunteer Services, presented the check to



Kitty McCarthy preparing to give the \$1000 check to Dr. Grant Barnum.

Grant Barnum, D.O., Chief of Staff. • In addition to a sumptuous breakfast, each physician received an appreciation gift from the hospital's administration. ■

Sweet Tiers Cake Shoppe opens in Main Street Landing

Sweet Tiers•Cake Shoppe is now open at 1042 Main Street located between KK and Lake Regional Hospital on Highway 54, Osage Beach•in "The Landing on Main Street" Shopping Plaza. •

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sion of your personal style, so let it shine through! Weddings, showers, birthdays, graduations, anniversaries, whatever your celebration is, it calls for Sweet Tiers Cake Shoppe.

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The Connoisseur's Connection

by Eric Robbins

Continuing our journey through the wonderful world of wine takes us from "Down Under" to the "Great White North" – Canada. The largest wine-growing region in our neighbor to the north lies in the Province of Ontario. Not far from Niagara Falls, you'll find nectar from the gods being produced at Konzelmann Estate Winery. The Konzelmann family has operated a winery in Stuttgart-Uhlbach, Germany, near the Alsace region of France, since the late 1800's. The winery was moved and reestablished in Ontario in 1988. Located in Niagara-on-the-Lake, the Konzelmann family's winery is situated on the shore of Lake Ontario. The offshore breezes, cool climate, and the occasional Indian summer provide for excellent conditions and a long growing season.

While the Konzelmann's produce red and white varieties, they will become known for their white wines and dessert styles. In a recent tasting, I found their reds to have distinct varietal character, but often lacked depth and intensity. Their white wines, however, were varietally correct, and undeniably delicious. Considering the family's experience with the Alsace varieties, it should come as no surprise that their Gewurztraminer [geh-VEHRTZ-trah-mee-ner], Pinot Blanc [PEE-noh BLAHNGK], and Riesling [REEZ-ling] were very good, but I was particularly impressed with their Vidal [vee-dahl] – a grape with which Missouri vintners have had much success.

The Konzelmann Estate 2003 Vidal is a perfect companion for your next picnic getaway. The wine is light and fresh on the palate with tropical fruit flavors and a refreshing,

crisp acidity. Serve it with fresh fruits and cheeses.

The Konzelmann's also allow a portion of their Vidal grapes to hang on the vine longer into the growing season and then produce a Select Late Harvest Vidal and a Vidal Icewine. The former is loaded with pear and apricot aromas and flavors and is, of itself, a world-class dessert wine, but the latter is one of those miracles performed by nature and the winemaker. For those of you who are not familiar with these delicious nectars, Icewine grapes are left on the vine to freeze. According to the Canadian Vintner's

Quality Alliance, Icewine grapes cannot be harvested until the temperature reaches –8 degrees to –10 degrees Celsius. The grapes are then picked and pressed while frozen solid. The remaining juice is loaded with the sugars and acidity from the grapes. Incidentally, it takes up to 20 times the amount of grapes used to make a bottle of Vidal as it does a bottle of Vidal Icewine. The Konzelmann Estate 2000 Vidal Icewine is a golden/amber color with a rich sweetness. Aromas and flavors of honeyed apricots abound. Serve this wine with desserts not sweeter than the wine or as dessert by itself.

A representative of Konzelmann wines will be in attendance at the Lake of the Ozarks Shrine Club's Fourth Annual "Grand Opening" Wine Tasting and Silent Auction, May 7 at the Inn at Grand Glaize. Tickets to the event are available at Kay's Restaurant or The Connoisseur's Connection. Call 573-302-1919 for more information. I, for one, will remain very hopeful that I will be able to taste the Konzelmann Icewines again soon -- very soon!

Eric Robbins, owner of the Connoisseur's Connection on Highway 54 in Osage Beach has nearly two decades of experience in the spirits industry. He welcomes any questions or comments at connconn@charterinternet.com.



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■ Press Release



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The Vandervort Report

It never ceases to amaze me, the amount of people who have an opinion of me, when I know that only a hand full of people here at the lake really know me. I have heard rumors about myself that range from one end of the spectrum to the other, and most rumors usually get a laugh out of me. So I thought for the readers who have any interest in my column that I should give a quick synopsis of who I am.

I was born in 1965 into fairly humble beginnings. My father was an Air Force Sergeant and my mother a property manager. At the age of 9 my parents divorced and I grew up in Kansas City with my Mother and spent summers on a farm with my Father in Wisconsin. Both of my parents taught me work ethic from a very young age; before I was even a teenager I was either remodeling old fixer upper houses for my Mother or bailing hay on my Fathers hobby farm to feed our horses. I am a carpenter by trade and never completed college. Which by the way is the one thing in my life I do regret. At the very young age of 22, I was the General Manager of a construction franchise in Independence, Mo. By the age of 24 I had started my own Construction Company out of the back of my garage with nothing more than a pickup truck and a box of tools. Eight years later, that company had grown to have multiple offices and was acquired by a subsidiary of Masco, a fortune 500 Company. I stayed on with that company as a Vice President for 4 years, at which time I retired and permanently moved to the Lake of the Ozarks. I have owned several businesses here at the Lake since 1998 when I purchased the property on the 7-mile cove, which is now referred to as the Horny Toad Complex @ Toad Cove. Building is my passion in life so I will always be involved in construction and development. My companies; Millennium Design Build and Millennium Realty Group keep me very involved with what is going on in this community. On a personal level; I am married and have three wonderful children and my wife Dawn has lived in this community her whole life. It's no secret that I am a Conservative and am very pro Economic Development.

Now that that's out of the way, what is going on with the Bagnell Dam strip? That seems to be the question of the month. I hope the answer to that question is progress! There seems to be a lot of excitement and enthusiasm about the development as well as a little bit of criticism as to the way I am trying to initiate this Development. It seems some individuals have a different opinion of how this process should proceed, or if it should proceed at all. Thank God we live in a Democracy and can all voice our opinions. The citizens, business leaders and elected officials of Lake Ozark need to decide if they are ready or want a development of this magnitude for this community. If so, my group is ready to proceed forward and make whatever arrangements we need to with the property owners on the Strip. For anyone to think that the process should be the reverse of that, they are not being very realistic about the way things work.

Merlyn Vandervort

Gattermeir Elliott Team receives awards

Gattermeir Elliott Realtors were presented with awards at the 2005 Realtor Awards & Recognition dinner.

Bagnell Dam Association of REALTORS® Awards of Excellence were presented to five agents from the Gattermeir Elliott Office at The Awards & Recognition dinner which took place at the Bull Pen on Friday April 1, 2005.

The Summit award was presented to Bob Gattermeir, Amy Zaroor, and Bruce Christy. The Pinnacle award was awarded to Ryan Gattermeir, and the Zeith award was received by C Michael Elliott.



Bob Gattermeir

The Gattermeir Elliott members are consecutive award winners and have been consistent Top Producers for over 34 years in the Real Estate Business at Lake of the Ozarks. ■ Press Release

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Miller County Regional Stockyards to open

Wendy Cantrell of W.W. Cattle Company of Republic, MO recently purchased the former Antlers International building with 60 acres and 1924 ft. of Highway 54 frontage located at #4 Kent Road, Eldon, MO area. They are in the process of adding approx. 18,750 sq. ft. to the 19,000 plus sq. ft. building, as well as additional site and roadway construction work. Completion for the full scale stockyard operation is expected in late May 2005. Plans are slated for an additional feed & implement dealer as well as a veterinary clinic.

Bob Gattermeir & Tim Doehrmann of the Lake Ozark Office of Gattermeir Elliott Real Estate handled the transaction for Wendy Cantrell. ■ *Press Release*



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New addition to 17th Annual Street Meet Nationals Car Show

Prestone-Autolite nitro funny car will be on display

Osage Beach, MO— The Street Meet Nationals is proud to announce that the exciting Prestone-Autolite Nitro Funny Car will be on display on Saturday, May 7• from 8AM to 5PM and Sunday, May 8 from 10AM to 3PM. • This funny car is in 7th place right now in the NHRA points. • Last weekend this funny car ran 4.83 seconds at over 320 MPH in the quarter mile in Las Vegas! •

You will not want to miss seeing this award winning funny car, as well as the hundreds of other cars, trucks, and motorcycles during the Street Meet Nationals, May 6-8, 2005, on •Bagnell Dam Blvd., in Lake Ozark. • "The Strip" will come alive with the roar of car engines, the tunes spinning and the smell of car polish! • The 17th Annual Street Meet Nationals, the largest show of its kind in Central Missouri, will entertain families and car enthusiasts from near and far.

This year the show will be hosting any make or model car, truck, led sled or motorcycle,

with judging throughout the three day event and awards presented on Sunday, May 8. •

The "Sound Competition" is open to all who wish to compete. The "Transformation" will take a 2005 truck, complements of Riley Chevrolet in Jefferson City, from stock truck to show quality right before your eyes. • Wheels, tires, headrests with televisions, custom grill, and chrome dress-up will be included. • The sound competition and transformation are courtesy of Mister Detail/SuperLube.

The 17th Annual Street Meet Nationals is an event that your family will not want to miss. • For more information contact the Lake Area Chamber at 964-1008 or visit us online at www.lakeareachamber.com and click on the Street Meet Nationals icon. • Registration for show cars, trucks, motorcycles and led sleds will be open throughout the event, so it's not too late to get your vehicle entered. • Volunteers for this event are also needed. ■

Elliott Featured in national publications

lore Magazine (Lives of Real Estate), a nationally circulated publication dedicated to bringing the people behind the real estate industry to life, featured Michael Elliott of Gattermeir Elliott Real Estate and Lake of the Ozarks in their March/April issue.

Editors utilized the internet to research real estate at Lake of the Ozarks and were drawn to a lake-front home listed by Michael Elliott in Regency Cove. Elliott and the luxury residence, priced at \$1.2 million, were highlighted in the magazine's "Special Places" section. In late March the home sold at full price.

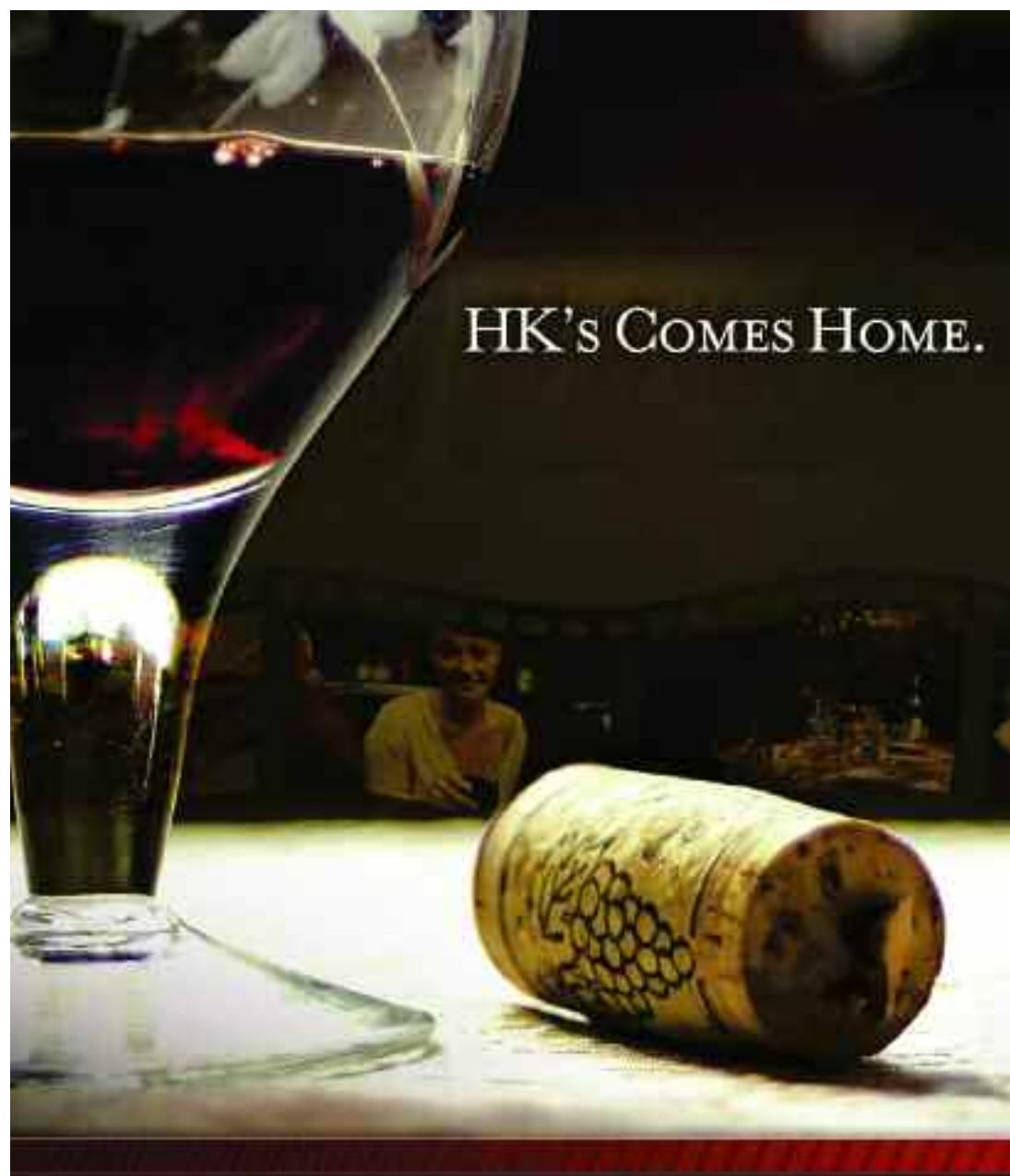
Last year, The *New York Times* included another of Michael's listings in a "Vacation Retreat" section having located him via the internet. Michael's website,



Michael Elliott

www.YourLakeRealEstateSource.com, has greatly expanded the visibility of his listings both nationally and globally.

Michael Elliott, 573-365-SOLD. email: cme@yourlake.com



ANOTHER FOUR SEASONS EXPERIENCE

A Legend Is Reborn

This spring HK's returns within the Lodge of Four Seasons. Enjoy some of your longtime menu favorites, new dishes that will tempt your palate like Mako Shark Napoleon and gourmet pizzas, plus the same exceptional quality and service that founder Harold Koplar demanded when he opened his namesake restaurant 21 years ago.

Located in the former Tuttle's room and featuring views of the Lodge's spectacular Japanese Gardens.

For reservations, call 365-3000 or 800-THE-LAKE. Visit www.fourseasonsretreat.com.

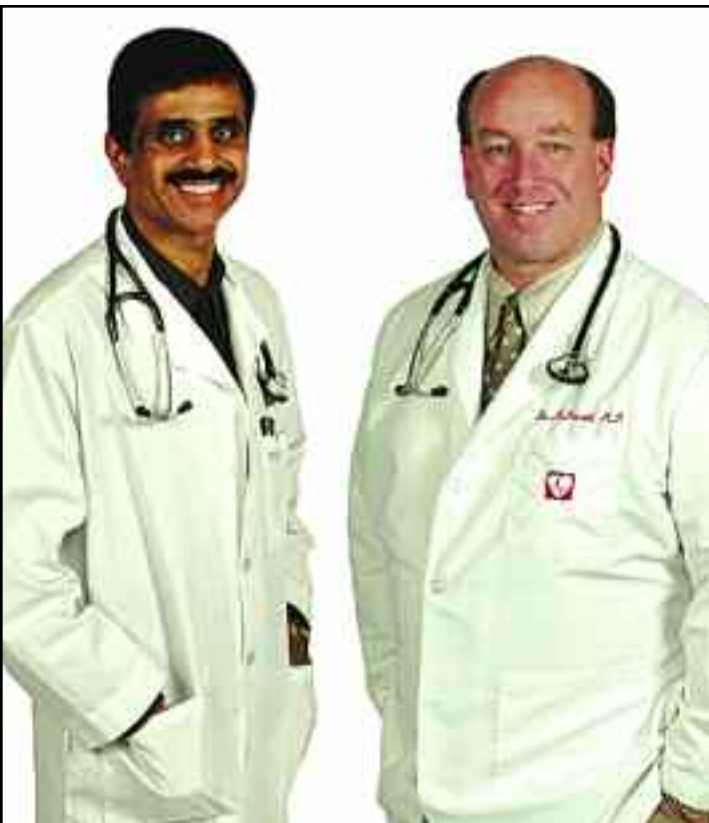
"Only two things are infinite, the universe and human stupidity, and I'm not sure about the former."

— ALBERT EINSTEIN (1879-1955)

"Problems worthy of attack prove their worth by fighting back."

— PAUL ERDOS (1913-1996)

Advances in cardiac care save lives



Muthu Krishnan, M.D., left, and Tim McDermott, M.D. use technology to save lives.

Osage Beach, MO— Tim McDermott, M.D., and Muthu Krishnan, M.D., cardiologists, recently began offering implantable cardioverter defibrillators (ICD) at the Cardiac Catheterization Lab at Lake Regional Hospital. •Both doctors are board certified cardiologists in Osage Beach.

Heart disease is the number one cause of death in the United States. Sudden Cardiac Arrest, also called Sudden Cardiac Death (SCD), is the leading cause of death within this group. A study by the Government called SCD-HeFT (Sudden Cardiac Death in Heart Failure Trial) was recently released. Its results showed that an ICD was the best way to survive SCD.

Sudden Cardiac Death occurs when the lower chambers of the heart (the ventricles) suddenly stop beating normally and develop what is called ventricular fibrillation (VF). VF is a very fast, chaotic heart rate in the lower chambers of the heart. When the ventricles fibrillate, they do not contract normally, so they cannot effectively pump blood. The instant VF begins, effective blood

pumping stops. VF quickly becomes more erratic, resulting in sudden cardiac arrest. If this arrhythmia is not corrected immediately via a shock from an external defibrillator or an ICD, death will follow.

An ICD detects both dangerously fast and slow heart rates and delivers electrical therapy to treat these rhythm disorders and restore normal rate and rhythm to the heart.

The device looks much like a pacemaker and is implanted under the skin and attached to one or more leads, which are placed in or on the heart muscle.

A new scientific study published in the New England Journal of Medicine found that people who have survived a heart attack, yet who have extensive muscle damage, may be at risk for sudden cardiac death due to the heart's inability to pump enough blood. For many of these patients, physicians are recommending an ICD. This study discovered that people with an ejection fraction of 35% or less and who have had a heart attack may benefit from receiving an implantable cardioverter defibrillator. The study showed a

23% reduction in the risk of death from sudden cardiac arrest in those patients who received ICDs compared to those who had not.

ICDs are not recommended for everyone. Ask your cardiologist if an ICD may be right for you.

Good News for the Lake Area

Until recently, patients had to travel to Columbia or Springfield to receive an ICD. Offering implantable cardioverter defibrillators is another way that Lake Regional Hospital and its cardiac care team are improving the quality of healthcare for patients in the entire Lake region. ■

Press Release

Warning Signs that You may be at Risk:

- Is your heart's ejection fraction 35% or less?
- Has it been 6 to 18 months since your heart attack?
- Do you have coronary artery disease?
- Do you have a family history of sudden cardiac arrest?
- Have you survived a previous incident of sudden cardiac arrest?



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From The Helm

Missouri Marine
Dealers Association

Welcome Back to the beautiful Lake of the Ozarks. Now that the trees are in bloom, (and the pollen has turned all of our boats that lovely lime green) and spring is everywhere, we are ready to hit the water and enjoy all that our surroundings have to offer.

We are all very fortunate to have such a playground at our disposal. In light of that, there are a couple thoughts we would like to share with the boaters at the Lake for 2005.

First, a reminder to all that the State of Missouri is requiring a boating safety ID card for anyone piloting a craft on the lake who was

born after Jan. 1, 1984. For the course offered by the Missouri State Water Patrol call 573-751-3333 or register online at www.mswp.dps.mo.gov. Call 1-800-830-2268 for the home-study course.

Hundreds of thousands of gallons of gasoline are used in boats every year on the Lake, yet there are relatively few corresponding accidents and fatalities on the water. This would not be the case were it not for the courtesy shown and safety practiced by the thousands who operate vessels on the Lake. On behalf of the Marine Dealers Association, we would like to express our appreciation for every-

one's efforts in this regard. Remember, while you are enjoying the Lake, to maintain a safe distance from other craft and docks. Please observe no-wake zones and control your wakes in other obvious areas in consideration of dock and property owners. With a concentrated cooperative effort toward courtesy and safety, we can all be proud of what the Lake has to offer, and the area will remain the envy of most boating destinations in the country. Thank you once again for your continued help in this endeavor and have a great time this summer.



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FORMULA
Cruisers

Scheduled airline service returns to Lake

Lake of the Ozarks—Planning a trip to Central Missouri's Lake of the Ozarks is about to get even easier. Beginning in May, scheduled air service returns to the Lake with flights to and from St. Louis.

