

LAKE OF THE OZARKS BUSINESS JOURNAL

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Brockovich to speak at BPW event

by Monica Vincent

On Saturday November 8th the Heart of the Ozarks Business and Professional Women's organization will host the Women's Expo and Girl's Day Out at the Inn at the Grand Glaize in Osage Beach. Over 60 booths featuring women's interests will be open from 9 am until 2:30 pm. Attendees can register to win a Girls' Night Out package for up to five women which will include spa, limo and dinner. Admission is a \$5 donation benefiting the Heart of the Ozarks BPW local high school scholarship fund.

The keynote wristbands are limited this year because of the appeal of the very special keynote speaker. Her name is one which became indelibly etched in the American consciousness in May of 2000 when Universal Studios released a biographical film titled, "Erin Brockovich" starring Julia Roberts.

The movie polarized the country with its account of one woman's crusade against a corporate giant and the tragic effects of their knowingly negligent manufacturing policies on a small town. Roberts won an Academy Award for her portrayal of the title character.

Said Brockovich, "What PG&E did was real. Don't be

fooled by other things that you have read. As early as 1965 this company knew that the facility in Hinkley, California was contaminating the ground water with high levels of hexavalent chromium and they chose to cover it up."



On October 25th, 2008, Brockovich posted statements on a new website, www.brockovich.com, saying, "People ask me all the time, is the movie true and accurate? Yes, the movie was true and probably 98% accurate. They took very few creative licenses."

According to Brockovich, she did actually dress that way. "I just dressed that way because it was fun and I liked it. I was taught never to judge a book by its cover."

Another memorable attribute of her movie character was her colorful language.

"Yes, I had a potty mouth in the movie and I still do. On a couple of occasions I have caught the headline that I am a trash talking crusader. If you are referring to my potty mouth then I am the trash talker. No, I am not trash from the other side of the tracks. I come from quite an educated family. My dad is an industrial engineer and my mom is an English major specializing in journalism."

In the movie it was 1991 and Brockovich had been married twice with three children and was in a relationship with a biker who took care of her children while she was working on the case that made her famous. Currently, she is remarried to Eric Ellis.

"The movie had its positive and its negative effects on my life. I didn't aspire for this to happen. All I was doing was what was in my heart to do and that was to extend my hand of friendship, understanding and compassion towards another. Had my intentions been anything other than pure, this case, this movie and my life, as it is today would not exist."

States Brockovich, "Everyone believes, because of the movie, that I am an environmental activist. I am often referred to as the environmentalist with cleavage. I do care

a great deal about the environment but my real work and my greatest challenge is trying to overcome deceptions that end up jeopardizing public health and safety."

Brockovich says her lectures began as a fluke. "It all started when my agent booked Candice Bergen to lecture in Kansas City shortly after the release of the movie. Candice suddenly became unavailable and my agents came up the idea that I should fill in for her."

Now, after five years of lecturing, Brockovich says, "It is now an enormous part of my life. It has given me an opportunity to share knowledge, information and stories with many people."

Besides her BPW appearance here at the Lake, her lecture circuit this year and next also includes colleges such as Tufts and Syracuse University, and conventions around the country and across the world in such locales as Dublin Ireland, Rome Italy, Mumbai India and Istanbul Turkey.

Portrayed also in the movie was Ed Masry of Masry & Vititoe law firm, Brockovich's employer, future partner and friend. Masry passed away on December 5, 2005. Brockovich continued to

continues on page 28

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Lake of the Ozarks BUSINESS JOURNAL



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Fall leaves become problematic

by Nancy Hogland

Although autumn marks the end of the traffic-filled roads at the Lake, it also marks the beginning of headaches for the Horseshoe Bend Special Road District.

"A lot of our second homeowners come down on the weekend and blow all the leaves out of their yards and into the ditches just to get rid of them. Then our road crews have to go out with a grader and dump truck and clean them out or our culverts will get clogged up," said Road District President John Jenkins. "It's become a real problem. We spend an inordinate amount of time and a lot of our taxpayers' money cleaning up other people's leaves."

Jenkins said while the road district has discussed holding a vacuum pick-up, because many homeowners do not live at the Lake full time, and wouldn't get the leaves blown on schedule, he said it probably wouldn't be effective.

"Until we come up with a better solution, my advice is to just burn them," Jenkins said.

However, fire officials with the Lake Ozark Fire Protection District said residents need to call 573-365-6407 for a burn permit before lighting the match. Callers will find out if conditions are such that they will be allowed to burn and they will be asked to leave their names, addresses and tell what they are going to burn.