The flights, between Lambert-St. Louis International Airport and Lee C. Fine Airport at the Lake of the Ozarks will be offered by Air Choice One, a new commuter airline. The weekend flights (from one to three flights daily on Friday, Saturday and Sunday) are set to begin on May 13. The flights will cost between \$55-\$75 each way in Cessna Caravans, a nine-seat turbo-prop aircraft with an excellent safety record.

"We feel there's a niche for our sort of operation that the regional air carriers aren't serving," said Shane Storz, president of Air Choice One. "As ridership increases, we'll add more frequent flights and then possibly additional aircraft. In three to six months, we hope to add flights to and from Kansas City if the St. Louis/Lake service is as successful as we expect."

Monday flights will also be available for business travelers flying between St. Louis and the Lake of the Ozarks, according to Storz. Air Choice One has been certified and approved as a commuter air-

line by the U.S. Department of Transportation and the Federal Aviation Administration.

The new company is an offshoot of Multi-Aero Inc., which has been providing charter passenger and cargo service for the past 20 years from its base in Farmington, Mo. Multi-Aero has served the Lake of the Ozarks in the past and operated from the Lake for several years in the mid-1990s.

"We're thrilled we have a company to provide scheduled service between the Lake of the Ozarks and St. Louis," said Jim Divincen, executive vice president of the Tri County Lodging Association (TCLA) at the Lake.

"We've been working toward this for the past five years. Our board of directors is committed to making the new service successful and has voted to promote it as part of our current Lake advertising campaign."

Although scheduled flights will begin on May 13, Air Choice One officials are planning a grand opening event over the Memorial Day weekend. "Our focus is on getting vacationers to the Lake and providing reliable outbound service for Lake residents," Storz noted. ■

Press Release

West Chamber Ribbon Cuttings



The Lake West Chamber of Commerce was pleased to welcome Heintz Lighting One into the Chamber family at a recent ribbon cutting event. • Heintz Lighting One, located on Hwy 5 in Sunrise Beach (formerly American Appliance) features all your appliance and electronic needs for the home. • Pictured are Gwen Welch, General Manager and Pudge McCloud along with Chamber Ambassadors.



Laurie Landing, a business mall located on Missouri Blvd. in Laurie, was recently welcomed into the Lake West Chamber of Commerce at their ribbon cutting. • Pictured are Harold and Logie VandeHaar, co-owners, along with Chamber Ambassadors. • Co-owners Randy and Connie Foote are not pictured. • For your office space needs, call Harold at 374-7296.



Steen's Beauty Salon, located in the lower level of the Laurie Terrace Mall in Laurie, was recently honored with a ribbon cutting welcoming them into the Lake West Chamber of Commerce. • Pictured in the center are l to r: Debbie Ites; Vicki Sawyer, owner; Pam Hancock and Mary Mapes, along with Chamber ambassadors. • Steen's is open Monday through Friday and welcomes new customers. Call Steen's at 374-8282 for all your hair & beauty needs.

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> 2005 Band Schedule

MAY

6 th	BAUB EIS BAND
7 th	CHUMP CHANGE
8 th	AZ-ONE
13 th	FORM & FUNCTION
14 th	PHAT MIKE & THE BARTENDERS
15 th	AZ-ONE
20 th	JOHNNY I & THE RECEEDERS
21 st	GARGOYLE LOUNGE
22 nd	AZ-ONE
27 th	BAUB EIS BAND
28 th	SHRINKING VIOLETS
29 th	AZ-ONE
30 th	TOST
31 st	PHAT MIKE & THE BARTENDERS

JUNE

3 rd	PHAT MIKE & THE BARTENDERS
4 th	SOULED OUT BAND
5 th	AZ-ONE
7 th	PHAT MIKE & THE BARTENDERS
10 th	JOHNNY I & THE RECEEDERS
11 th	BAUB EIS BAND
12 th	AZ-ONE
14 th	PHAT MIKE & THE BARTENDERS
17 th	MDOCK BAND
18 th	GARGOYLE LOUNGE
19 th	AZ-ONE
21 st	PHAT MIKE & THE BARTENDERS
24 th	FORM & FUNCTION
25 th	BIG JOHN & 39TH ST BLUES BAND
26 th	CHUBBY CARRIER
28 th	PHAT MIKE & THE BARTENDERS
30 th	TWO JOHNNIES ON THE SPOT

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2005 Band Schedule

MAY

6 th	Big John & 39th St. Blues Band
7 th	TOST
8 th	Quality Audio
13 th	Phat Mike & The Bartenders
14 th	Form & Function
15 th	Hudson & The Hoodoo Cats
20 th	Gargoyle Lounge
21 st	Chump Change
22 nd	Gargoyle Lounge
27 th	The Tablerockers
28 th	Baub Eis Band
29 th	Shrinking Violets
30 th	Baub Eis Band

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WINE AND SPIRITS



The Hy-Vee Store is managed by Steve Arnold and Bill Van Pool, with a combined 60+ years of experience! Steve comes from the Country Club Hotel & Spa, while Bill, a certified Sommelier, has many years of retail experience in all aspects of the retail and wholesale beverage business!

Hy-Vee Wine & Spirits:

6 a.m. to 1:30 a.m. Monday-Saturday; Sunday, 9 a.m. to 12 midnight. Now open at the Lake! It features 10,000 square feet, with the largest selection of wine, over 700 varieties! Our walk-in beer cooler holds 5,000 cases of beer. We should be your one-stop shop!

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The discount amount may change daily, so you can save even more.

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CATERING



Theresa Taylor, catering coordinator, has been in food service for over 25 years, with 10 years in catering & event planning. A Lake local, Theresa recently moved back from Springfield where she had been a chef for 3 years.



A D V E R T I S E M E N T

Golf at the Lake

golf (golf) *n.* A game played outdoors with a hard ball and various clubs, on a grassy course with 9 or 18 holes.

New ownership at Old Kinderhook

by Denny Benne

A "new Old Kinderhook" is emerging two miles west of Camdenton on Highway 54, according to the new owners and developers of the property.

Declaring the community's past troubles as "ancient history," the new team boldly proclaims that its goal is to transform Old Kinderhook's 640 acres of choice real estate into the Lake's premier resort community.♦♦♦♦

In February of 2004, Old Kinderhook was purchased by Lone Star Funds. They are a closed-end private equity limited partnership that includes corporate and public pension funds, university endowments, foundations, bank holding companies, family trusts and insurance companies.♦

Hudson Advisors, the asset manager of Old Kinderhook,♦ is a full-service commercial mortgage and real estate asset management firm with proven expertise in the global real estate markets. This experience includes workouts of distressed loan portfolios, corporate restructuring turnarounds, and a variety of services provided for land and real estate development.

Blenheim Golf Partners said, "We are acutely aware that past efforts to develop Old Kinderhook have faltered on more than one occasion. Although this has not been the first time we've become involved in a development at this stage, it never-the-less doesn't diminish the gravity of the task at hand. Quite the contrary, we welcome the challenge. And part of meeting that challenge is demonstrating our commitment and vision by doing.♦ It's the only way we know to gain the confidence of everyone who is touched by Old Kinderhook. It is the way we've done things in the past and it's how we will continue to bring success to all our projects.

This commitment and vision by doing is apparent everywhere at Old Kinderhook. In a recent visit, we were interrupted or distracted throughout most of the interview by the sounds of hammers, saws, demolition and construction needed to reface and expand the buildings to meet this vision. The main entrance was being redone, so a service entrance currently serves to gain access. One thing that can't be changed is the beautiful landscape that is Old Kinderhook.

Currently the pro shop and Club Cafe are being expanded and new private functions facilities are being built to accommodate meetings, weddings, etc.

This spring, Old Kinderhook welcomes the arrival of the Plaza III Steakhouse from Kansas City,

one of K.C.'s oldest and most renowned restaurants.

Future plans include large dry dock facilities that will offer Old Kinderhook residents lake access. A fall event is being planned with course designer Tom Weiskopf, as well as more

that they were not at liberty to discuss. If interested in property at Old Kinderhook, call Teri Eschenbrenner, Director of Sales and Marketing and Broker of Old Kinderhook Realty, at 888-346-4949, or 573-346-4444 ext. 333. ■



The developer of Old Kinderhook is Blenheim Golf Partners. ES Partners joins Blenheim Golf Partners by providing management and development services to Blenheim, focusing on sales and marketing, construction and golf/amenity management.

Elmer Stephens, President of

Golf home sites are available and are released in 20-lot increments to maintain the integrity of the community and are priced from \$60,000 to \$100,000 (subject to availability and price change). Condominiums are also available adjacent to the marina and start in the high \$100s to \$500,000.

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Four Seasons

by Denny Benne

Four Seasons offers 63 holes of golf and a variety of ownership opportunities for the golf enthusiast.

The golf legacy at Four Seasons began with Harold Koplar, the founder of the Lodge of Four Seasons. In 1974 the Robert Trent Jones 18 hole course which is now called "Witches Cove" was open to the public, soon after a 9-hole executive course was added.

In 1991 Peter Brown, Sr., and Susan Koplar Brown built the Ken Kavanaugh designed Seasons Ridge, an 18 hole public course, and most recently in 2000, Porto Cima, a private Jack Nicklaus signature course reserved for club members and guests.

We had an opportunity to visit with generation next, Peter Brown, Jr., about his thoughts on golf and ownership opportunities in Four Seasons.

Q: How do you feel about the recent growth of the lake area and some of the newer courses that have been built at the lake?

A: The growth has been good for the lake and good for golf. The lake is truly unique in that

the quality of golf available is an incredible value. When you look at comparable golf destinations in Arizona, California or Florida, a golfer will spend considerably more, easily paying double for lesser quality courses.

Q: Have you made any off season improvement to the courses at Four Seasons?

A: The courses are in great shape and we have an ongoing maintenance program, like most courses, so there were no major improvements. The courses are ready for play and will provide a wonderful golf experience.

Q: Four Seasons has a reputation for hosting celebrity events, are there any events planned for '05?

A: Yes, June 4th and 5th we'll host the 27th annual H.K.'s Hospital Golf Benefit that features many of the K.C. Chief's ambassadors and former players along with radio and T.V. personalities. It's been a great fund raiser over the years and we're proud to continue the tradition. June 27th and 28th the Club at Porto Cima will host the "Spotlight" hosted by Colin Raye. Colin invites a host of musicians and entertainers which culminates

with an all star jam after the two day golf tournament. In past years, Norm Stewart, Jon Sunvold, Ricky Proehl, Joe Buck, Mike Kelly and a host of other notable celebs have joined us for the spotlight. We're also hosting the U.S. Mid America Senior qualifiers, August 15th. The Missouri Intercollegiate golf tournament, Sept 4th - 7th and the Women's National Club Championship, October 6th - 8th. All of these tournaments will be hosted at Porto Cima.

Q: What type of golf ownership opportunities are available at Four Seasons and what are their costs?

A: We've invested a lot of time at Porto Cima over the past few years and most of the golf course home sites have been sold but there are still some unique offerings. Villa Cresta Townhomes are at the entrance to Porto Cima and a few units remain. They're 3 bedroom, 3 bath units with 2 car attached garages and only one common wall, maintenance free, a few remaining priced at \$365,000.00.

Then there is Bello Point, 3,000 sq. ft. townhomes, 3 bedroom, 3 baths, with two living

areas and wet bar which provide for your own dock right on the main channel with a great view priced at \$589,000.00.

Then we have our Private Quarter's which are three week ownerships. This allows you three weeks annually and while you're in residence you are considered a full member. A fully furnished 1,600 sq. ft. deluxe unit right on the course. Walk out your front door and your clubs will be on your cart ready for you to make your tee time. This is a deeded interest in your three week ownership for \$55,000.00

Witches Cove has a new and exciting development in Country Club Cove. This will feature 58 townhomes and 98 single family homesites priced from \$20,000 to \$65,000 that are sold as lot and home packages with Four Seasons Homes as the builder. Sites include central water and sewer, all utilities and membership in Four Season's property owner's association.

Q: The Homes division is relatively new, isn't it?

A: We began our Homes division seven years ago and it's just gone gangbusters. It's one stop shopping, so when someone is at

the lake for a weekend we take care of everything. We have dedicated customer care coordinators to assist with changes and ordering, assisting with everything from the flooring to paint, shingles, etc. This year we'll exceed \$20,000,000.00, and have expanded into the Springfield market where we've just poured our first foundation.

Q: Any plans for the future?

A: Yes, we'll be expanding our Private Quarters Club and have just closed on property at Amelia Island, Florida a brand new Tom Fazio Course opening in June and Geneva National, Lake Geneva, Wisconsin, which includes courses by Palmer, Player and Trevino. The Private Quarter Club will gain access to these courses as well as the Jack Nicklaus signature course the Club at Porto Cima.

Four Seasons has an extensive array of golf ownership opportunities that can accommodate the needs of most every golf enthusiast. For more information on these opportunities call 1-888-blt-4you (573-285-4968 or 573-964-3025). ■

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By Golf Digest

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(573) 348-8522



Duenke Enterprises announces Oakcreek Subdivision to open Phase Two

Oakcreek subdivision is a single family golf course community situated on state road KK in Osage Beach, Missouri. It was originally conceived by Burton Duenke and planned for approximately 800 single family lots contiguous to the 18-hole golf course presently owned and operated by Tan Tar A Resort. The golf course containing seven manmade lakes was laid out and construction started in 1972 and was completed in 1977 with the exception of the sprinkler system. • Marriott purchased the golf course and resort from Burton Duenke in 1977, seeded the fairways, installed the sprinkler system in 1979 and opened for play.

The first section of Oakcreek Subdivision was platted in 1985 with 25 lots along fairway number 11. The distinctive gatehouse entrance built in 1985 is bordered by ponds which include a waterfall and beautiful shrub-

bery. In June of 1985, the first three homes were constructed and the late Beverly Lee in early 1986 became the first of 33 owners in the subdivision. •

Plat 2, recorded in November of 1986 added 17 Lots bordering Fairway Numbers 9 and 18. At this time, Plat 3 with 15 new Lots extending along fairway number 9 is presently being engineered.

Lot inventory prices range from \$26,500 to \$59,500. Besides the opportunity of membership in the Tan Tar A Resort Golf club and spa, other amenities include paved roads, water, architectural control, underground utilities, manmade lakes, gated entry, park-like setting, city sewer and cable TV. •

Information on the subdivision lots can be obtained at the offices of Duenke Enterprises at 1026-9 Palisades Blvd., Osage Beach, MO 65065 or by calling (573) 348-1758. ■ *Press Release*

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— LEE TREVINO

"Golf is game in which you yell "fore", shoot six, and write down five"

— PAUL HARVEY

Osage National - superb golf at the Lake

by Mike Bissell

Through ownership changes and even a name change, one constant has remained for Osage National Golf Club: this is a superb golfing layout, which offers a little something for everyone. *Golf Digest* rates Osage National as a 4 star "Must Play" and this is still the only Arnold Palmer signature course in Missouri.

For those not familiar with Osage National, the course features three distinctly different 9 hole courses. The setting is spectacular with the three 9 hole layouts named The Mountain, The River and The Links, which provide a variety of challenges for golfers of all skill levels. The Mountain Course is aptly named as it features numerous elevation changes as it winds through the hills above the Osage River. The River is, obviously, situated in the river valley and affords a spectacular view of the limestone bluffs on the opposite bank. The Links is the newest 9 and confronts golfers

with heather grass rough areas and several water hazards.

New ownership is in place and is committed to continue the work started by the previous ownership group to make the golf course one of the top courses in the Lake area. The new owners, Osage National Golf Holdings, LLC, is a joint venture between Clarkson Construction Company and Jim Allen and Jim Watson, who are the founders of The National Golf Club of Kansas City and managing partners of The National Golf Club, National II and Loch Lloyd Country Club.

Tony Underwood is the new Executive Director at Osage National. His primary role will be to oversee residential and commercial golf operations. He has 20 years of experience in real estate finance and development. He's originally from Boston, and has lived and worked in Texas, California, Florida and Kansas City. He's been involved with The National Golf Club of Kansas City

since its inception in 1997.

"In addition to improvements to the golf course, we will soon break ground on our new swimming pool complex located adjacent to the clubhouse," Underwood said. "The plans call for a swimming pool with a snack bar and restroom/changing room facilities. The pool will overlook one of our lakes and feature extensive decking to accommodate poolside lounging. Subsequent phases of the amenities project are expected to include a health club facility, tennis courts, a croquet court and extensive walking trails throughout the community."

Real estate opportunities are also now available at Osage National. The community infrastructure is essentially complete with City of Lake Ozark water and sewer in place, with road paving and streetlight installation set to be complete this summer. Pre-construction specials on certain featured lots are available now by contacting Rick Jones at (573)365-

1950, ext. 21.

A wide variety of memberships are also available to suit both the ardent and casual golfer, along with women's and men's leagues. Beginning this year, the Eagle View Grille is open for dinner Thursday through Saturday evenings. The Eagle View is a full service restaurant and bar which looks out across the greens and fairways toward the bluffs of the Osage River. In addition to the golf facilities, Osage National has meeting and banquet space available with several conference rooms provid-

ing highspeed internet connections for corporate meetings. The Pavilion Room can accommodate up to 250 guests and is available for weddings, parties and other events.

"The condition of the golf course continues to improve as the weather warms up. We currently have 18 holes open for play and fully expect to have all 27 holes open in May. We encourage people to come out to Osage National to see the course and tour the community," Tony Underwood concluded. ■



Bay View Golf Course

364 Sylvan Bay
Linn Creek, MO

General Manager: Lee Mannisi
Superintendent: Larry Rose
Pro Shop: 573-346-6617
e-mail: bayview@socket.net



Tee times are advised, but not mandatory. Tee times may be reserved up to 7 days in advance. The course is open year-round, weather permitting.

Location

To reach Bay View, go south from Osage Beach on Hwy. 54. Turn right on Rt. Y at Big Surf Water Park. Follow the green and white signs for three miles to Bay View.

Fees & Membership

- In season rates:
(include mandatory cart)
Mon.-Thurs. \$30.00 for 18
Mon.-Thurs. \$25.00 for 9
Fri.-Sun. (& holidays) \$35.00 for 18
Fri.-Sun. (& holidays) \$26.00 for 9
- Twilight Rate
\$20.00 after 2:00 p.m. any day
- Golf club rental: \$10.00
- Soft spikes preferred
- Off-season rates available

9 Holes Public				
Tees	Par	Yards	Rating/Slope	
Blue	35	2,747	68.8/126	
White	35	2,556	66.2/123	
Red	34	1,975	63/114	

Bear Creek Valley Golf Club

910 Highway 42
Lake Ozark, MO

Pro Shop: 573-302-1000
web site:
www.bearcreekvalley.com



Course facilities include a driving range, practice green, clubhouse, pro shop, casual restaurant and lounge.

Location

To reach Bear Creek Valley, take Hwy. 54 to Osage Beach. From Hwy. 54, go south on Hwy. 42 for two-tenths of a mile. Course is on the left.

Fees & Membership

- In season rates:
(include mandatory cart)
Mon.-Thurs. \$44.50 for 18
Fri.-Sun. (& holidays) \$49.50 for 18
- Off season, with mandatory cart:
7 days a week \$34.50 for 18
- Memberships available
- Twilight rates after 2:00 p.m.
- Junior rates available
- 9-hole and replay rates available
- Club rental available
- Soft spikes required
- Off-season rates available

18 HOLES PUBLIC

Tees	Par	Yards	Rating/Slope	
1	72	6,764	71.7/125	
2	72	6,203	69.2/120	
3	72	5,296	65.3/112	
4	72	4,893	66.9/110	

The Golf Club at Deer Chase

770 Deer Chase Rd.
Linn Creek, MO

Pro Shop: 573-346-6117
Toll-free: 866-6DEER71
General Manager: Don Zanzie
Golf Instructor: Justin Rudolph
Architect: Roger Null
web site: www.deerchasegolf.com



Course facilities include a driving range, pro shop, practice and chipping green. The friendly Chase Tower Grill, plus a clubhouse banquet facility with seating for 150. Tee times are accepted up to 30 days in advance. Open year-round, off-season and twilight rates are available.

Location

From Osage Beach, take Hwy. 54 south for 4 miles. Turn left on Hwy. A for 3.4 miles, then right on A17 Lowell Williams Road for 1.5 miles. Deer Chase is on the left.

Fees & Membership

- In season rates:
(include mandatory cart)
Mon.-Thurs. \$36.00 for 18
Fri.-Sun. \$42.00 for 18
- 9-Hole Rates \$20 and \$25
- Memberships available
- Soft spikes required
- Twilight & Junior Rates Available

18 HOLES PUBLIC				
Tees	Par	Yards	Rating/Slope	
Black	71	6,381	NR	
Gold	71	6,029	NR	
Green	71	5,090	NR	

The Eldon Country Club

35 Golf Course Road
Eldon, MO

Pro Shop: 573-392-4172
Head Pro: Mike Cummings
web site: www.eldoncc.com
eldoncountryclub@sbcglobal.net



Course facilities include a driving range, video analysis by PGA professionals, pro shop, clubhouse, snack bar and swimming pool.

Location

From the Lake of the Ozarks, go north on Hwy. 54. Take the first Eldon exit (Hwy. 52/Business Hwy. 54). Go two miles; the first blacktop road to the left, Golf Course Road, to the course.

Fees & Membership

- In season rates:
(include mandatory cart)
Mon.-Thurs. \$35.00 for 18
Fri.-Sun. (& holidays) \$40.00 for 18
- Off season, with mandatory cart:
Mon.-Thurs. \$25.00
Fri.-Sun. \$25.00
- Twilight rates: after 1:00 p.m.
- Junior rates available
- Memberships available
- No metal spikes allowed

18 HOLES SEMI-PRIVATE				
Tees	Par	Yards	Rating/Slope	
Gold	71	6,373	70.4/124	
Blue	71	5,967	69.0/123	
White	71	5,508	67.1/118	
Red	73	4,754	66.6/110	

Indian Rock Golf Club

Highway O • P.O. Box 1038
Laurie, MO

Pro Shop: 573-372-3023
Head Pro: Travis Glynn
Superintendent: Chris Jackson
General Manager: Paul Irwin
web site www.indianrockgolf.com



The pro shop offers clothing, golf equipment and more. Golf lessons from the pros are available.

Location

From Lake Ozark, take the Community Bridge to Hwy. 5 or take Hwy. 5 north from Camdenton. At Laurie, go east on Rt. O approx. 2.5 mi.; the course is on the left.

Fees & Membership

- In season rates:
(include mandatory cart)
Monday - Thursday
\$18-26 for 9 / \$25-38 for 18
Friday - Sunday
\$23-28 for 9 / \$30-48 for 18
- Off season rates available
- Annual memberships & golf passes available
- Spike Policy: Soft spikes required
- Junior Rates available

18 HOLES SEMI-PRIVATE				
Tees	Par	Yards	Rating/Slope	
Gold	72	6,380	70.6/124	
Blue	72	6,069	69.2/121	
White	72	5,712	67.8/118	
Red	72	4,820	67.1/120	

Lake Valley Country Club
P.O. Box 317 •Camdenton, MO
Pro Shop: 573-346-7218
Course Superintendent: Alex Hultz
General Manager &
Head Pro: Dan Robertson, PGA
Assistant Pro: Andrea Taylor
Architect: Floyd Farley
web site: www.lakevalleygolf.com



On-site facilities include a practice putting green, driving range, tennis court, swimming pool, locker room, and bag storage.

Location

Lake Valley is two miles west of Camdenton, off Hwy. 54. After crossing the Niangua Bridge on Hwy. 54, take the first left (Lake Rd. 54-79). Follow signs to course.

Fees & Membership

- In season rates:
(include mandatory cart)
7 days a week \$56.00 for 18
- Off season rates available.
Twilight (after 2:00 p.m.) \$34.00
- Winter Rate \$34.00
- Memberships available
- Soft spikes required
- Collared shirts required

18 HOLES SEMI-PRIVATE				
Tees	Par	Yards	Rating/Slope	
Blue	72	6,431	70.9/124	
White	72	6,137	69.5/122	
Gold	72	5,424	66.3/115	
Red	74	5,212	69.6/114	

Osage National Golf Club
Osage Hills Rd., P.O. Box 1300
Lake Ozark, MO
Pro Shop: 573-365-1950
Toll-free: 866-365-1950
General Mgr: Steve Belton, PGA
Superintendent: Luke Mudd
Architect: Arnold Palmer
web site: www.osagenational.com
e-mail: info@osagenational.com



Osage National features a 20,000 sq. ft. clubhouse with 5,000 sq. ft. Tournament Room, a driving range, two large practice putting greens, and a full-service restaurant.

Location

Osage National is directly off Hwy. 54 just north of Osage Beach. Look for the Osage National sign at the Bagnell Dam Road Exit.

Fees & Membership

- In season rates:
(include mandatory cart)
Mon.-Thurs. \$68.00 for 18
Fri.-Sun. (and holidays) \$75.00 for 18
- Off season rates available
- Twilight rates available
- Spike Policy: Soft spikes preferred

27 HOLES PUBLIC

Tees	Par	Yards	Rating/Slope
Gold	72	7,150	75.6/145
Blue	72	6,623	73.4/140
Black	72	6,125	70.7/134
White	72	6,063	69.2/129
Red	72	5,016	70.5/122

Rolling Hills Country Club
P.O. Box 205 •Versailles, MO
Pro Shop: 573-378-5109
General Manager/Head Pro:
Steve Nolawski, PGA
Super.: Dennis Laufenberg
www.golfrollinghillsscc.com
e-mail: rhills@advertisnet.com



On-site amenities include a driving range, pro shop, snack bar, lounge, banquet facilities and more. Golf lessons are available.

Location

Rolling Hills Country Club is northeast of Versailles on Highway 5, just one mile north of the junction of Highway 5 and Highway 52.

Fees & Membership

- In season rates:
(include mandatory cart)
Mon.-Thurs. \$40.00 for 18
Fri.-Sun. (and holidays) \$40.00 for 18
- Off season include mandatory cart:
Mon.-Thurs. \$30.00 for 18
Fri.-Sun. (& holidays) \$30.00 for 18
- Twilight rates available
- Memberships available
- Spike Policy: Soft spikes required

18 HOLES SEMI-PRIVATE

Tees	Par	Yards	Rating/Slope
Blue	71	6,392	70.0/121
White	71	5,923	67.8/117
Red	71	4,933	68.5/110

Sycamore Creek Golf Club
1270 Nichols Rd. •Osage Beach,
MO •Pro Shop: 573-348-9593
Director of Golf: Larry Salsman
General Manager: Danna Kahrs
www.sycamorecreekgolfclub.com



Tee times are accepted up to 30 days in advance. Groups are welcome. Golf season is year-round, weather permitting.

Location

Sycamore Creek is off Hwy. 54 two miles south of the Grand Glaize Bridge in Osage Beach. Turn at the stop light onto Nichols Road. Follow the signs approximately two miles to the clubhouse.

Fees & Membership

- In season rates:
(include mandatory cart)
Mon.-Thurs. \$45.00 for 18
Fri.-Sun. (and holidays) \$45.00 for 18
- Afternoon rates available
- Off season rates available
- Junior tees now available
- Club Rental
Regular \$15.00
Upgrade \$25.00
- Soft spikes preferred

18 HOLES PUBLIC

Blue	72	6,255	68.6/123
White	72	5,638	66.2/118
Yellow	72	4,820	63.2/111
Red	72	4,446	66.3/110

Dogwood Hills Golf Club
1252 State Hwy. KK
Osage Beach, MO
Golf Reservations: 573-348-3153
Head Pro: Kelley Byrd, PGA
www.dogwoodhillsresort.com
e-mail: dogwood@lakeozark.net



Tee times can be booked 14 days in advance. Groups are welcome. Golf season is year-round, weather permitting.

Location

Dogwood Hills Golf Club and Resort Inn is on State Road KK, one-half mile off Hwy. 54.

Fees & Membership

- In season rates:
(include mandatory cart)
Mon.-Thurs. \$32.00-42.00 for 18
Fri.-Sun. \$35.00-49.00 for 18
- Off season include mandatory cart:
Mon.-Thurs. \$28.00 for 18
Fri.-Sun. \$28.00 for 18
- Twilight rates after 1:30 p.m.
- Junior, 9 hole & walking after 3 p.m. rates available
- Annual memberships and multiple play discount cards available
- Club rental available
- Soft spikes preferred

18 HOLES PUBLIC

Tees	Par	Yards	Rating/Slope
Blue	70	6,157	68.5/116
White	70	5,810	67.3/113
Red	71	4,641	66.1/106

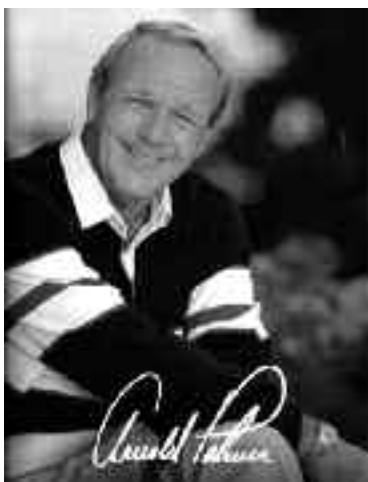
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www.osagenational.com



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(573) 302-0303



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The Club at Old Kinderhook
Lake Rd. 54-80 • P.O. Box 1050
Camdenton, MO
Pro Shop: 573-346-4444
Director of Golf: Bob Renken
Architect: Tom Weiskopf
www.oldkinderhook.com



Amenities include driving and practice ranges, two putting greens, short game and bunker practice area, clubhouse and pro shop, fine and casual dining, locker rooms, lounge, meeting rooms, swimming, tennis, and health and fitness area. Golf school and lessons also available.

Location

West from Camdenton for three miles on Hwy. 54, then right on Lake Rd. 54-80, 1/2 mile to the gated entrance.

Fees & Membership

• In season rates: Rates include cart, green fee and range:

Mar. 1 - Oct. 31:
Mon.-Thurs. \$65.00 for 18
Fri.-Sun. (& holidays) \$75.00 for 18
Club Rental \$20.00 for 9
\$30.00 for 18

• Memberships available.
• Soft spikes required

Hidden Lakes Course
State Rd. KK, P.O. Box 188TT
Osage Beach, MO
Pro Shop: 573-348-8527
Director of Golf: Paul Leahy, PGA
Superintendent: Tandy Crabtree
Architect: Jim Lewis
web site: www.tan-tar-a.com
Tournament/Groups: 573-348-8655



Hidden Lakes is open seasonally mid-April through mid-October. Tee times are preferred and can be reserved 60 days in advance. Walk-ons are always welcomed.

Location

Hidden Lakes is approximately two miles off Hwy. 54 on State Rd. KK, just inside the main entrance to Tan-Tar-A.

Fees & Membership

• In season rates:
(include mandatory cart)
Course open daily Apr. 15 - Oct. 23
7 days a week \$29.00 for 9
\$39.00 for 18
Juniors (17 & under) \$20.00
• Club Rental available
• Memberships – single and family
• Golf packages: 1-800-826-8272
• Soft spikes preferred

27 HOLES PUBLIC

Tees	Par	Yards	Rating/Slope
Blue	35	3,015	35.2/NR
White	35	2,705	34.3/NR
Red	36	2,232	33.4/NR

The Oaks Course
State Rd. KK, P.O. Box 188TT
Osage Beach, MO
Pro Shop: 573-348-8522
Director of Golf: Paul Leahy, PGA
Superintendent: Tandy Crabtree
Architect: Von Hagge/Devlin
web site: www.tan-tar-a.com
e-mail: leahy@pga.com



Facilities include a driving range, practice putting green, professional club fitting and instruction, locker rooms, restaurant and catering services to accommodate any size golf event.

Location

The Oaks is on State Rd. KK, approximately two miles off Hwy. 54.

Fees & Membership

• In season rates:
(include mandatory cart)
Monday - Thursday \$65.00
Friday-Sunday \$75.00
After 11 a.m. \$52.00
After 3 p.m. \$35.00
Juniors (17 & under) \$25.00
• Off season rates available
• Memberships available
• Soft spikes preferred

18 HOLES PUBLIC

Tees	Par	Yards	Rating/Slope
Blue	71	6,432	72.1/134
White	71	6,003	70.1/128
Yellow	71	5,317	65.9/117
Red	70	3,931	62.5/103

Seasons Ridge Golf Club
Horseshoe Bend Parkway at
Duckhead Rd. Lake Ozark, MO
Pro Shop: 573-365-8544
Dir. of Golf: Todd Bartlett, PGA
Architect: Ken Kavanaugh
www.4seasonsresort.com



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

Location

Seasons Ridge is 1/2 mile off Business Hwy. 54, on Horseshoe Bend Parkway (Rt. HH) at Duckhead Road.

Fees & Membership

Seasonal rates range from
\$35.00 - \$79.00; call for specials
• Rates include mandatory cart
• Membership & Lodge packages:
1-800-843-5253
• Soft spikes required

18 HOLES PUBLIC

Tees	Par	Yards	Rating/Slope
Blue	72	6,416	71.4/130
White	72	6,020	69.3/124
Yellow	72	5,461	66.6/120
Red	72	3,943	71.0/118

Witches Cove
Horseshoe Bend Parkway
Lake Ozark, MO 65049
Pro Shop: 573-365-8532
Dir. of Golf: Todd Bartlett, PGA
Architect: Robert Trent Jones, Sr.
www.4seasonsresort.com



On-site facilities include a putting green, driving range, nine-hole short game course, and a full-service, well-stocked pro shop. Please call for individual lessons. Additional amenities include a full-service bar, dining and banquet facilities.

Location

Witch's Cove is approximately two miles from Business Hwy. 54 on Horseshoe Bend Parkway (Rt. HH) across from The Lodge.

Fees & Membership

Seasonal rates range from
\$35.00 - \$85.00; call for specials
• Rates include mandatory cart
• Membership & Lodge packages:
1-800-843-5253
• Soft spikes required

18 HOLES PUBLIC

Tees	Par	Yards	Rating/Slope
Blue	70	6,157	68.5/116
White	70	5,810	67.3/113
Red	71	4,641	66.1/106



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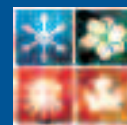
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www.4seasonsresort.com

New technologies shorten the holes for golfers

by Darrel Willman

Technology today seems to be driving the game. Even long time holdouts are going back to the range and have taken up the latest technology. From titanium-faced drivers with adjustable weighting systems, to hybrid irons, to boron shafts, to GPS equipped carts, the new science behind the game allows players to get the most out of their equipment. Even the lowly golf ball has underwent dramatic changes in recent years, truly tailoring spin and flight characteristics for the golfers' individual traits. We looked to the pros, PGA® professionals, that is— to give us the scoop on all of 2005's hottest gear. Pro Tory Hayes, from Birdies and Tees Discount Golf spent some time with us telling us about new equipment.



TaylorMade's R7 Quad and R7 Quad HT.

TaylorMade's "Launch Control Technology is the driving force behind the R7 Quad, R7 Quad HT, and the R7 Quad TP, 400cc titanium drivers, the latest from arguably the world's best driver manufacturer. "[The R7 Quad] Comes with weight cartridge portals and 4 cartridges. Two two-gram and two ten-gram weights that are adjustable to correct your ball flight. So you can arrange the weights in the head to hit the ball higher or lower to help correct your slice or hook." \$399 retail. The TaylorMade R7 TP - Along with 12 weight cartridges features a world-class Fujikura Speeder 757 stiff or extra stiff shaft. \$799 retail.

Callaway's Big Bertha Titanium 454 driver, proclaimed by Callaway Golf to be "the world's longest driver". Tory said, "By far the easiest driver Callaway's ever made as far as

performance and ease to hit." And less expensive than the TaylorMade at \$299.



Callaway Golf's Big Bertha Titanium 454.
Callaway product photo

The Tour Edge JMax Bazooka Iron-Wood's larger, more forgiving club head makes it an ideal iron replacement. The over-sized top line and larger wood-like body favor both short and long



TaylorMade product photo

approach shots. With the Bazooka Iron-Wood, it's easier to hit higher longer shots that stop quickly on the green. Available in 1 iron through Sand Wedge. "Geared toward slower swing speeds, mid-to-high handicappers, people who have problems getting the ball airborne. The ease with which people can hit these clubs is so much better than a conventional iron." \$549 with steel shafts, \$649 with graphite shafts.



Tour Edge J-Max Bazooka Iron Woods.
Tour Edge product photo



Callaway Golf's X-18 Irons.

Callaway X-18 Irons - Touted as the ideal marriage between performance and forgiveness in a set of irons, Callaway has changed the weighting to make them easier to hit. "Callaway is



Callaway Golf's Fusion Irons.

Callaway product photo

probably the number one iron on the market. They've moved the weighting to the perimeter of the golf club, giving it more forgiveness on off-center shots. More back weighting also for higher trajectory." \$699 per set with steel shafts.

Truly the next generation in Callaway irons, the unusual-looking Fusion irons get their appearance from a combination of three separate materials and a unique head shape. "[The Fusion Iron] Actually has a three piece design. The face is titanium, the outside or shell of the club is still steel, and then they've got a composite material here as a dampener." \$999.99 per set with steel shafts.

Tour Edge Exotics Fairway Woods - "It's fused metal. Titanium face and a hyper steel. This golf club had a 253 yard average on an 'Iron Byron'. And only generating a little over 4,000 rpm in spin rate. You talk about spin rate in golf balls, the less back spin you can apply to the ball, the longer it'll stay in the air and the more it'll travel. I can tell you, you'll pick up yardage. 30 day play guarantee. Go out and play with it for 30 days. You don't like it, you bring it back, we'll give you credit towards something else.

Callaway product photo

The only company on the market that has this [guarantee.] This equates to 23 yards longer than the Callaway Great Big Bertha fairway wood in testing allowing players to shorten the hole from the fairway with longer distance and better ball flight. \$299 retail.

Mizuno MX-17 Irons - feature their largest sweet spot along with the lowest center of gravity they offer. Combined with a thicker top line and forgiving sole, the offset MX-17 is their club for the mid to high handicap golfer. "Mid-level golf club. Mizuno is more known as a player's club company." \$499 set.



Mizuno's M-17 Irons
Willman

Callaway HX-Hot. A three-piece design featuring their Hex aerodynamics is hot off the clubhouse for better velocity and distance. "The longest golf ball

they've got. Roughly the same distance as their tour ball, but it doesn't spin as much as the tour ball. Set up for the guy who wants less spin. For 14 handicap or lower. High performance, skill level golf ball." \$23.99 per dozen.

Noodle Low Compression - It's high energy, low compression core is super fast off the club head for greater distance. "The compression of the golf ball— if your swing speed is medium to slow, then you need a lower compression ball to transfer more energy to the golf ball. If you can compress the ball, you transfer more energy, gain more distance." \$19.99 per dozen.



The Tour Edge Exotics Fairway Wood.

Tour Edge product photo

Etonic G-Sok golf shoes - Non-cleated performance shoe; lightweight, multi-zone traction system constructed in tandem with Goodyear; colorful outsole combines tri-directional pyramid turf grips with lateral and longitudinal stability bars. Says Tory - "The industry is raving about this sole. You can wear them for everyday, or on the golf course." \$79.99 pair.

For more information contact Tory Hayes or David Bird at Birdies and Tees Discount Golf in the Premium Factory Outlets, Osage Beach. Open 9-9 Mon. - Sat., Sun 9-6. 573-348-5252. ■



Etonic's Innovative G-SOK Golf Shoe

Etonic product photo

Tan-Tar-A celebrates The Oaks 25th year

by Monica Vincent

Construction on The Oaks Golf Course was originally begun in the early 70's, but gas shortages made it cost prohibitive to continue and the work was delayed. The Oaks opened in April of 1980 with a design by Robert Von Hagge and Bruce Devlin.

Instrumental in the design and construction of the course was Jim Lewis – a former 30 year superintendent at Tan-Tar-A. He designed the waterfall feature as well as the ponds on hole nine which were built in 1989 and now make up the The Oaks' signature photograph. Rated four stars in the *Golf Digest* article "Best Places to Play" in 2004, The Oaks has a line of other well-deserved credits such as a *Golf Digest* rating as one of the top ten public courses in Missouri and a *Golf Shop Operations Magazine* pick for Top 100 golf shop.

The Director of Golf at The Oaks is Paul Leahy who took over that position in 2001 after two years as Assistant Director. Paul has a background in golf management with a bachelor's in business management. When asked what features draw such praise to The Oaks he says, "The design of the course is unique with its many elevation changes. It is rare to find a public course with this degree of difficulty, so that makes it a nice challenge for players".

The Oaks has been host to a number of prestigious tournaments including the 1986 Big Eight Conference Championship, the 1988 NCAA Division II Golf Championship and numerous Gateway PGA Section Golf events. They were also host to the largest professional tournament in the United States – the 1994 PGA National Club Professional Championship, when the final round from a roster of 360 contestants played the course.

The Oaks' story extends beyond golf accolades to an interesting bit of their history. Their 18 holes were once home to the Tan-Tar-A Ski Chalet and Slope. Yes, that's right, rather than driving down the fairway, people were once skiing down the slope. The view you see from

the club house window used to be part of a course that started on the uphill side by the clubhouse and ran to the bottom of the hill on what is now the driving range and the pond on hole eight. Off to the left you can still see the old tram housing that used to haul skiers up and down the course. In the 70's, The Oaks Restaurant was home to the Maverick Bar which featured a barber chair, and served upside down margaritas. •• •••

The Oaks is still one of the Lake's jewels in its crown of fine golfing. They are open every day from 7 am to dusk, and the restaurant serves lunch daily from 10 a.m. to 3 p.m., April through October. They are more affordable than ever to play with their afternoon rates starting at 1pm, twilight rates after 3pm, and Monday through Thursday weekday rates. •Carts are mandatory and are allowed on the fairway, weather permitting. In honor of their 25th Anniversary, The Oaks will also be honoring all off-season rates until May 26th.

Find everything you need from their fantastic golf shop with its custom fitting system for clubs. Take advantage of golf lessons from their two available PGA pros and other qualified pros on staff. Practice on their beautiful driving range, and sign up for Men's and Ladies' Golf Leagues,

If those aren't enough reasons to play, The Oaks is offering another incentive as part of their 25th Anniversary celebration. Every time you play a round this year, you'll punch a card, and after the third visit your name will be entered in a free golf trip sweepstakes. This year The Oaks will be giving away six getaways to three destinations: Las Vegas, Nevada; Lake Tahoe, Nevada; and Hutchinson Island, Florida. The chance to win accommodations for three nights and four days is quite an incentive to play a few rounds of the best golf at the Lake. Your name can be entered every time you've completed three rounds, and drawings will take place monthly beginning this month. ■
from Taste of the Lake Magazine

"In case of a thunderstorm, stand in the middle of the fairway and holdup a one iron. Not even God can hit a one iron."

— LEE TREVINO

Golf's economic impact on the Lake of the Ozarks

by Denny Benne

With seventeen different courses all within a short drive, the lake area has truly become a golf destination. The quality of golf at the Lake has grown to rival many of the top play destinations in the country. Several local courses are recognized as among the best: Porto Cima at Four Seasons, designed by Jack Nicklaus; Witch's Cove at the Lodge of Four Seasons, designed by Robert Trent Jones, Sr.; Seasons Ridge at the Lodge of Four Seasons, designed by Ken Kavanaugh; Old Kinderhook, designed by Tom Weiskopf; The Oaks at Tan-Tar-A, designed by Bruce Devlin and Robert Von Haage; and Osage National, designed by Arnold Palmer.

Golf's impact on lake area businesses is far-reaching. Annually, 7.5 million dollars are spent by golfers at the lake of the ozarks. Their average stay at the lake is three days, and they'll spend an average of \$175 per day, per person. Golfers who visit

the lake rate their experience "Excellent" or "Very Good", according to a visitor study prepared for the Tri-County Lodging Association.

Since the formation of the Lake of the Ozarks Golf Council in 1997, there has been a 26% increase in the number of rounds played each year at the Lake. This may reflect the addition of 81 new holes of golf since 1998. Recent course additions feature nationally-recognized designers, demonstrating the shift to world-class golf. Despite a national decline of around 7% in rounds played last year, the Lake area has enjoyed a 1% increase.

In the Spring and Fall, golfers from neighboring states like Nebraska, Iowa, Minnesota and Wisconsin take advantage of our slightly warmer climate. During the peak times of the year, you're likely to see St. Louis and Kansas City area residents enjoying the links at the Lake. Of course second-home owners and perma-

nent year-round residents enjoy the outstanding caliber of Lake golf play all in but the harshest of conditions.

Of note: *Golf Digest* named Porto Cima one of the best private courses in the country, gave Witch's Cove the number one public course in Missouri ranking, awarded Seasons Ride a top ten finish in Missouri and Old Kinderhook four stars, with a number two rank among public courses in Missouri.

Paul Leahy, Director of Golf at Marriott's Tan-Tar-A Resort and President of the Lake of the Ozarks Golf Council had this to say about golfing at the Lake: "Golf courses stay pretty busy Memorial Day through Labor Day, and weekends throughout the shoulder seasons. The area has just about the right amount of courses to accommodate the demand, where some other [golf] destinations are overbuilt." ■

"Golf and sex are the only things you can enjoy without being good at it."

— JIMMY DEMARET

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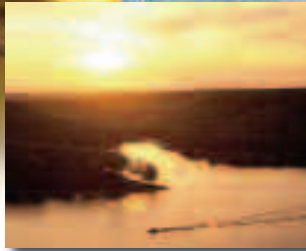
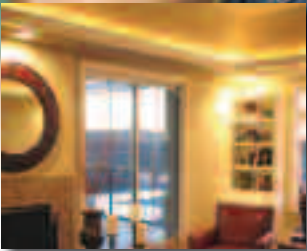
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West Side ribbon cutting

The Lake West Chamber of Commerce was pleased to have a ribbon cutting for the WestSide Star at their new location in Laurie Landing on Missouri Blvd. in Laurie. • Pictured are Gary

Young, editor, Jan Turner, Diane Gibson, Terena Thurman and Michelle Keim, along with Chamber Ambassadors. • The WestSide Star is the community newspaper on the west side of the

Lake of the Ozarks and just celebrated their 2nd anniversary. You can reach the WestSide Star at 374-3100. ■

Steve Schmidt Speaking "Finances First"

by Steve Schmidt

E-mail "PHISHING" Scams

The number of internet phishing scams (phony internet email sites set up to trick people into disclosing their personal financial information) continue to increase despite efforts of federal authorities. • There are now 33 million phishing scams attempts per week according to security firm Symantec. • One of the newest phishing scams involves fake mortgage emails that attempt to hoodwink those who receive them into revealing their personal data. •

Please follow these rules regarding emails and the internet:

1. If you do not know the sender you're better off deleting email.
2. Never send personal data over the internet. First Bank of the Lake will never ask you to verify personal financial data over the internet. The FDIC and the Missouri Division of Finance will also never ask for this information.
3. Be sure to update your anti-virus software on a regular basis.
4. When purchasing merchandise over the internet be sure the web site is secure and use a credit card instead of a debit card.
5. Never click on an internet address link within an email.
6. Never act upon any email or pop-up ad that asks for personal or financial information.
7. Bank statements and credit card statements should be reviewed and balanced immediately.
8. Suspicious activity should be reported immediately.

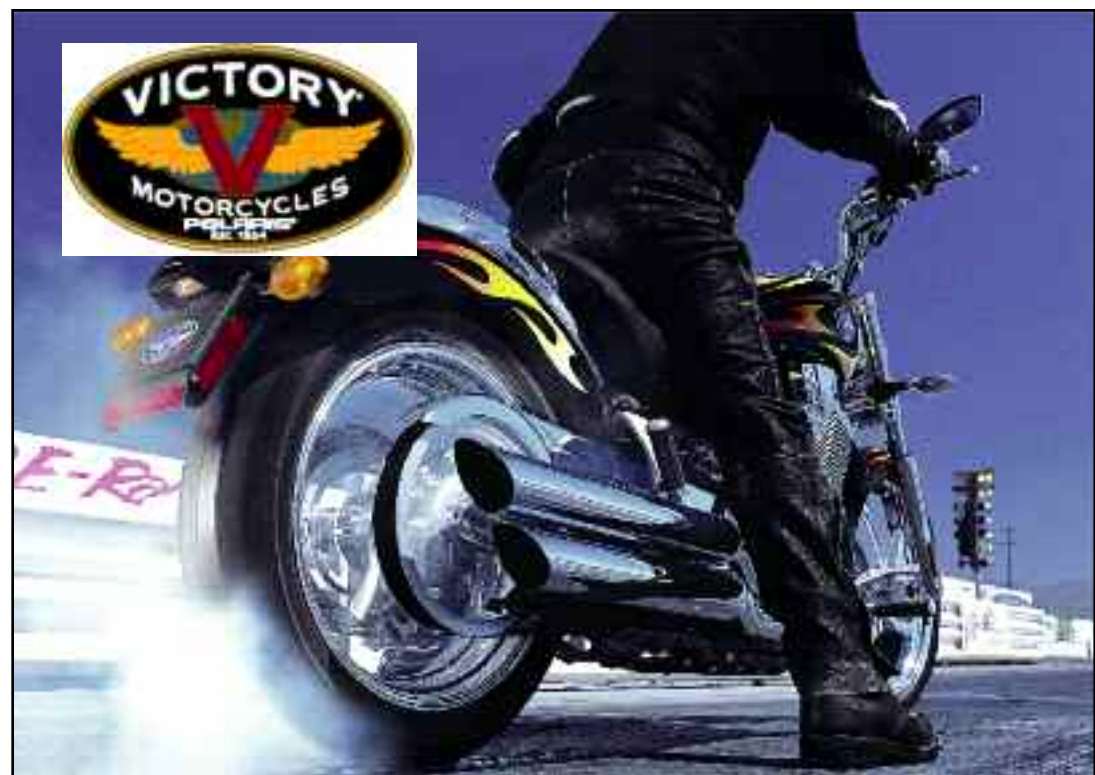
Remember, you can never exercise enough caution when surfing the internet. If you have any questions or concerns, please feel free to contact First Bank of the Lake for the answer. Our knowledgeable staff is willing to help.

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	This Week	Last Week	3 Mos. Ago	6 Mos. Ago	1 Year Ago
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182 Day T-Bill	3.14	3.03	2.42	1.88	1.00
1 Year Notes	3.56	3.30	2.59	2.09	1.17
2 Year Notes	3.60	3.65	2.91	2.50	1.54
3 Year Notes	3.71	3.85	3.12	2.83	1.94
5 Year Notes	3.93	4.14	3.53	3.40	2.71
10 Year Notes	4.26	4.51	4.14	4.18	3.74
30 Year Bonds	4.59	4.82	4.77	4.95	4.66
Dow Avg.	10,209	10,833	10,494	10,313	10,296
NASDAQ	1,946	2,067	2,126	1,850	1,964
S & P 500	1,157	1,210	1,182	1,116	1,123
Prime	5.75	5.50	5.00	4.50	4.00



Steve Schmidt is President of First Bank of the Lake, in the Premium Factory Outlets, Osage Beach. Visit their website at www.firstbanklake.com.



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Big bikes the new toys for big boys and girls

by Darrel Willman

1953 marked the beginnings of the modern motorcycle mystique, with Laslo Benedek's "The Wild One", starring Marlon Brando as a brooding outlaw biker. Biker groups had existed before this time, but the movie, loosely based upon events in Hollister California in 1947, brought national attention to motorcycle gang violence in America.

After the film was released, the sale of black leather jackets and motorcycles hit an all-time high and motorcycles became the symbol for a new, rebellious youth. Dennis Hopper's "Easy Rider" followed in 1969. The outlaw, drug-dealing gang biker persona was firmly entrenched in American society.

The sixties brought about a surge in the membership of biker gangs that epitomized the outlaw biker counterculture in America, like the Hells Angels (created 1948), the Bandidos, the Outlaws (1935) and the Pagans (1959). Wearing "colors" (leather vests with painted or embroidered logos), biker gangs like these funded themselves with illegal activities like drug trafficking, prostitution and money laundering.

Recently deceased author Hunter S. Thompson traveled with the Hells Angels Motorcycle Club in the 1960's, and his days with them are described in the book that made his reputation as a counterculture journalist, "Hell's Angels". These types of organizations still exist, to be sure (The Hells Angels have an estimated 2,000 members across 222 countries worldwide), but a new "biker" has emerged in the last decade.

Everyday "outlaws" all over the country, are leaving their day jobs, taking off the ties and pinstripes and hitting the road.

There are new motorcycle groups, and organized rides on the weekends. The new bikers don't proclaim to be "one percenters", often they are raising money for a charity or just enjoying a summer afternoon on a Poker Run. And, the bikes have changed as well.

"Cruisers" as they have become known, are different from the springer front end, stretched choppers of the past.



Bryan Broderick of American Hog stands in front of a custom

Willman



Tim Seebold of Seebold Sports sits on a Victory Motorcycle

Willman



Jason Taylor, Sales Manager at Surdyke Yamaha on a Harley

Willman

They're not gone, however. These bikes are still wildly popular in the form of the new "custom" bikes, featured on television shows like "American Chopper".

As the weather warms and motorcycle riders come out on weekends to cruise the highways, the bikers you'll see are now more likely to be realtors, doctors, business owners, and women. The leathers will be new, the T-shirts in one piece, and the number of tattoos and "colors" will be way down.

Honda's introduction of the 750-Four in the mid-1970's brought a period of Japanese dominance in the U.S., with these "rice grinders" making up the bulk of sales. The Harley-Davidsons of the day were problematic, and lacked the technical sophistication of the imports. The motorcycle maker stalled, was sold to AMC, and the dark days of Harley fanati-

bikes and moved on to RVs. But that doesn't mean he isn't busy. "We sell and repair used motorcycles and manufacture custom motorcycles for people. Our [custom motorcycles] bikes are titled, unlike most, which require buyers to get "home-built" titles. Our bikes are listed on NADA (National Automobile Dealers Association). They start as low as \$18,000. A 100 inch American made engine, with a six-speed transmission. Hard-tail frame, 50 degree rake, 10 inches over on the tubes.

Bryan also says older riders have meant changes in related industries. "Insurance companies are discovering that a great deal of the new riders are in their 50's. Insurance rates for 50 year-old riders are now higher than for 18 year-old riders. The older riders are crashing more expensive bikes, and of course, they don't recover as well."

"Get your motor running, head out on the highway, looking for adventure... and whatever comes our way..."

— STEPPENWOLF, 1968 "BORN TO BE WILD"

cist began. Since the company was purchased in 1981 by a group of Harley executives, the company and it's industry have experienced a resurgence in popularity. Harley-Davidson now has, according to the company, a nearly 50% U.S. market share in big bore bikes, with a nearly 27% market share in Japan.

Harley's data seems to echo the move in median age of the biker to a more mature, affluent buyer of 46. And their numbers are growing. With the sticker price of big bikes in the neighborhood of \$20,000, it's reasonable to assume that they have above average income. They've also reached an age where the kids are grown, and they have more time on their hands.

Bryan Broderick, owner of American Hog on Highway 54 in Osage Beach poses with one of his custom bikes. This one goes for \$21,000. We asked Bryan what the average age is for his customers.

"From 18 to 80." He's quick to say that he thinks the well-heeled riders have sold their

Broderick says the difference today that has fueled the custom bike market is that the customer has become better educated. Television shows like "American Chopper" have shown them that a custom bike comes uniquely appointed and sells for \$20,000 locally (\$75,000 and up for the show bikes). A similarly-equipped customized Harley-Davidson can cost tens of thousands of dollars beyond the sticker price. "Taking a Harley engine out to 105 inches can cost [an additional] three or four thousand dollars, we can buy those engines in an after-market environment for four to six thousand."

Broderick says he sees customers from Lebanon, Jefferson City, and the Lake, as well as servicemen from Fort Leonard Wood. "Soldiers are a big market. A lot of guys are coming back from doing a tour in Iraq, and all there is to buy there is sand, so they got a couple bucks. I can understand their need to have that motorcycle to clear their mind."

continues

Bike runs attract area motorcyclists to ride

continued from previous page

Tim Seebold, owner Seebold Sports sits on a Victory motorcycle. Retail price: \$18,000. Seebold Sports carries the American-made line of Victory motorcycles, and Kawasaki's Vulcan cruisers.

"You know in the motorcycle industry, the big market now is the cruiser market. Sport bikes year-in, year-out have stayed about the same. But the cruiser market, in the last seven or eight years has really skyrocketed."

He's reflecting not just on his brands, but the entire industry. His reports show facts to go along with his statements. He has seen the way motorcycles are designed, changes reflecting the buyer and market trends. Victory Motorcycles, a division of Polaris Industries out of Minnesota, manufactures bikes in America.

"They're really semi-custom production bikes. The way they have the seat inlaid into the tank, the sculpturing of the fuel tank, and the fact they can customize them. Victory has a very unique thing in their custom motorcycle program. They build it the way you want at the factory. Then when it comes in you're not taking parts off—you're getting what you want right up front. There are so many accessories—personalize it and make it your own."

He agrees that the average customer buying the big cruisers has aged, and they're at a point in their lives when they want to re-experience some of the jubilation of their youth.

"A lot of the customers we have down at the Lake are still the people with the secondary

homes down here, and have the discretionary income to come in and buy a motorcycle. It's a great place to ride, central Missouri—great countryside."

Seebold, with two lines of bikes offers a wide range of pricing. "We have bikes from \$2500 on up to \$20,000. This is a cruiser, an 800 [Vulcan], and you're talking \$6500. This black one, that's a 1500 [Vulcan], that one's \$9500. I've got Victories that start out at \$12,999 and go up from there."

Jason Taylor, Sales Manager at Surdyke Yamaha confirmed our premise. "Average salary is 70 thousand and up, usually married. Executives, business owners, they're the ones that are propelling the market these days. In 1997, we sold 100,000 motorcycles industry-wide, and it hit 300,000 this last year. Definitely it's the baby boomers. The ones that are buying them, the ones that are making the market, you know—triple. They're the ones that are able to come in and make an impulse buy—something 10 to 20 thousand dollars. The Yamahas [V-Stars] start around \$10,000, but the Harleys can range anywhere from 10 to 30 thousand, depending on what's on them."

And the newest thing? Taylor thinks it's the customs.

"...People want to have a bike made for them— and I think it's going to keep on going. With all of the shows that are on Discovery [Channel] you know- the craze to have a motorcycle built for you. For around \$40,000. That's going to continue until the craze is over." ■

Businesses enjoy hosting area riders

by Darrel Willman

Eldon, MO— Tim Flora, owner of Buzzer McGee's; a restaurant in downtown Eldon, played to host to the Mid Coast Bike Run April 10th. Tim recently expanded and remodeled the restaurant. We had a chance to stop and talk with him about the crowd and the run.

"We had a great turn out. We had over 250 bikes, I think, on the street at one time. I talked to people that had came from as far away as St. Louis just to come down and participate in the ride."

Flora's restaurant was the starting point for the run. "I think we were double what we thought we were going to have. We're talking about doing another one next Summer... maybe even one early Fall this year. We had a really good day."

"Most people I met were professionals that ride, that's their hobby."

"We had sales managers, bank VPs, I think we had a lawyer in the group somewhere mixed in. We saw other bar owners, restaurant owners. People from about all walks of life. Anywhere from sixties and early seventies down into their early twenties. And, some people with the local organizations brought their children with them for the poker run and

drawing cards and doing those things."

More women are emerging as bike owners. They're not content anymore to ride second seat to their husbands and boyfriends. Tim said, "I was surprised. I saw at least ten ladies riding their own bikes and then of course there were a lot of little ladies riding with their husbands and boy friends." ■



Bikes on Maple street in Eldon at the Bike Run held April 10th. submitted



Bikes line the street in Eldon at the Mid Coast Bike Run held April 10th. submitted



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Blunt announces more than \$5 million in federal grants for Missouri

JEFFERSON CITY - Gov. Matt Blunt announced that Missouri has received more than \$5 million in federal grants from the Department of Veterans Affairs, the Land and Water Conservation Fund (L&WCF) and the Department of Commerce.

The Department of Veterans Affairs awarded an \$829,901 grant for the St. Louis Veterans Home and a \$4,255,576 million grant for the Cape Girardeau Veterans Home.

The Missouri Veterans Commission will administer the grants. The St. Louis grant will help replace the roof, and the Cape Girardeau grant will go towards upgrades, renovations and a dining activity room.

The L&WCF grant of \$138,886.13 was made available by the Secretary of the Interior. The grant will be used to help the state manage its outdoor recreation projects.

The Department of

Commerce's Economic Development Administration (EDA) has approved the MO-KAN Regional Council's (Council) application for an EDA planning investment. The investment, in the amount of \$51,000, will support the Council's implementation of its economic development planning program. The investment will benefit families and businesses in the region.

The Commerce Department also approved the Southeast Missouri Regional Planning and Economic Development Commission's application for an EDA planning investment in the amount of \$55,000.

EDA investments provide economically challenged communities with a source of funding for planning, infrastructure development, and business financing that will encourage private investment in business activities that contribute to long-term economic growth. ■



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Target stores to clamp down on cold medicines to make meth

by Martiga Lohn

Associated Press Writer

St. Paul, Minn. (AP)— Discount retailer Target Corp. will no longer allow unfettered access to cold medicines that are used to make the illegal stimulant methamphetamine.



Missouri's U. S. Senator Jim Talent

press photo

Target stores nationwide will pull many cold, allergy and cough remedies from their regular shelves and sell them only from pharmacy counters, the Minneapolis-based company announced Monday.

The restrictions apply to all over-the-counter drugs containing pseudoephedrine, including children's medicines, tablets, liquids and gel-caps, spokeswoman Carolyn Brookter said. Pseudoephedrine is a key ingredient for meth, which can be made in makeshift labs.

The products won't be sold at all by about 300 Target stores that don't have pharmacies. Target operates 1,330 stores in 47 states and is the nation's second largest

discount retailer after Wal-Mart.

Brookter said the shift, which will take effect in two to three months, was in response to a growing number of state and local restrictions on the sale of the medications.

"We know that this is going to be a change in behavior for our guests," Brookter said. "The products won't be on the shelves. It'll be a little different."

Target says it's the first national retailer to take the step. The National Association of Chain Drug Stores couldn't immediately confirm whether Target's announcement was the first of its kind for a national retailer. A Wal-Mart spokeswoman didn't immediately return phone messages.

Pending legislation in Congress would require all stores to put cold medicines containing pseudoephedrine behind the counter, a move many drug store chains have resisted as too burdensome for customers.

Sen. Jim Talent, R-Mo., who co-sponsored the measure in the Senate, said Target's move could persuade reluctant drug store chains to support the bill.

House Majority Whip Roy Blunt, R-Mo., who introduced a similar bill in the House, said gaining passage of the bill is one of his top priorities this year. Missouri led the nation in meth lab seizures last year.

Target's move won praise from Minnesota lawmakers pushing for tougher measures to fight meth, which can be made using a variety of household chemicals and pseu-

doephedrine.

"For them to take this lead I would assume that Wal-Marts and all the rest of them will have to follow them very shortly," said state Sen. Julie Rosen, a Republican who has been pushing strict restrictions on the sale

of meth ingredients. "There is a certain amount of community responsibility these retailers should assume."

Target already had limited purchases of pseudoephedrine-containing drugs to two packages at a time,

Brookter said.

A number of states are following the example of Oklahoma, where restrictions on sales of some cold medicines were followed by a dramatic drop in the number of meth lab seizures. ■

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Toad Cove breathes new life into LOMDA boat show

by Denny Benne

In a cooperative effort between the Horny Toad Entertainment Complex, Bayou Bills and the Lake of the Ozarks Marine Dealers Association, this year's Spring Boat Show seemed to draw more people and hold them longer. According to Mike

Atkinson, Executive Director of the LOMDA, "Attendance for the show was up this year approximately 2,000 people. The new venue gave the boat show enthusiasts the opportunity to relax, grab a bite to eat and view the boats at their leisure, while feeling like they were a part of the show. You

could see everything that was going on while you were getting lunch or having a drink. We feel like this boat show will only get better as plans for Toad Cove are fully realized.

Next year's boat show is planned for the third weekend in April and will be held at Toad Cove. The LOMDA moved the

traditional Easter Boat Show at Tan-Tar-A for this year, citing better weather and greater accessibility as the primary motivators.

Merlyn Vandervoort, owner of Toad Cove is nearing completion on the first phase of the complex. The second two phases include a large parking area,

rental properties and a 100-room hotel with convention center. He is very upbeat about the show, felt that the event went very well and looked forward to hosting it again in 2006.

■ Photographs of the show courtesy of Anderson Marketing.



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Working without a net

by Darrel Willman

Social Security is one of the few government programs that affects just about everyone. Even so, most remain in the dark about how it began and its true purpose.

At the onset of the depression in 1930, the elderly in America began the slide into poverty. There were few union or corporate retirement programs, and state plans to aid retired workers were even more scarce.

Social Security initially only offered retirement benefits to protect the elderly from abject poverty. The program's scope was expanded in 1939 to include survivor's benefits, and again in 1956 adding benefits for disabled workers. It has remained essentially the same since.

At first the fund paid benefits based upon what had been collected. Take for example, the nation's first recipient of Social Security, Ida May Fuller, worked for just three years under the Social Security program. She retired in November 1939, and collected her first check in January, 1940. On retirement, the accumulated social security taxes on her wages were \$24.75. Her first monthly check was \$22.54, in line with her contributions. During her lifetime however, she went on to collect a total of \$22,888.92 in benefits.

Subsequent contributors to the program paid her benefits for all but the first month. And, this is typical of the system today.

Wage earners now are supporting yesterday's retirees, as benefits typically far exceed contributions. Over the years, more than \$8.7 trillion has been collected from payroll taxes, and \$7.4 trillion plus paid out. The remainder was to be invested, but the money has always been added to the general revenue, helping to soften the deficit numbers politicians dread.

Each year, the fund was used as a handy "bank" from which the government could use funds, essentially writing the program an "I.O.U.". Because of this "borrowing", the government now owes Social Security more than \$1.6 trillion dollars by most estimates. This "fuzzy accounting" amounts to this—when \$50 million in funds from Social Security is used to buy government bonds, the program "invests" the money.

This in turn they say, reduces the federal deficit. When those bonds mature and are retired, on paper the government owes the people \$50 million less, and correspondingly in theory the deficit is reduced by this amount. Where it gets sticky however, is that now the government owes Social Security another \$50 million. Money owed one government agency to another isn't counted when they figure the national debt. So, this \$50 million in debt apparently "disappears", by simply being shifted from where it counts to where it doesn't.

Simply put, the money entrusted to the government that was supposed to go into a trust fund was spent. The bonds used by the government change nothing. They are merely "promises to pay" from future general tax revenues. With this \$1.6 trillion dollar shortfall in owed funds, the government's only options are to "cheat" some retirees out of a couple years of benefits by raising the retirement age (thus saving money), raise the tax on current wage earners, or trim benefits for existing and future Social Security recipients. It is likely they will choose a little of each to lessen the blow to any one group, thus saving as much political face as possible.

Social Security currently gets more money from contributors than it pays out in benefits. That is expected to change around 2018 or 2019, when the baby boomers begin to retire. The shortfall projected from this massive influx of recipients is purportedly in the trillions as well. Studies show the program will be bankrupt as early as 2042.

A couple trillion here, a couple trillion there, that's easy to predict. What's not, is how to deal with the anticipated lack of funds. This is at the heart of all current budgetary debate regarding Social Security. There are no neat answers to the question of its survival.

President Bush is proposing giving workers a choice and a say in how and where their contributions are invested. Experts say this will not change the inevitable outcome. Only reductions in spending and benefits can save the program.

Initially Social Security only covered about two thirds of the working population. Since then,

Americans face reduction or elimination of Social Security benefits



"You see, a lot of people in America think there's a trust, in this sense — that we take your money through payroll taxes and then we hold it for you, and then when you retire, we give it back to you. But that's not the way it works."

There is no "trust fund," just I.O.U.'s that I saw firsthand, that future generations will pay — will pay for either in higher taxes, or reduced benefits, or cuts to other critical government programs."

— GEORGE W. BUSH, PRESIDENT OF THE UNITED STATES

WEST VIRGINIA UNIVERSITY AT PARKERSBURG WEST VIRGINIA, APRIL 5, 2005

it has ballooned to include more than 95% of all working Americans. Federal employees, employees of nonprofit organizations, the self-employed, most are now covered. Some even receive Social Security in addition to substantial Federal and Corporate pension plans, resulting in the "greening" of today's seniors.

This fact, along with their generation's penchant for saving has set up a segment of older Americans as the single most

influential group in Washington today. With the kind of political clout they wield through the AARP, it is easy to see why most politicians wishing to get reelected tiptoe carefully around the Social Security issue.

And, about one-third of all Social Security beneficiaries are not retirees. They are spouses or disabled workers and their dependents. With fewer if any years to accumulate funds from these individuals, the remaining contributors to the fund have

been forced to pay more. Social Security currently receives 15.3% of working American's earnings up to \$90,000. Earnings above this level are taxed 1.45% additionally for Medicare. And, there has been talk of raising this bar considerably above the \$90 thousand mark to increase the fund.

Despite this bleak economic forecast, today's wage earners have grown up with the assumption that when they retired, "their money" would be there. The reality is that it will not, at least not at the levels of today. And, current payments to retirees are nothing most of us would call "comfortable".

Seniors scrape by month after month, struggling to meet the escalating costs of medical care and prescription medications. This realization dictates today's workers must prepare for the future, with employer-based pension or savings plans, or take it upon themselves to invest. But how? Next issue we'll look at the options available to businesses, and strategies for the workforce on saving for the time when FDR's safety net will fall.

"We can never insure one hundred percent of the population against one hundred percent of the hazards and vicissitudes of life, but we have tried to frame a law which will give some measure of protection to the average citizen and to his family against the loss of a job and against poverty-ridden old age."

— Franklin D. Roosevelt, upon signing the Social Security Act. August 14, 1935. ■

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Counterfeits: Secret Service advises vigilance

"Funny Money" a problem for local and Federal officials. How to avoid being a victim

by Darrel Willman

Last year, twelve cases of counterfeit related incidents were reported to the Osage Beach Department of Public Safety. Authorities state that while the passing of counterfeit currency is not expected to rise in 2005, businesses should be aware the problem exists. The U.S. Bureau of Printing and Engraving has worked diligently over the past decade to re-design U.S. currency, making it harder to forge. The U.S. Secret Service, charged with investigating counterfeits, works with them to investigate reports of counterfeiting and apprehend those involved.

Lt. Todd Davis, Osage Beach Department of Public Safety said that while not a problem of specific concern at the Lake, counterfeit cases do occur. His department hands the cases over to detectives who try to talk to the people involved locally and obtain information on the case. After the local investigation, every case is then referred to the Secret Service.

The United States Secret Service has sole jurisdiction for the investigation of crimes involving counterfeiting. One of history's oldest crimes, counterfeiting was once considered treason and punishable by death.

The Secret Service was established July 5, 1865 by President Abraham Lincoln to suppress counterfeit currency. History records that during Lincoln's presidency more than a third of the nation's money was counterfeit. On an historical note, Lincoln was shot to death the same day he created the Secret Service. The agency would not be responsible for presidential security however, until after McKinley's assassination in 1901.

Chuck Green, Special Agent in Charge of the Kansas City Field Office, United States Secret Service said, "We have had a rise in the passing of counterfeit currency in Missouri, but mainly it's been around the big cities. We haven't seen an increase in the Lake area... except in the cases where we cross over with methamphetamine production. Missouri's the number one state in the U.S. for meth production and the number of clandestine labs taken over. Almost every time we go into one of these labs

we find some evidence of financial crimes— counterfeit currency or checks, used to either buy more meth or the ingredients to make more meth."

Green said that counterfeiting for the most part, has moved away from the printing press, and now utilizes desktop publishing software and printing techniques. Laptops and color laser printers have taken the place of plates and ink. High-volume establishments in large cities make the perfect places for passing fake notes obtained through drug production and sales. He indicated that the Lake Area's insulation against more counterfeit traffic may lie in the type of businesses there. "We see it all over in the big cities because of the availability of that kind of equipment..., and also the anonymity. Mom and Pop places tend to look at their money a little closer than the big retail establishments."

It's important to note at this point that passing a counterfeit bill in the words of Green, "like a hot potato" to try and recoup the loss is the same crime, and just as prosecutable. It is important for businesses and individuals who receive counterfeit currency to immediately contact local authorities.

"We've run into many cases before where people have said hey, look I saw it was counterfeit, but I wasn't going to get stuck holding it. So I tried to pass it off at a concession stand at a Chief's

game, or somewhere like that. And we've said, no, that makes you no different than the person that gave it to you." Green's office looks at those unaware of passing counterfeits much differently however.

"Those that don't know, we've got a pretty good way to question them, take a look at the other money on them, and see that they're not carrying more than one of these things." They are of course after the producers of the fakes, not the victims who have been unfortunate enough to "be an innocent bystander that has been duped".

"If the public gets a counterfeit they should contact their local police or sheriff's department immediately. They'll come out, make a report and take the bill for evidence.

Because in a lot of these cases, they're being prepared on a laptop computer. The bottom line is that we have all those passes and reports on the passes, and the victims from all these police reports that come into us.

Eventually we find somebody we think is doing this and get a search warrant for their house. We go in and get their computer, then do a forensic exam on it. We pull an image out of there of the bill that was passed down somewhere at the Lake. As we go through the system, we can then try and get restitution through the courts for those victims and the merchants who take the loss."

Special Agent in Charge Green

warns against confronting counterfeiters. "Your best bet is to take a good look at your money. If you have any question whatsoever—you can pull out another bill and compare it. Because 99.9% of the time, other bills you have in your possession or other people have in their possession are going to be genuine currency. [After that] if you suspect that a bill is counterfeit, ask them for a different bill." He stresses you should not seek to apprehend or detain them in any way however, "A lot of these people are drug users or drug producers that are attempting to pass the money so they can buy drugs or the ingredients for drugs, and you really don't want to be messing around with someone that's high, and may or may not be a violent person."

The Secret Service says:

- Observe the passer's description, as well as that of any companions, and the license numbers of any vehicles used.
- Write your initials and the date in the white border areas of the suspect note.
- Limit the handling of the note (due to fingerprints).
- Carefully place it in a protective covering, such as an envelope.

- Surrender the note or coin only to a properly identified police officer or a U.S. Secret Service special agent.

Federal law states counterfeiting, possession of counterfeit U.S. currency or printing reproductions of currency with fraudulent intent are federal offenses, punishable by a fine or imprisonment for up to fifteen years, or both. The State of Missouri also has statutes making it illegal to pass counterfeit currency, and the Secret Service works with states that do not, to get bills introduced supporting their efforts.

Along with the Secret Service, the U.S. Bureau of Engraving and Printing makes it harder to manufacture and pass counterfeits. In 2003, they issued a newly-designed twenty dollar note, and a fifty dollar note last Fall. 2005 is slated for the introduction of a new ten dollar note. The new currency features significant new technologies and techniques to foil counterfeiters. ■

New Currency Security Features



Security Thread

Hold the bill up to the light and look for the security strip that is embedded in the paper and runs vertically to the right of the portrait. Under an ultraviolet light, the thread glows yellow.

Color-Shifting Ink

Look at the number "50" in the lower right corner. As you tilt the bill, the ink changes color from copper to green.

Watermark

Hold the bill up to the light and look for the watermark (a faint image) similar to the portrait of President Grant. The watermark is part of the paper itself and can be seen from both front and back.

From U.S. Treasury information. www.moneyfactory.com

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Wireless internet brings broadband to Lake

by Darrel Willman

Businesses along the length of Highway 54, on State Road KK and throughout the Horseshoe and Shawnee Bend areas may now have a faster and more economical way to reach the internet. Wireless Internet service has been making inroads in major urban areas, with some cities actually providing access to residents municipally.

While it may sound similar, the service is not the same as the wireless card in your laptop or the router in your home. Instead of "WiFi", wireless internet uses radio waves to connect a transmitter and a receiver. From that point, the service goes into the home or business like any other, and can then be distributed with a traditional LAN (Local Area Network) or Wi-Fi.

Fred Becker, Director of Operations at YHTI, spoke about Wireless Internet with us at the Products and Services show, explaining the new technology—one that is just now reaching the Lake area.

Operating on the same frequencies as cordless phones, wireless internet allows high-speed broadband connections



Fred Becker, Director of Operations, YHTI with coverage map

for the majority of homes around the Lake, including State Road KK and the north shore, as well as the Horseshoe Bend and Shawnee Bend areas. "For a lot of people that can't get high speed access any other way, it's going to provide the high speed access they're really looking for. It's a good alternative to cable and DSL services which are both limited in scope. So it's very reliable access and it'll be very economical."

The changes in elevation

Willman

around the Lake, as well as the rough terrain, pose problems for internet access. For many people in the area, Cable internet and dial-up are the only alternatives. If they can't get cable television, dial-up is the default. While adequate for many, dial-up is very dependent upon the quality of the phone lines and equipment. Aging wires and switches can mean a pitifully slow connection.

Wireless internet uses a central tower or series of towers to broadcast on 900 Mhz and 2.4 Ghz radio frequencies to receivers at the users' homes or businesses. Each receives a discrete frequency allowing for security, and more importantly, a guaranteed allocation of bandwidth.

Unlike cable access, wireless internet users do not experience a slowdown when the number of users increase. The service often mounts the receivers on small 18" parabolic dishes, much like satellite television. But wireless, because of the frequencies, has a distinct advantage over satellite.

"Reliability. Unlike satellite, we are not affected by weather. We stay under the clouds."

The reception area from their first tower location encompasses

about a ten mile circle around the Porto Cima area. Fred explains that most who live within this area can receive the service. "It pretty well covers that whole area down there. It is truly line of sight."

For a few residents whose homes or businesses are in a deep depression, the line-of-sight nature of the service may not allow for a good signal. But like most antenna-based technologies, the height of the antenna can be adjusted in many cases.

YHTI is adding a second tower at 900 Mhz, which increases "penetration" into difficult areas that may have obstacles or other causes giving them a low signal.

"Our fastest package is 4 MB download and 1.5 MB upload for \$89 to businesses, our 2 Meg package runs \$49 a month including the equipment rental.

Residential rates start at \$23.95 per month.

Fred explains YHTI stands for "Your HomeTown Internet". The company also offers other types of access including dial-up, DSL and dedicated products such as T-1 lines. For more information call 1-866-680-YHTI. ■

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Internet access options explained

By Darrel Willman

—October, 1957. Sputnik 1 made it's first successful orbit of the earth. In response to the Soviet's surprise launch, the United States formed ARPA, the Advanced Research Projects Agency, to establish America's lead in military science and technology. Later, ARPA and the RAND corporation, searching for a bomb-proof method of command and control for America's missiles and bombers, created the ARPANET — linking the University of California at Los Angeles, SRI (in Stanford), the University of California at Santa Barbara, and the University of Utah.

The Internet was born. The later consolidation of smaller networks, development of networking software, protocols and standards, along with the dawn of the DNS (Domain Name System) formed the basis of the World Wide Web as we know it.

Today, there are millions of users around the globe linked by computer, sharing data. Businesses find leads, make sales and track deliveries using the web. The speed at which business gets done has shifted into high gear— hurtling along strands of copper and fibre. Worldwide markets communicating at the speed of light.

Business depends on the Internet, and so a connection to it is essential in today's marketplace. But with the blistering pace of technological advances, keeping up can be difficult.

We'll take a look at the options in Internet Service currently available at the Lake, compare them, and give you the information you need to make the best choice for your business.

Today's choices are varied, from 56k dial-up up to dedicated fiber connections, with speeds from 28.8 kbs (28,800 bits/second) to 5 Mbps (5,000,000 bits/second) and up.

Choices start with standard dial-up connections from national and local providers, for as little as \$7.95 per month. Broadband service is available through DSL (Digital Subscriber Lines), Cable, Wireless and dedicated connections like T-1's and Fiber.

DIAL-UP CONNECTIONS

Dial-ups use modems to receive data. Your browser application then displays the data. Most modems today are 56K,



A typical Cable internet modem

meaning they transfer 56,000 bits of data per second maximum. The speeds available with dial-up are very dependent on the age of the phone lines and switching hardware.

SDSL & ADSL CONNECTIONS

These connections also use a modem on each end of a standard telephone line. Commonly referred to simply as DSL, (Digital Subscriber Line) these connections are valuable in that they provide much higher data rates than dial-up connections.

They are "always on", not requiring you to connect each time you want to browse the internet. However, they are not available in all areas. Subscribers must reside within 16,000 feet of a "CO" (Central Office). Customers closer to the CO will get rates approaching the advertised maximum data rate, while those further away will receive proportionately less. This translates to about three miles through the wire, not "as the crow flies".

Your phone line cannot have splitters (PAIRGAIN's— literally meaning "gaining a pair") on it. Today, many developments will "split" a line to serve two homes, saving 50% on the wiring costs.

Availability must be checked individually based on location.

A higher data transfer rate is achieved "downstream" from your provider to you, than "upstream" — back to the provider. DSL offers a guaranteed maximum data rate, in that your bandwidth is exclusive. If your connection delivers 1 Mbps (one million bits per second) when hooked up, it always will— regardless of how many DSL subscribers there are.

CABLE INTERNET

Cable delivers the same "always on" advantage.

Because cable subscribers

share a "head unit", they share the total bandwidth available for all subscribers within a defined area.

Simply, the more users are active at the same time, the lower the effective speed. Provided by your cable television company, cable internet service uses a specialized modem. Cable transfers connectivity through the same lines (either copper or fiber-optic) as your television signal. Speeds vary from 1.5 Mbps to more than 8 Mbps, depending on the limit set by your service level and the amount you wish to spend.

WIRELESS INTERNET

Wireless internet service does not use the same wireless as consumer products currently available for networking (802.11b & 802.11g). The wireless portion of the service occurs between the provider's antenna and yours.

This service uses either 2.8 Ghz or 900 Mhz frequencies, converting the digital information to radio signals and back again.

Once the information is received by your antenna (which can be mounted on a parabolic dish— similar to those used by satellite TV or on a pole) you can then distribute the connectivity



A typical DSL internet modem

with wireless (802.11x) or Ethernet LAN (Local Area Network) if you wish. It is currently available locally with 2 Mbps and 4Mbps access.

SATELLITE INTERNET

This uses a transmitter/receiver combination dish roughly the same size as those used for satellite television.

Each subscriber receives a discreet frequency from the satellite to insure privacy.

Typical speeds are 500 kbps downstream with 50 kbps upstream. Older satellite systems may however use a dial-up account for the upstream, which

is limited by location and the age of the phone lines.

Satellite internet service typically has a much higher equipment and installation cost.

T-1's & DEDICATED LINES

A dedicated line is the choice for transfer rates above those with other services. The sky is literally the limit here, based solely on your willingness to pay.

The most common of these is the T-1 or fractional T-1. These are "full-duplex" lines with transfer rates of 1.5 Mbps upstream and downstream. Full-duplex means that unlike the other alternatives, both ends of the line can receive and send simultaneously.

Half-duplex connections (56K dial-up, cable, DSL, wireless) send and then verify in one direction at a time.

T-1's are noticeably faster than the other services because of this feature. But, speed comes at a price. Starting at \$450 per month, T-1's and faster connections are generally reserved for larger users. A fractional T-1 means purchasing a portion of the possible T-1 bandwidth at a lower cost. ■

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Voice Over IP telephone brings free long distance over broadband internet connection

by Darrel Willman

VoIP or Voice over Internet Protocol lets you make telephone calls using your broadband connection instead of wired or cellular connections. Differences in the service abound. Some providers require you to call others using the same service or software, others will allow you to call any number—VoIP or traditional line. This is a “bleeding-edge” technology, that is to say, a very new one. Some of these services have new dedicated phones, others use your existing hardware and add adapters to each handset. Generally, you can use your computer system with a microphone and speakers to act as a phone as well. How does it work, you ask?

VoIP uses the power of a computer to digitize (convert into data) a voice signal from your phone (or computer) into a digital signal. This signal is then sent across your broadband connection to the other end, where it is converted back into voice. During the conversion process, the voice is “compressed”—squeezed down to take up less room for transmission, so there is some quality loss. The service is for broadband connections only. 56kbps dial-up is just not fast enough to carry large enough files quickly enough to give good

audio. It's sort of like the streaming internet radio stations on the web—at 56k, it's barely tolerable, with “skips” as the software waits for more data. VoIP offers security, no long distance fees and reduced expenses if you already have a broadband connection. It allows calling Europe and Puerto Rico at no charge in some instances. Downsides include: you may have to buy new phones or have additional wiring done; it requires a broadband connection; and since it is a new technology it may be subject to regulation in the future from the FCC or legislators.

So, what does it cost? Some of the many companies providing VoIP service include: Verizon, who currently offers unlimited talk starting at \$29.95 that includes Puerto Rico; Lingo (www.lingo.com) who offers unlimited calling to the U.S., Western Europe and Canada for \$19.95;

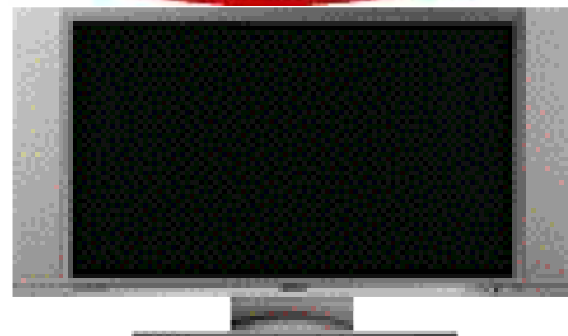
Vonage, (www.vonage.com) perhaps the best known, comes in at \$24.99 for unlimited calling to the U.S. and Canada. There are others, and more spring up every day as it becomes more popular. Callers with business or personal calls to other countries could potentially save a great deal of money with some of these plans. Also of note is free or nearly-so software that

allows you and another computer user similarly equipped to talk endlessly for nothing, anywhere in the world that has broadband internet access.

Software based “telephony” (also VoIP), is in many cases completely free, but lacks convenience. These typically do not have a normal telephone, dial tone or ring tone other than through software. You are limited to calling others with similar configurations. Both computers must be connected to the internet and operating, and in some instances, both parties must know the call is to take place. It is unlikely this portion of the technology will ever be limited. This is ideal for businesses, teleconferencing with remote offices or locations. Many leave this “line” open continuously during business hours to create a virtual office, with each end of the connection hundreds or thousands of miles away. Video over this type of software is still in its infancy, but the audio is crystal clear.

The biggest question in the VoIP area is longevity. Should you invest in equipment and possibly infrastructure to welcome this new technology that is rapidly changing? Many wonder if their purchases today will be compatible with tomorrow's standards. The choice is yours. ■

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The Lake West Chamber welcomed Soleil Tanning into their membership with a recent ribbon cutting. • Soleil, pronounced So-Lay, is located on Hwy 5 in Sunrise Beach just north of Hurricane Deck School. • Pictured here is owner Terry Miller along with Chamber ambassadors. • Soleil offers Ergoline/Sundash Tanning Beds and all kinds of skin care products. • Terry is open 7 days a week for your convenience. • M-F 10-7; Saturday 9-4 and Sunday 10-2. • Stop by and see what Soleil has to offer or call 374-9793 for more information.



Celebration Cruises, the largest and most elegant vessel on the Lake of the Ozarks, was recently welcomed with a ribbon cutting into the Lake West Chamber of Commerce. • Pictured are Capt. Mike Bouffiou, owner, Wendy Odom and Mike Teel, along with a Chamber Ambassador. • The Celebration offers full service public dinner cruises, large outer deck area, tours, weddings, charter's and is fully climate controlled w/full service lounge. • The Celebration is located in Osage Beach. • Reservations are necessary by calling 480-3212. • Visit them online at www.celebrationlakeozark.com



Rough Water Docks located on Hwy 5 in Sunrise Beach, across from Co-Mo Electric was recently welcomed into the Lake of the Ozarks West Chamber of Commerce with a ribbon cutting. • Pictured are Daryle and Sandra Rowland and John and Barbie Crabtree, owners, along with Chamber Ambassadors. • Rough Water Docks is your re-foam specialist. • Contact them at 374-0470 for all your dock building or rebuilding needs, or visit them on the web at www.roughwaterdocks.com

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Windows & More, located on Hwy 42 in Lake Ozark was recently welcomed into the Lake of the Ozarks West Chamber of Commerce with a ribbon cutting. • Pictured with owners Dave & Annette Miller are Bruce & Pat Deviney, Ron Holland, Keith Holland, Mark Prichett, Elizabeth Benton, Michelle Miler, Diane Buechter, Rob Edwards, Tom Fassler and John Short. • Windows & More features the full line of Hunter Douglas Window Coverings including Applause and Duette Cellular Shades and Silhouette and Luminette Decorative Window Coverings. • Windows & More also carries Casual Line Outdoor Furniture. Call Windows & More for all your window covering needs at 348-5787.



Hy-Vee recently celebrated a Grand Opening of the 84,000 square foot store at a cost of over \$12 million to build. • Employing over 375 employees, 120 are full time employees. Hy-Vee was founded in 1930, with more than 220 retail stores in seven mid-western states now open. Hy-Vee also opened it's 52nd gas station located on Hwy. 54 at the entrance to Hy-Vee. • With Starbucks, Italian Express, Chinese Express, New York Style Deli, a large produce selection including organic produce, Salad Express, Hy-Vee's Kitchen- for catering, Bakery Fresh, Health Mart (over 3,500 sq. ft), Floral Shop, Digital Photo, Wine & Spirits (10,000 sq. ft.), Pharmacy and meat department; the diverse selection will make shopping for those "hard to find items," as easy as a stop in at the new Hy-Vee.

Located at Prewitt's Point, next door to Target, Hy-Vee now open offers you the convenience of shopping in one stop, 24 hours. • Stop in and shop Hy-Vee, or call (573)302-8300 for more information.

Participating in this recent Lake Area Chamber ribbon cutting ceremony were (Left to right) Mike Schielke, Assistant Manager; Chris Orr, Assistant Manager; Cathy Carlson, Personal Manager; Jarvis Sherrod, Assistant Manager; Jeremy Johnson, Dairy Manager; Kent Peery, Frozen Food Manager; Caleb Krecklow, Manger Store Operations; Randy Wood, Store Director; Jeff Schielke, Perishables Manager; Scott Hontz, Manager General Merchandise; Derek Carter, Assistant Manager. • Penny Lyons, Osage Beach Mayor, Paul Leahy, Chamber President, Candy Wilson, Chamber Marketing Director; many Chamber Active Volunteer Ambassadors; and many local business owners were also included in the photo.

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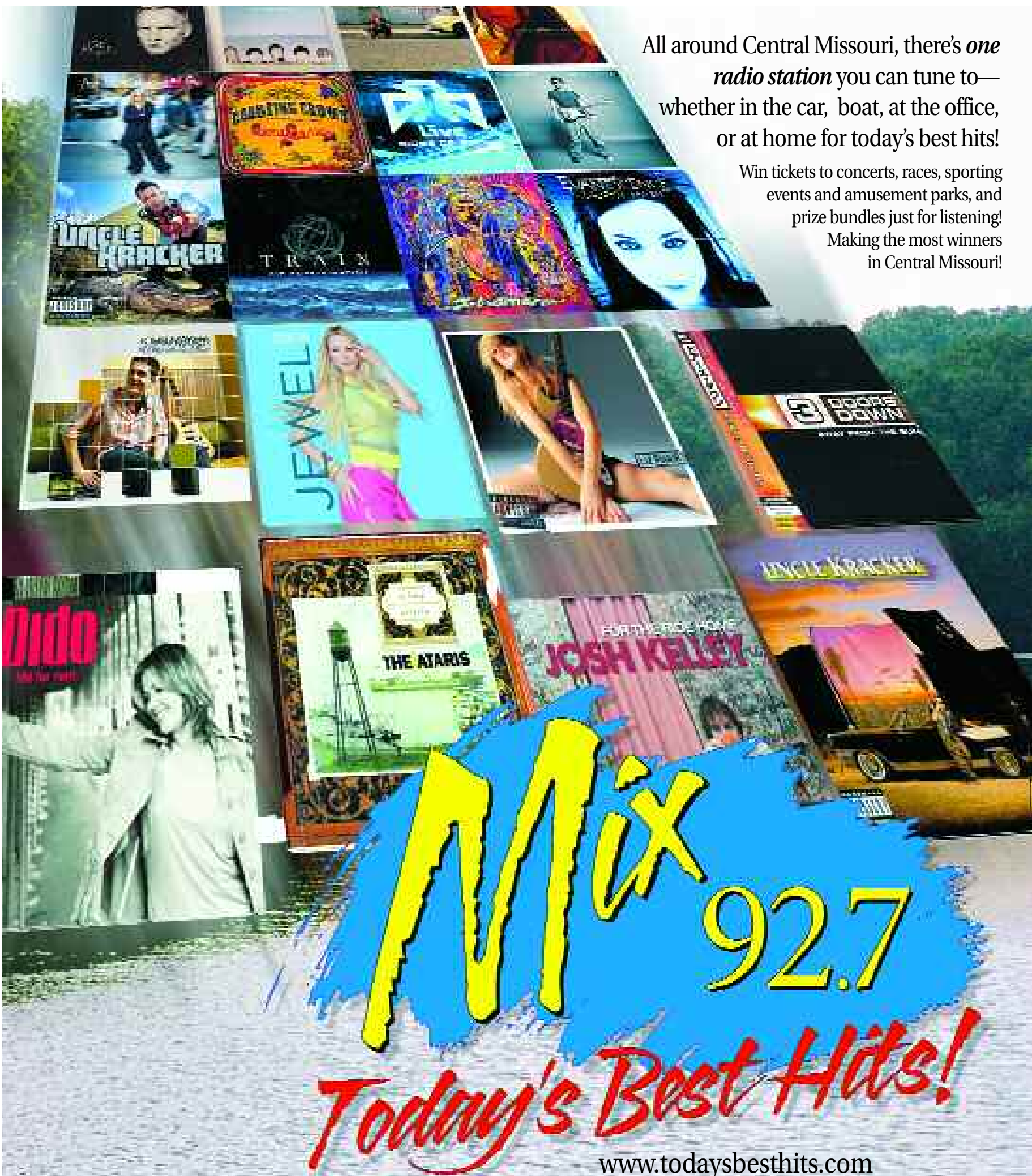
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Senate panel restores some medicaid cuts

By DAVID A. LIEB

Associated Press Writer

JEFFERSON CITY, Mo. (AP) _

Thousands of Missourians targeted by Gov. Matt Blunt to lose their Medicaid coverage would be able to keep it under a Senate budget plan.

To restore some proposed Medicaid cuts, the Senate budget plan makes cuts in other areas. For example, state colleges and universities would be hit with a 5 percent reduction in their state aid. The budget plans backed by Blunt and the House had kept higher education funding steady from last year.

The Senate and House versions of the budget must be reconciled by negotiators from each chamber. The constitution requires the Legislature to pass a budget by May 6 _ a week before the end of its session.

When proposing a budget in January, Blunt said cuts to Medicaid were necessary to avoid a tax increase while continuing to provide more money to K-12 schools. His proposal would have eliminated Medicaid coverage for about 100,000 of the state's 1 million recipients by lowering the income levels needed to qualify.

For example, a parent of two children currently can qualify for Medicaid while earning up to 75 percent of federal poverty level, about \$1,005 a month.

The budget passed by the House and backed by Blunt would cut the parent's eligibility level to about 23 percent of the poverty level _ \$292 a month for a family of three. But the Senate Appropriations Committee endorsed a plan setting the eligibility level for parents at 50 percent of the poverty level _ \$670 a month for that same family.

The Senate plan would result in 31,000 fewer parents being forced off Medicaid, according to projections provided Thursday by Brian Kinkade, the budget director for the Department of Social Services.

None of the various budget plans have proposed to cut Medicaid coverage for children, pregnant woman or the blind.

But the House budget plan would require families to pay more money out of pocket to participate in the Mc+ for Kids program, which covers children whose parents earn too much to qualify for traditional Medicaid but don't have private insurance.

The Department of Social Services projected that the House's proposed premiums would have resulted in 23,700 children losing coverage, because their parents would have dropped out rather than pay the premium.

The Senate committee adopted a proposal by Sen. Pat Dougherty, D-St. Louis, to institute a graduated premium plan, meaning parents with higher incomes would pay higher premiums than those with lower incomes. The plan would generate less money for the state, but the department also projects that no families would drop out as a result.

Dougherty, who has opposed most of the governor's Medicaid cuts, said he was optimistic about the Senate budget plan.

But "that's not to say it's a good budget for people who depend on health care," he said. "It still hurts too many people."

Senate Appropriations Committee Chairman Chuck Gross, R-St. Charles, said his committee included money to restore as many of the proposed Medicaid cuts as it could afford to do while still balancing the budget.

Some changes were intended to provide as much bargaining room as possible with the House.

But one area with relatively slight differences between the chambers is the Medicaid eligibility level for the disabled and elderly. The House plan would set the cut-off at 80 percent of the poverty level; the Senate plan would set it at 85 percent. Under legislative rules, the final version would have to be somewhere between those two figures.

Either way, however, the budget would wipe out recent increases in eligibility levels for the disabled and elderly. Under a 2001 law that is being repealed, their eligibility level had gradually risen to 100 percent of the federal poverty level this year, which amounts to just under \$800 a month for an individual.

The House plan would affect 25,390 seniors and disabled people by eliminating their coverage or requiring them to spend more of their own money to remain on Medicaid. The Senate plan would end coverage or require greater payments from 19,630 of those individuals. ■

State lawmakers look to restore some adoption payments

JEFFERSON CITY, Mo. (AP) _ Lawmakers are looking at a way to restore some cuts in subsidies to adoptive families that they made in legislation passed just a couple weeks ago.

A few dozen people, including adoptive parents and children, rallied Wednesday at Capitol against the cuts and in support of the bill that would undo some of them.

The protesters wore "panic" buttons _ a dig at Gov. Matt Blunt's recent decision to install panic buttons in the Governor's Mansion because of fears over having inmates working around his family. The state has used inmate labor for cleaning, cooking and maintenance at the mansion for at least 100 years. The Department of Corrections has said it doesn't know of any instance in which an inmate caused problems.

Melanie Scheetz, director of the Foster and Adoptive Care Coalition, said adoptive families are panicked about the cuts, worrying they will

result in fewer families being willing to adopt children from the foster care system.

A bill making the adoption subsidy cuts and various Medicaid reductions passed the Legislature April 7 and is pending before Blunt, who supports the bill. The measure would limit state subsidies to families who adopt certain foster children to those earning less than 200 percent of the federal poverty level,

or \$38,700 for a family of four. The cut is projected to eliminate subsidies for between 4,000 and 5,000 children, saving \$12.5 million for the state.

The payments amount to a few hundred dollars a month and help with the costs of raising the former foster children, who often have physical, social or developmental problems. ■



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(9/2004)

Face to face with Governor Matt Blunt

Missouri's 54th Chief Executive talks about reform, budget cuts during legislative session

by Darrel Willman

Matthew Roy Blunt, Missouri's 54th Governor was sworn in January 10, 2005. But you can call him Matt. His handshake is firm, his smile is bright, and despite the lack of sleep that comes with a new baby, he's very cordial as we sit down in front of a desk that's strewn with paperwork.

His son, William Branch Blunt is five weeks old today (William was born March 9th). Matt is a typical new father: "They're [Melody and William] very well. He's very healthy, I'm very proud of him. He's doing great. [He's] not sleeping as well as we would like, but he's worth any loss of sleep. They're still in Springfield, but I've been able to keep it down to one night away a week, which is good. So, I've been going back and forth a great deal."

CAMPAIGN PROMISES

It's a very large office, befitting a large responsibility. The state was in less-than-ideal shape when he took over. He ran for Governor on a platform that promised change—to make education the number one priority, reform social welfare programs, address health care costs and improve the business climate. All while refusing to raise what he feels are already burdensome taxes. It's clear he never expected it would be easy.

"It's about what I expected it to be. People ask me if I'm surprised by anything—and I'm not. The things we're dealing with, the challenges I thought we'd deal with. When I was a candidate for Governor there were lots of very specific things I said we should do. Improve the entrepreneurial climate, improve access to health care, get our priorities in line, get dollars into the classrooms, and we're executing on those things. We passed meaningful Worker's Compensation reform, for example. That'll help insure that people injured on the job are adequately compensated, and Missouri entrepreneurs won't be at a competitive disadvantage with other states.

We have passed a very comprehensive and significant litigation reform bill that will improve our job creation climate. It's a great bill. It's probably one of the best bills in the United States that's been passed, in terms of tort reform. I think it's got a real



Governor Matt Blunt

Willman

impact. There are people across the country taking notes. The U.S. Chamber of Commerce for example—did a press release saying here's what Missouri has done and it looks like they're clearly more serious about attracting jobs."

BALANCING THE BUDGET

As the end of the 93rd General Assembly draws closer, monetary concerns have taken the forefront. His budget proposal among other things, outlined sweeping cuts across state government, proposed closing two prisons, and cut job development programs. The Medicaid reform bill passed and now awaits his signature. Workforce and departmental reductions are still being worked out.

"The budget process is challenging. We've begun to tell people that we need to make some changes, and reduce state employment. We're going to reduce the state workforce by about four percent. Those reductions have started. Certainly, if there are other positions in state government, we'd like to help them find those positions. In some cases, help them transition into the private sector. We understand that anytime anybody loses a job, it's a crisis for their family. Every job lost statistic is a very individual crisis for a family, and we want to help them work through that. I think we're mindful of that, but we want to be a responsible steward of the tax dollars. If we can provide central services with fewer employees, we have a responsibility to do that."

A breakdown from his proposed budget details departmental cuts: Revenue, \$5.9 million; Transportation, \$6.5 million; Office of Administration, \$5.8 million; Agriculture, \$1.9 million; Natural Resources, \$2.3 million; Economic Development, \$10.5 million; Labor and Industrial Relations, \$686,000; Public Safety, \$3.4 million; Corrections, \$16.5 million; Mental Health, \$16.7 million; Health, \$15.1 million Social Services, \$94.2 million; information technology consolidation, \$2.6 million and statewide leasing: \$1.8 million.

EDUCATION FIRST

"I have pledged that the budget I submit to the General Assembly each year will include an increase in funding for Missouri classrooms, investing in our children is investing in our future. Our children deserve no less." Gov. Blunt said in a prepared statement. Educators statewide support Blunt's proposals. Once on the chopping block, Parents as Teachers (PAT) now receives a \$5 million boost, the A+ program \$4 million. Blunt says the increase to PAT "will enable educators to work with more than 10,500 additional families statewide."

BECOMING GOVERNOR

He didn't set out to be the Governor of Missouri, he says. It just worked out that way. Attending the United States Naval Academy, his goal was to become an officer. After graduation, he served in the Navy for five years. When he left military service, he thought, like so many of the friends he had made at the acad-

emy, he would go to work. But public office got in the way.

"I was not on the traditional path to the Governor's office. I just assumed I'd work in business. The opportunity to serve in the Missouri House of Representatives came along, to seek that. And I really thought that would be two or three terms, and I'd be able to serve and represent my constituents. The Secretary of State's office again, is not something I saw as leading to any other public office. I've been fortunate that there have been a lot of opportunities. Generally I saw what I thought were needs, and I wanted to meet those needs."

While the Secretary of State, Matt was mobilized during Operation Enduring Freedom. But he downplays the time he was away. "It was real challenging—in terms of time management. I want to point out that when I was mobilized I went to England. There are lots of people

that are mobilized to very dangerous places in the world, so I don't think my service was equal to those. I was proud to serve. One of the bigger challenges that accompanied my mobilization was to also do another job in my off-duty hours. I was able to do that as Secretary of State. I'm still in the [Naval] Reserve, though on a slightly different status, and a little less likely to be mobilized."

LOOKING AHEAD

It seems he can take the heat, and that he's pleased with the progress. With his first 100 days well past, and the close to his first session nearing, his stance has not changed. No new taxes, more funding for education, fiscally responsible government. We'll visit with him again after the assembly adjourns May 13th to cover what was accomplished, and what he will have to get done next year. ■

Blunt report spells out plane trip expenses

By Kelly Wiese

Associated Press Writer

JEFFERSON CITY, Mo. (AP) — Gov. Matt Blunt's campaign spent nearly \$14,000 in the last few months.

Blunt's office said last month that he hasn't used the state plane because of the tight state budget. Instead, the governor's office said, Blunt planned to charter private aircraft and pay for them out of campaign funds.

"We've made the decision not to use the state airplane. We've also made the decision to pay for all of our flights," campaign spokesman John Hancock said Friday.

While Blunt says his method of travel saves taxpayers money, it also makes the details of that travel less open to public scrutiny.

State airplane logs are detailed, listing who was riding, where they went, the aircraft used and the cost to the state.

"The Missouri Democratic Party is calling on Governor Blunt to disclose who is flying with him, where he's going and who is ultimately paying for his travel," party spokesman Jack Cardetti said.

Campaign finance reports filed

with the Missouri Ethics Commission by Blunt and other officials list their fundraising and expenses for the period ended March 31. Blunt lists five separate payments for air travel, ranging from \$700 to \$8,417. The payments could have covered more than one trip and don't detail when or where the trips were, or who was on the plane.

Hancock said none of the trips involved fundraising and that the governor did not fly just to return to his Springfield home.

"He flies very little compared to the immediate past governors and pretty much travels the state in his car. He is not taking flights just to go back to Springfield," he said.

Blunt's flights on private planes include trips following his State of the State speech, to discuss his plans for education, to discuss lawsuit limits and business issues and to talk about changing the First Steps program for developmentally disabled children.

Overall for the period, Blunt reported raising \$134,760 toward his 2008 re-election campaign, with \$77,593 on hand by the end.

Blunt has a debt of about \$1,500 from the gubernatorial campaign. ■

155th District's Representative Wayne Cooper

by Darrel Willman

Jefferson City, MO— Dr. Wayne Cooper, a Republican representing portions of Camden, Miller and Morgan Counties (115th District) is "very much an advocate for life".



Rep. Wayne Cooper

Willman

A physician, Representative Cooper was elected to the House in November 2002. The 93rd General Assembly is his third, and has provided him with the opportunity to complete work he started in the previous sessions.

His legislation tends to relate to health and medicine, as a physician and christian.

House bills 599 and 600 deal with professional counselors and 723 governs negotiations

between doctors and insurance carriers. Rep. Cooper co-sponsored bills this year authorizing a tax credit for contributions to pregnancy resource centers, prohibiting human cloning, governing physician's assistants and

that humanistic forces had already won the battle.

My thought was that the culture war wasn't over. That our country was about evenly split 50-50 between people who come from a humanistic base—a base where man is at the center of it, and there is no belief in the supernatural at all, versus those that still have a memory of a christian base, believe there is a God, and that there is some absolute moral laws that apply to society."

His christian faith leads him to look for equality in education concerning origins as well. "What I wanted to do with HB 911 was fight the current dominant convention of naturalism. I want students to have both sides of all controversial issues explained to them so that they have the information they need to make a personally unbiased decision and position.

And I think that there's not a level playing field with Darwin. For me to believe that over time by mere chance the complexity of human life ... just occurred by chance—to me, is a bigger leap of faith than other explanations."

Aside from HB 911, which he intends to reintroduce at a later time, Cooper stays busy as the Chairman for the Health Care Policy Committee, and as a member of three additional committees. He realizes there is much to do before the end of the session.

"[We've got] issues that the people need addressed this year. Getting job creation accomplished, improving the business

community with things like the liability lawsuit reform and the workers compensation reform, and the small business bill that we've been working on. And then getting legislation like the school foundation formula [passed] to take away the lawsuit—those are priority bills this year."

Of course, with his district comprised mainly of Camden County, Representative Cooper works to protect and preserve the livelihood of the area, the Lake of the Ozarks. His main project, House Bill 291 seeks to increase the budget for officers of the Missouri State Water Patrol.

"I was just talking to our ER doctors over at the hospital yesterday [Lake Regional] and radiologists— and the amount of trauma they're seeing off the Lake already this early is indicating that this summer if we don't have more Water Patrol and more safety emphasis on the waterways, that we're going to have a high amount of fatalities and a lot of personal injury.

I've tried to focus on bringing about an increased awareness of the needs of the Missouri State Water Patrol, and their role. And how significant their role is in keeping the Lake a great destination for families and individuals.

This bill doesn't place any restrictions on speeds, or idle speeds— it deals with getting an adequate amount of law enforcement on the Lake. My theory is there's a lot of laws on the books. We don't want to create just more and more laws. What I want to do is get the laws that are actually there enforced.

This bill would create more pay parity for the Water Patrol. It will also allow for recruitment. I'd like to see about 25-35 additional patrolmen. What affects the Lake affects my district more than anything. So I look after the concerns of the Lake, from the cleanup and shoreline issues to the dock overcrowding issues—to zoning and planning. The Lake is the heart of our area."

Of course one of the most controversial issues facing the Missouri legislature this session is Medicaid reform. Governor Blunt's budget calls for substantial reductions to the nearly \$6 billion dollar program. Cooper understands the plight of those affected by the cuts, and is looking for answers.

"There's going to be people cut

from Medicaid. On those lives that it impacts, it will be desperately dramatic. In order to provide medical services for the neediest and the most vulnerable, we have to restrict how many people we provide for. We don't have infinite resources. But for those individuals and those families that are cut from services, for them it's going to be a very drastic, and very difficult and painful thing. And that's the reason I want to provide some alternatives for those people. But we are going to have to make some cuts."

Cooper explains his plan to enlist retired physicians to staff a network of free clinics to aid those affected by the measure.

"I'm trying to recruit some faith-based programs [as well] to join with an association of free clinics that are springing up in Missouri ... that might [in time] have a clinic in every county. Where doctors— maybe retired doctors could volunteer. With the state giving them immunity from their requirement for malpractice insurance if they practice in a free clinic. And I'm going to work on pharmaceutical firms. Of course the biggest issue that we come up with is pharmaceuticals. Even if we see people free and diagnose them free, and try to help them, how do we get them the medicines they need? So, maybe a year from now, we can have some free clinics to fill some of the gaps from people being cut."

Rep. Wayne Cooper has been in general practice since 1987 and worked in emergency medicine as an emergency room physician from 1980-1986 at the Lake. • He served as chief of staff for Lake Regional Hospital from 1991-1993. • He also worked as a staff member for Campus Crusade for Christ in the Philippines at the Village Health Worker Training Center from 1977-1980, and served as associate staff and medical director of New Tribes Mission from 1980-1984.

A member of Graceland Nondenominational Church, Rep. Cooper is also president of Graceland Ministries, Inc. He is on the board of directors for Mid-Missouri AHEC (Area Health Education Center), vice president of Camden County Republican Club and a member of Camdenton Area Chamber of Commerce. ■

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Chuck Purgason takes senate work seriously

by Darrel Willman

Chuck Purgason, Republican senator from District 33 serves constituents in Camden, Laclede, Wright, Texas, Shannon, Howell and Oregon counties. He is newly elected into the senate, after having served in the House of Representatives from 1996 to 2004.

Chuck stays busy outside of Jefferson City operating a farm near Caulfield, MO. It's been a busy session for everyone involved with the 93rd Assembly, but he has taken on budgetary concerns, specifically the Medicaid reform bill, which was especially difficult.

“Yeah, it’s [Medicaid Bill] on the governor’s desk (*since signed*). That had to be done before we did our budget. It starts Friday, May sixth [budget committee]. The House was a little late getting the budget bills over because they were waiting on the Medicaid bill. That [bill]... would determine whether we have a five hundred fifty million dollar deficit or a two hundred to two hundred fifty million dollar deficit [laughs].”

The Medicaid program needed reform badly, Purgason said, in more than one way. "It's not only the growth of the program, it's a program designed in 1965, and the population has changed. Medical facilities delivery systems have changed. Medicaid hasn't and it's time we redid it."

The bill, as signed later by the Governor included a provision to eliminate the program in 2006. Chuck explains the reasoning behind this part of the legislation.

“Oh, there’s a sunset... there’s a report due to the legislature by January 2, 2007, or 2006. And a proposal to come up with a different Medicaid system. There’ll be a Medicaid system in place. It just sunsets this one. And gives us basically time to set up another one.”

Sunsets Chuck explains, are used by legislatures as an alarm clock, basically telling them they have to get certain things done by a given date. But you can immediately tell that the Senator is more used to the country than the halls of government, likening the process to family life.

“[It’s] Like sitting’ your kids at the table and telling them they can’t leave the table until their plate’s cleaned up. It’s a target goal. Those sunsets can be changed. So, if there’s there’s a



Senator Chuck Purgason (R) District 33

Willman

problem we can change it, but that's our goal. To have it done by then and in place."

Purgason sits on the appropriations committee among others, and at the onset of the budgetary process, told us the days were long.

"Right now a typical day is we start at eight o'clock (in committee) and run until ten, then into session at ten, adjourn at noon, go back into session at two, and then go until probably six. Then we'll go back into budget [committee] at six and go until about ten [p.m]."

Despite the pace, he is accustomed to the progress.

"You know I've been at this nine years so, I kind of get used to it, to a certain point. But it's, April. April and the first two weeks in May are the toughest and most time consuming."

The governor's budget, which should be for the most part hammered out by the time this article goes to press, calls for responsible spending along with some very controversial cuts, Medicaid being one of many.

"We need to just basically get a balanced budget done. After session, when we do the Medicaid reform, that'll take up a lot of my

and really bring things back in line with the twenty-first century.”

After the lengthy committee sessions this summer, Chuck will return to Jefferson City again this fall, but he doesn't see difficulties ahead in the veto session.

“Really, this Fall I don’t anticipate [much]. Most of the time I’ve been here the veto sessions in September have been mostly ceremonial, except for a couple times when we overrode Governor Holden. But I really anticipate this veto session to be again, ceremonial.”

Trying to keep things going smoothly at home and deal with the pressures of capitol life, he has to work hard to keep up. He explains: "I was born and raised on the farm we live on now, near Caufield. That's about fifteen miles out of West Plains. April and May—it's more time consuming, and especially with Spring and my business, we're busy on my farm. It's kind of stressful just keeping everything together. But it's a big responsibility and I think you have to go about it. There's only a few people that get this opportunity and you should never forget that you're only one of the few that get to do it."

"It's one of those fields, espe-

cially in Missouri now with term limits, you need to look upon it as a part time job. And I think a lot of us, now that term limits have kicked in do look at it as a part time job. It's become as I believe that the founder's intentions were.. a temporary job... you're only here for a little while, you know, do the best you can for a little while, and then go back home and live in the private sector."

"I think with term limits coming in there's more people with that attitude. I think without term limits this legislative session would have seen the growth of government continue and people would have been more interested in raising revenue to keep government functioning because the longer you're here the more you think that government should be doing everything [laughs]."

"I think it's very good that part-time legislators spend six months out of the year working in the private sector, and then come up here, because I think it gives them a better insight on how the real world operates. I think term limits are going to make a big change." ■

[illegible]

Cell-phones offer business owners options

by Darrel Willman

Before work, we watch the news on CNN, on the way to the office, we catch our forecast and favorite song on the radio. The ten o'clock meeting requires us to jot down some quick notes in the PDA. After lunch, that client meeting needed a photo, out comes the digital camera. And all through the day, we kept in contact with the office on our cell-phone. Six or seven gadgets in today's business world is not uncommon. Reducing the amount of electronics we lug around and synchronize, and recharge, and download from, well you get the idea.

There's some good news on the horizon. Cell-phones more and more are taking the place of many of these essentials. Phones with built-in PDAs, cameras—even movies, television and satellite radio are coming your way. Not all at once, mind you, and not all in one device yet. But they are coming.

Photo Phones

For the first time, camera phones' resolution and zoom will become as good as that of low-end digital cameras. Samsung unveiled a 1.3 megapixel resolution this year—most were under 1 megapixel (MP) last year. Generally, more pixels means better pictures. Samsung already sells a 5 MP phone overseas, look for a similar model in the U.S. soon.

Nokia plans to offer its first 2 MP phone in the U.S. later this year. Other models coming into the market will feature optical zoom as well. These will be for the most part, like your digital camera in terms of features and photo quality. Only with a cell-phone, you can e-mail your photo immediately afterward, instead of dumping it into your PC first.

Of the 169 million cell-phone users in the U.S., nine million bought camera phones last year, and manufacturers expect another 28 million to adopt them in 2005. So camera phone users in the U.S. account for a small but ever-increasing part of the market.

MP3 Players

The current list of phones with MP3 players is increasing rapidly. Nokia plans to double the number of phones with MP3 players in 2005. Fully half of their models this year will have MP3 capability. Today, the average camera phone

goes for around \$150. By year's end, the price will drop dramatically. Nokia's 3220, will feature an improved camera, play video clips, and an MP3 player, and cost less than \$100.

Expanded Features to Come

As cell-phones improve over the next two years, they'll play other roles as well. Soon, they'll act as a remotes for other electronics. One day, you could use your cell-phone to download a movie and show it on your TV set. At the office you might program your home cable box or PVR (personal video recorder).

Business Users

Camera phones can replace a pen and notepad. Can't jot down a street or intersection? Just take a picture of the street sign. Doing comparison shopping on an item? Take a picture of each model you investigate, along with the price, and compare them later.

Most models now allow you to have an address book with extended contact information and e-mail addresses. Many allow you to send and receive e-mail from anywhere, some allow internet browsing. PDA models go further, allowing note-taking with a stylus or keypad, and sketching.

Business implications for multi-use phones are limitless, and manufacturers recognize this. Count on them to deliver the all-in-one salvation for the weary road-warrior soon.

We spoke with Mandy Morris, owner of Lake Wireless about business cell-phone plans. Most cellular companies have shared-minute plans for business customers. Mandy explained hers: "The enterprise plans are what I sell the most of because you can share the minutes together, no matter how many employees you have. You know as from one to a thousand. That way if somebody uses fifteen minutes and the other person uses three hundred it evens out."

"The business is all mobile to mobile included, so anybody with a T-Mobile service you talk to for free. You get text messaging. Three hundred text messages per line included. For \$69.99, you get a thousand minutes for two phones with mobile to mobile share and nights and weekends. You can add two more phones on that and you would end up spending \$89 dollars a month for four phones with a thousand

minutes to share and nights, weekends and mobile to mobile."

Internet options come with additional costs, but over several employees, can be a cost-effective way to keep them in touch on the road, or even around town.

"We've got different internet packages for anyone who wants I-Pack, or anything blackberry. With the I-Pack you can actually do attachments, so it's almost like a laptop, but it's a phone. The Blackberry is a little bit under I-

Packs price-wise. You can do a lot more with the I-Pack but the Blackberry is something nice for someone who wants to view their emails and do different functions on it." ■

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How much does your grocer know about you and your family?

by Darrel Willman

Divorcees need realtors to help them sell the house, families that file bankruptcy are prime candidates for credit card offers, buyers that purchase a particular brand of charcoal may be interested in the lower, generic brand. Simple marketing savvy. Or is it? Should you be more than mildly surprised when you get a mailing for vinyl siding after filing your building permit? "Data-Mining" is wildly popular in every industry today. After all, it only makes sense to target advertising to consumers who odds say are prime to buy.

Karen Gottlieb, PhD, JD, said in an article entitled "Using Court Record Information for Marketing in the United States: It's Public Information, What's the Problem?", "The Acxiom Corporation in Arkansas is an enigmatic company; most Americans have never heard of it, yet the Acxiom databases know a lot about most Americans. Acxiom collects personal data on 196 million Americans from public and private records and then "mines" the data to create consumer profiles to resell to marketers. They can link personal identifiers like name and zip code from varied sources: your subscription to Cat Fancy magazine, the purchases of gourmet cat food and an expensive brand of cat litter captured on your grocery store frequent shopper card, with the tax assessor's value of your house, to target you as a perfect candidate for a \$100 feline water fountain purchase."

Data miners cross-reference files from publicly available sources to information collected from credit card companies, telephone companies, county and federal records and credit reports to create these profiles.

Every day, information is collected from you in ways you aren't even aware of. For example, RFID, or (Radio Frequency Identification) tags have been in use for some time. RFID is most commonly used to catch shoplifters as they leave the store with merchandise that hasn't been paid for. The large white and black hoop-shaped detectors at the door read the RFID information from tiny strips placed in the packaging by store employees or by manufacturers.

RFID tags are embedded in almost all non-consumable goods.

Clothing has them attached through a tiny adhesive strip on the price tag. There's a small white bar inside that CD or DVD you bought. The VCR came with one inside the box. They are used most commonly for inventory control. A walk by a palette will tell how many stereos are on it, no need to open the boxes. Deliveries are sped up through RFID tags when inventory sheets are compared to the green shrink wrap around the palette. But there are less benign uses for them as well.

A German chain of stores went so far as to tag individual shopper's discount membership cards with RFID strips embedded in the hologram, identifying the user of the card as they moved through the store with electronic readers. They were not only gathering data as to when they shop and what they buy, the technology allowed the store to track the route they took through the building. You can imagine the potential of this sort of information.

Which isle gets the most traffic? How long did a given buyer stay in one area—allowing the marketing department to see what works and what doesn't. Maximizing the ability to get all possible revenue from each shopper, individually.

Another firm has instituted biometric scanners, recording the fingerprints of shoppers when they register their cards. This allows them to simply place their thumbs on the pad at the checkout, and have the balance debited from their credit card or bank account. But what it also lets them do is get absolute identity for each shopper. Now, they can track a family by its individual members. What kind of makeup Suzy buys, the comic books Johnny favors, Dad's favorite brand of aftershave.

The most prevalent data mining taking place in America is the "grocery shopping club cards". Grocery chains like Krogers (Gerbe's, King Soopers, Dillons, Fry's, Owen's, Baker's and many more), Albertson's (Osco's, Jewel-Osco, Savon, Shaw and others) defend the use of the cards, saying they are used to

"target savings" and introduce the buyer to "special offers". While in fact, they are mining the information for the buying habits of Americans which they can then use to flood their mailboxes with "promotions and other information of interest". The bottom line: Sale prices — which were once available to all shoppers — are now mostly restricted to cardholders in stores with cards and are called "card specials."

The Wall Street Journal recently reported however, that consumers patronizing stores that require "shopping cards" my not be saving any money at all. Other groups using test shoppers sent to various supermarkets over the course of a day went back to their offices and tabulated the results. In some cases they paid nearly 30% more when using the cards.

Online, many e-commerce sites use cookies in order to customize the way their site looks when a user goes to it. Amazon.com, for instance, uses cookies to track a user in order to give them recommendations, to keep track of a shopper's cart, and also to enable their "1-Click" shopping. What it also does is give them a record of what is purchased, when it was ordered, and then allows them to suggest "like purchases" to other shoppers. They then exchange aggregate data with retail cooperative businesses.

Sound scary? This is only a small portion of the information that is collected on American consumers. Do you want to limit the amount of information you give to companies? A good place to start is the Privacy Rights Clearinghouse, a non profit consumer information and advocacy organization that explains the common ways your privacy and identity are being gradually taken from you.

Beth Givens is founder and director of the Privacy Rights Clearinghouse, established in 1992. She is author of The Privacy Rights Handbook: How to Take Control of Your Personal Information and is co-author of Privacy Piracy: A Guide to Protecting Yourself from Identity Theft (1999). Quotes from Privacy Rights Clearinghouse UCAN and Karen Gottlieb. ■

Socially conservative measures struggling despite GOP control

by Kelly Wiese

Associated Press Writer

JEFFERSON CITY, Mo. (AP) — When Republicans won the governor's office and made gains in the House and Senate last fall, social conservatives were hoping their issues would thrive at the Missouri Capitol.

But there are just three weeks left in the legislative session. And while fiscally conservative ideas have been solidly embraced, some social ones, from banning a kind of stem cell research to regulating the adult entertainment industry, are faltering. Lawmakers and observers offer various reasons for the results.

Republicans entered the session with a pro-business agenda as their priority, and they have accomplished many of those goals, including passing legislation limiting injury lawsuits and making it tougher for some injured people to receive workers' compensation.

Republicans had pushed for those measures for years, only to see them fail in the face of a Democratic governor.

But with the exception of anti-abortion legislation, things have not gone as smoothly on the social side of the conservatives' wish list. (Missouri's Legislature has been strongly anti-abortion, across party lines, for years, and continues to propose further restrictions on the procedure).

Senate President Pro Tem Michael Gibbons said Republican leaders simply are taking time to ensure they act in Missourians' best interests.

"Our party is fiscally and socially conservative," said Gibbons, R-Kirkwood. "We're also pretty independent in trying to come up with what we think is right for the people of Missouri."

Among the ideas struggling for approval is a proposal by Sen. Matt Bartle to ban a type of stem cell research known as therapeutic cloning. Supporters say the research could lead to cures for various diseases or spinal cord injuries, but opponents say the procedure destroys human life.

The Senate did not even debate the bill until this month and set it aside after a few hours without voting as the debate began to split apart Republicans.

"I was surprised and disappointed," said Bartle, R-Lee's Summit. Another bill, also by Bartle, imposes taxes and additional restrictions on the adult entertainment industry. That measure passed the Senate weeks ago but stalled in the House. It had a hearing Thursday, and committee chairman Bob Johnson, a Republican, said he doesn't plan to hold a vote on the measure.

House legislation would provide a tax credit for individuals and businesses who donate to a scholarship program to help students attend private schools. The measure made it to the House floor, but collapsed after several amendments were added that likely doomed its passage.

Other issues popular with conservatives, such as requiring school biology textbooks to explain that scientific principles such as evolution "generate controversy," have not made much more progress this year than in the past.

Bartle and others said the fiscal issues were ready to be dealt with, while other topics may simply take more time to resolve.

"Some of the issues of interest to fiscal conservatives have been forced on the Legislature by economic realities," he said.

Janet Engelbach, who handles legislative affairs for the conservative Eagle Forum, said her group is pleased that anti-abortion measures are making progress but disappointed that other issues stalled.

"There were many things on the table this year for the Republicans to take on," she said. "Some of those things we think are very, very important perhaps were not the absolute top priority. I think we'll see those in the next session."

Others hope this may be a sign that the state Republican Party is moving more toward the political middle. ■

Divincen, Kehoe receive appointments from Blunt

Lake of the Ozarks, MO—James A. Divincen, Executive Vice President of the Lake of the Ozarks Tri-County Lodging Association (TCLA), has been appointed to the Missouri Tourism Committee by Governor Matt Blunt. The appointment has been confirmed by the Missouri Senate.

Divincen has served as Executive Vice President of TCLA since 1994, working to position and market Central Missouri's Lake of the Ozarks to potential visitors throughout a 10-state region. He administers a \$2.08 million marketing/advertising effort on behalf of TCLA's 200-plus lodging and tourism-related members and is responsible for the operations of group sales satellite offices in St. Louis and Kansas City.

Says Divincen, "I'm thrilled and honored to serve a wonderful state, the beautiful Lake of the Ozarks area, our region which includes Jefferson City, Columbia, Lebanon and the lake, and our great tourism industry."

"I'd like to thank the TCLA Board of Directors for making the recommendation to be considered for the appointment."

Divincen, a 1975 graduate of Southwest Missouri State University in Springfield with a bachelor's degree in management/marketing, has nearly 30 years of travel industry experience, primarily in the lodging field. Before joining TCLA in 1994, he also worked in the Lake of the Ozarks area as Director of Marketing and Sales for The Lodge of Four Seasons (1992-1994), and as Convention Services Manager for Tan-Tar-A Resort (1976-1979).

Divincen has been actively involved with the Division of Tourism's promotional efforts for the past 10 years. He has been a member of the Division's Cooperative Marketing Executive Committee since 1995. He also serves on the Domestic Marketing Committee since 1996, Visit Missouri Website Committee since 2002, Statewide Sports Committee since 2004,

and has served since 1997 as an evaluator for cooperative marketing applications submitted to the Division.

In recognition of his long-term commitment to Missouri's travel and tourism industry, Divincen was honored with the Division of Tourism's Ambassador Award in 2000.

The 10 member Missouri Tourism Commission oversees the activities of the Missouri Division of Tourism. Its members include the Lieutenant Governor, five appointees of the Governor, two members of the Senate (appointed by the President Pro-Tem of the Senate), and two members of the House of Representatives (appointed by the Speaker of the House).

Tourism continues to rank as one of the State's most important job and revenue producing industries, employing more than 245,000 Missourians and generating a total economic impact of more than \$13 billion per year.

Divincen will continue in his capacity as Executive Vice

President of Lake of the Ozarks Tri-County Lodging Association while serving this 4 year term on the Tourism Commission.



Jim Divincen

Submitted

Earlier this month, Blunt appointed Mike Kehoe to the Missouri Highways and Transportation Commission.

"Mike Kehoe has a keen understanding of Missouri's transportation challenges, particularly those in Central Missouri," Blunt said. "Mike has

held important leadership positions in both statewide and local professional and charitable organizations and understands the commitment Missourians expect and deserve from their public servants."

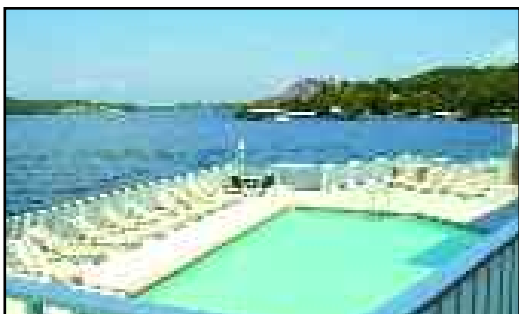
Kehoe's appointment is subject to Senate confirmation. He will replace Larry Webber whose term expired in March. Webber will continue to serve pending Kehoe's confirmation.

The Missouri Highways and Transportation Commission is a six-member bipartisan board that guides the Missouri Department of Transportation. Commission members are appointed by the governor and confirmed by the Missouri Senate. No more than three commission members may be of the same political party. The term on the commission is six years. ■

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Schad's House Report



Rep. Rodney Schad District 115 (R)

The last few weeks in the Missouri General Assembly have been spent enacting new legislation that will promote fiscal responsibility and curtail waste in state government. Even though the state is experiencing a rough time financially, we have passed a balanced budget in which funding for education was increased by over \$170 million. The money saved by being more fiscally responsible with our social welfare programs has allowed us to increase funding for our public schools, our top priority. However, the current foundation formula used to fund our schools is outdated and inadequate. The Special Committee on Education is currently debating a bill that will reform our education funding system in order to make it more effective, more equitable, and ultimately provide a better education for our children.

Our current foundation formula is broken. It has proven inequitable, and our children's educations are suffering because of the ineffective manner in which we distribute funds to schools. During the 2003 school year, funding to schools varied greatly, with some school districts being allotted much more per student than others. In that same year, Missouri ranked 43rd in the nation in average salary for teachers. We must reform our education funding system to ensure fairness and a quality education for all children. It will mean higher salaries for our educators, better education for our children, and a brighter future for our state.

Now, we are considering a bill that will change our education funding system to ensure that

every child has the resources necessary to succeed. The new bill will change the broken formula to operate primarily on a student-needs basis rather than on a tax-rate driven philosophy. This new funding model will ensure that every school district has the funding it needs to successfully educate students, instead of just providing a set amount of money per child.

Under the new proposal, more than \$700 million in new funds will be phased in over the next five to seven years. With this new money, struggling schools will have the ability to bring themselves to a level that will allow every child in Missouri to receive a quality education. The new funding model will increase the minimum salary for teachers from \$18,000 to \$20,000 to improve our lagging pay scale for educators.

In addition to improving education, the funds we have saved by curbing waste, fraud, and abuse in our social welfare programs has allowed us to put more funding toward helping those that truly need assistance. House Bill 827, passed this week by the House, opens the eligibility requirements for the Medical

Assistance for Employed Persons With Disabilities program. This bill will encourage disabled persons to return to work through the Federal Ticket to Work program, and will help defray their healthcare costs.

Already, the money we have saved due to improved accountability in the state government has been earmarked to promote programs that will benefit our citizens for years to come. The new funding model for the foundation formula will allow Missouri's schools to give our children the opportunity they deserve to receive a first-rate education. Our disabled citizens will be encouraged to return to the workforce, benefiting themselves and our state. These new measures will ensure that our children are ready to face whatever challenges the future may hold.

Please feel free to contact with all your legislative concerns at State Capitol, Room 400CC, 201 West Capitol Avenue, Jefferson City, MO 65101 or 573-751-2077. rodney.schad@house.mo.gov



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Missouri's Outdoor Women to meet at Lake of the Ozarks

Event offers a chance to learn outdoor skills in a beautiful, comfortable setting.

Camdenton, MO.— Women who have always wanted to learn how to fish, shoot, canoe, take outdoor photos and hike will have an opportunity to do just that the weekend of June 10 through 12.



The setting for the annual Missouri's Outdoor Women gathering is the Windermere Conference Center, a state-of-the-art facility on 1,300 acres at Lake of the Ozarks.

Workshops will cover basic fishing, canoeing, archery, handgun shooting, shotgun shooting, rifle shooting, Dutch oven cooking and nature hiking.

The event gives women of all skill levels an opportunity to learn or hone outdoor skills from expert instructors. Registrations will be accepted until April 27 for \$25.

For more information, contact Regina Knauer, 417/895-6881, ext. 1068 or Jackie Keller, 573/522-4115, ext. 3292.

For food and lodging, contact the Windermere Conference Center, 205 Volunteer Drive, Roach, MO 65787, 800-346-2215.

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LAKE STORIES

With Michael Gillespie

"The Lake on Trial" Snyders sue Union Electric over Ha Ha Tonka



The castle of Ha Ha Tonka, which burned in 1942, is today a popular tourist site.

Photo courtesy of author

by Michael Gillespie

In 1929, most of the people whose lives and homes would be uprooted by the creation of Lake of the Ozarks were too poor to oppose the inevitable. The new lake would flood their farms and homes; they would have to move. So they took what money they were offered, and left. But there was one family who had the resources and the connections to fight Union Electric, developer of the massive hydroelectric project, and this family meant to win. They were the Snyders of Kansas City, owners of the 1,500 acre estate known as Ha Ha Tonka.

Over twenty-five years the Snyder family had spent half a million dollars to complete the Ha Ha Tonka mansion and its infrastructure. At the base of the mansion's great cliff was the seven-acre Ha Ha Tonka Lake. Its waters cascaded over a low mill dam and tumbled into the Niangua River a quarter mile downstream.

In 1930, Union Electric informed the Snyders that the waters of the planned Lake of the Ozarks would overtop Ha Ha Tonka Lake and flood an additional four tracts owned by the family. The company would pay \$143,000 for the easements. But the Snyders maintained that this was not enough. They brought suit against the power company, asking for \$1.3 million in damages.

The trial began in federal district court in Jefferson City on November 30, 1931. Lake of the Ozarks had been in existence for only six months. The Snyders contended that the scenic beauty of their estate had been marred by the new lake. Furthermore, they charged that what had been their private lake

was now routinely invaded by boaters and fishermen as a cove of Lake of the Ozarks.

Both sides assembled an impressive staff of lawyers. The Snyders retained former U.S. Senator James A. Reed as chief counsel, assisted by former Congressman Sidney Roach of Camden County, and John Wilson. Walter Walne, of Houston, Texas, represented Union Electric together with Edgar Shook of Kansas City, and Carl Crocker of Camdenton. Crocker had been the chief negotiator for Union Electric during the land purchasing phase of the lake project.

Over the course of the week-long trial numerous witnesses testified as to the value of the estate. The Snyder attorneys attempted a novel approach by seeking to place monetary value on intrinsic and esthetic beauty. To illustrate the harm that Lake of the Ozarks would cause to this scenic tract, they maintained that a fifteen-foot annual draw-down of the lake would leave an unsightly mud flat where the Snyder's private lake once had been. A star witness on their behalf was none other than Gutzon Borglum, sculptor of Mount Rushmore. Borglum testified that Ha Ha Tonka was one of the most beautiful places he had seen. He placed the value of the property at \$1.5 million.

One of the power company's star witnesses, William Willett, Jr., testified that Ha Ha Tonka actually had increased in value because of the new lake. Willett's credentials as a real estate expert and former congressman seemed impeccable until cross-examined by Mr. Reed. To the surprise of everyone involved, Willett admitted that he had served a prison term in New York

on an unspecified charge. Another witness for Union Electric, John Woodruff of Springfield, also made the assertion that the lake had increased the value of the Snyder estate. But the Snyder's assistant counsel, John Wilson, discredited Woodruff's testimony by revealing that Union Electric had paid Woodruff \$500 for his opinion.

Final arguments for both sides consumed a day and a half. Attorney Sid Roach succumbed to a heart attack hours after his presentation. James Reed, enfeebled by the flu, rose from his sick bed on the following day to continue the closing arguments for

the Snyder family. The power company's counsel, Walter Walne, argued that the original amount paid by Union Electric represented fair market value, and that the inflated claims of the Snyders were nothing more than 'sales talk' brought on by a family who had been trying to realize a profit from their land for more than two decades.

After an evening and morning of deliberation, the jury found in favor of the Snyders to the amount of \$350,000 in damages. It was far less than the Snyders had asked, and left the family 'not exactly pleased'. For nearly six years the case underwent sev-

eral costly appeals. In the end the award was reduced to \$200,000--all of that and more went toward legal costs. Those expenses, coupled with the financial reverses of the Great Depression and the fire that destroyed the Ha Ha Tonka mansion, effectively reduced the once great Snyder fortune. Their Ha Ha Tonka land is now a state park. ■

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".



Michael Gillespie

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



A branch of the Niangua Arm covers the original Ha Ha Tonka Lake. author

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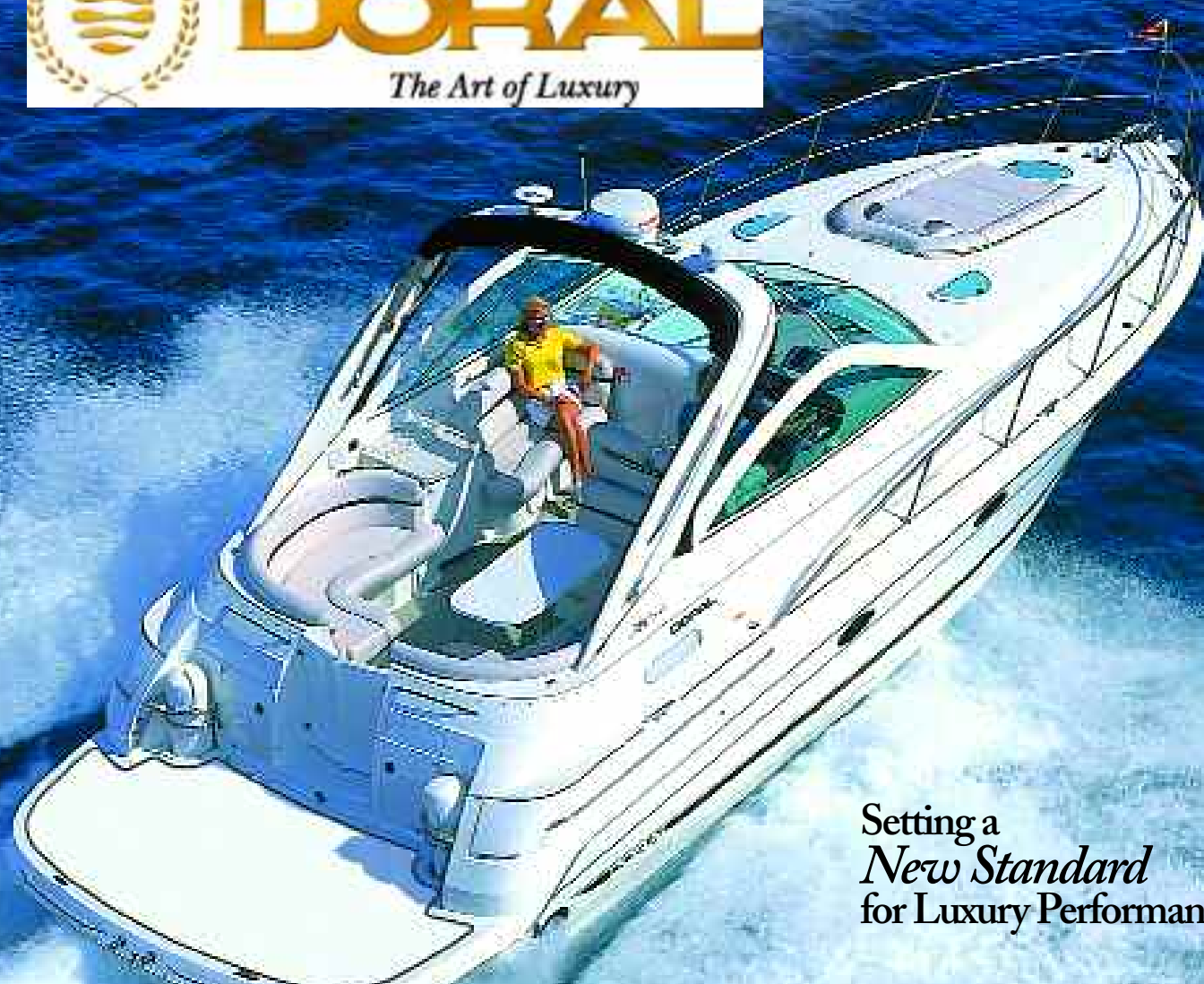
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Title insurance a must for small business owners



John Curran

by John Curran

In today's economic environment, real estate has once again come to the forefront as being both an important investment in terms of a hedge against inflation and a place from which to do business.

The small business owner is constantly beset with expenses. The smart business owner tries to cut costs wherever possible. Often one of the first items that a potential business purchaser tries to avoid is the cost of title insurance insuring that person's ownership interest to the commercial real estate property upon which the business sets.

Bad move.

Title insurance should always be an integral part of any business property purchase. Two examples illustrate some of the problems of not getting an owner's title insurance policy.

John Doe purchases a welding shop located upon a side road and perhaps in the back of a subdivision or what he thinks is a subdivision. He elects not to purchase title insurance. After he makes the purchase John Doe is advised that the roads from which he travels from the high-

way to his new property is owned by some third party who is about to shut down the roads which will leave John with no access to his new business.

Another example, Jim Doe buys a motel located upon the highway. After he makes the purchase without title insurance he is advised that one of the former owners never obtained the appropriate release documents releasing prior mortgages existing against the real property. As a result, he has an extra \$100,000.00 worth of mortgages against the property which he must either pay or lose the property that he just purchased.

Title insurance should be looked at by the small business owner the same as fire insurance. It is an absolute must! A business owner would never think of opening his doors at a business location without having the appropriate fire insurance to cover his investment in the event the property burned to the ground. Title insurance provides the small business owner with a different kind, but none the less, much needed protection. Title insurance guarantees access to the real property. It also guarantees the owner has marketable title that can be conveyed, mortgaged, or subdivided, and that the title is free and clear of all liens and encumbrances except those listed.

Too many times, a small businessman will say "I just want a title insurance commitment, I don't need to pay the title insurance premium". Another bad move! The title commitment does not bind anyone to cover any potential losses of access or marketability. It just gives a snapshot of the property as it exists at the time the commitment was issued. Without the purchasers taking the next step in actually

purchasing the owners title insurance, the title commitment is absolutely worthless after 120 days following the date that it was issued.

Another common fallacy that business owners often pursue is "I don't need owner's title insurance because the bank I borrowed the money from has its own title insurance". Another bad move.

Any commercial lender will always obtain a title insurance policy on its mortgages. It does so because it has to satisfy its regulators and it is just good business for a lender to lay off any risks involved with a mortgage to any third party that it can. The lenders title insurance policy will not insure the owner's interest! Too many times the bank will have received all of its money from the title company but the business owner who was foolish enough not to purchase his own title insurance policy is left holding the bag both with respect to attorneys fees and the cost of cleaning up a title or cleaning up an access problem.

Title insurance has become the absolute preferred way of guaranteeing title. Attorneys' opinions are just that. Opinions. If that attorney who issued the opinion is deceased or no longer in business or does not have any assets to back up his opinion, the attorney's opinion becomes worthless. The person relying on that attorney's opinion has to pay his own attorney's fees and the cost of resolving the title problem.

The cost alone of defending against a title problem or to obtain access to a property alone is often times one hundred times more than the cost of the title insurance premium. With attorneys' fees running between two hundred and six hundred dollars

per hour throughout most of the state of Missouri, it does not take long for a business owner to spend over \$10,000.00 in trying to correct a title problem. If that business owner had title insurance protecting his real estate investment, the title company is obligated to provide a defense (i.e. hire and pay the attorney) and to straighten out the title to his property.

If you combine an owner's title insurance policy with a survey, the business owner has just that much more protection. With a properly executed survey by a licensed Missouri surveyor, the title company can issue coverages guaranteeing that the improvements or buildings located upon the premises are in fact on the premises and not on someone else's property. The title insurance can also then guarantee against other persons and neighbors encroaching upon the property with easements and buildings.

If you are purchasing a piece of property that has new construction upon it, with the proper affidavits and lien waivers, the title insurance company can also insure against any mechanics liens that may arise from the general contractor not paying his own sub-contractors or from the prior owner not having paid any bills that are involved in the construction.

Title insurance premiums are relatively cheap. For a one time premium that runs from \$1.00 to \$3.50 per thousand, the title

insurance company will guarantee your ownership of the property against any claims claiming that you do not have marketable title; it will guarantee access; it will also pay the attorneys fees to defend the lawsuit against someone filing a claim against your title. In addition, an owners title insurance policy will protect you even after you have sold the property in the event that you are sued as part of a chain of title or warranty claim going back amongst the last ten or fifteen owners.

Title insurance companies are regulated by the state of Missouri. They are required to carry cash reserves within the state of Missouri. They are required to respond to claims and pay those claims. If not, their ability to write title insurance in the state of Missouri is revoked by the Missouri Division of Insurance.

It would be absolutely foolish for a small business owner to invest in a business and not obtain the protection that that business owner needs to protect his investment.

An owner's title insurance policy can and does provide the small business owner with the satisfaction and peace of mind that he is getting just what he bargained for when purchasing real estate for his business.

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

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