Residents of the Osage Beach Fire Protection District are asked to call 302-2010 before burning. Callers will be told if they can burn and will be asked to leave their names, addresses and phone numbers. Officials said fires will not be allowed if the winds are over 10 miles per hour, if the humidity is below 30 percent and if the temperatures are over 95 degrees.

In both districts, people are asked to stay with the fire and have a rake and either a charged water hose or pressurized water tank with them just in case it gets out of control. Fires must be confined to between sunrise and sunset - no burning after dark is allowed. They suggest raking the leaves in small, manageable piles for burning, rather than in long lines where fire can easily spread if the wind kicks up. Both departments report getting called out several times each week for out-of-control leaf fires.

Vacuum collection of leaves will once again be offered to Lake Ozark and Osage Beach residents.

Lake Ozark's leaf pick-up will run from Nov. 24 to Dec. 5. Public Works crews will begin on the south side of town and work their way north. Residents are asked to blow the leaves up to the curb where they can be easily reached and not to bag the leaves. Branches should not be included in the piles.

The Osage Beach pick-up begins Nov. 17 on the west end of

town near Lazy Days Road and will continue east until every house is hit. They too do not want the leaves bagged or tree limbs included.

While many lakefront residents have used the Lake as a giant refuse container, according to Ameren UE's newly adopted Shoreline Management Plan, the electric supplier has started discouraging that practice.

The management plan states, "Lakefront homeowners should rake and dispose of leaves away from the lake. Do not burn leaves near the shoreline; nutrients concentrate in the ash and are easily washed into the lake. The Lake of the Ozarks already has sufficient nutrients and organic matter. A large amount of organic matter, such as leaves that fall each autumn, makes its way into the lake naturally, and any benefits (habitat or otherwise) to having leaf litter in the lake are achieved through natural processes. Any additional leaf litter may be unnecessary and even negative."

"With individual homeowners, it's usually not a big deal - we control it pretty passively - but if we have a commercial company who is bagging up leaves, then hauling them to the lake and dumping them in, we would look into issuing a citation," said Jeff Green, supervisor of Shoreline Management for Ameren.

Prewitt, MODOT agreement

by Nancy Hogland

The Missouri Department of Transportation (MoDOT) and developer Gary Prewitt have reached an agreement on the purchase ground for the US 54 Expressway interchange.

According to the agreement, MoDOT will pay \$12 million and convey 9.5 acres in excess right-of-way to RIS, Inc., Prewitt's development company, in exchange for 53 acres and the excavation, grading, and culvert work required to prepare the right of way.

"This actually helps us both. A lot of that ground will have to be cut away to put the interchange in. Under our agreement, Prewitt will be able to

take that ground and use it as fill where he needs it for his project," explained MoDOT District 5 Engineer Roger Schwartz.

He said by tying the interchange in with access to Prewitt's new Eagle's Landing shopping mall, the agreement will also include construction of both east and west bound exits.

"We were just going to include a west-bound ramp to the Expressway, so this will provide much better access for motorists," Schwartz said, adding that the interchange will still tie in with the Horseshoe Bend Parkway extension.

According to Andy Prewitt,

discussions between RIS and MoDOT began in 2006.

"At the time, MoDOT understood Gary to be a major property holder in the area and also felt as though he could aid them in purchasing the needed right of way property from Don Feese," he said, adding that his brother assisted with this transaction, and also discussed changes in the plan that would help alleviate the "traffic nightmare" that could have developed at the Highway 54-Business 54 interchange if the Expressway ramp was placed at that location.

He said engineers with RIS reworked MoDOT's original

It's never too late to sing

By Michael Gillespie

Sometimes you've got to follow your heart. Even if it might not seem logical or practical at the time. Take the case of Jim Krsnich. For nearly thirty years he worked in a high tech sales job in Wichita, Kansas. Now he sings and plays guitar at the lake. Call it a midlife crisis, or call it fate. But the fact is that the world has changed for the better for Jimmy K.

"I've had several lives," explains the 55-year-old Krsnich. "My dad was a major league baseball player. When I was in high school I was a big sports guy. My intention in life was to be a sports star. I played quarterback in high school, junior college, and college, then I ended up playing baseball at an Ivy League school — Cornell University. I did everything in the world except music.

"When I was in college I hurt my arm and I could no longer pitch. I was off the team. I bought a garage sale guitar and I laid on my bed hour after hour learning how to play the guitar.

"Thirty years later, after raising a family, I thought I had a serious health issue — but I really didn't. I negotiated a deal with the company I worked for. They said they would put me on the retirement plan. I sat around playing the guitar. I got involved with a couple of rock 'n roll bands playing electric lead guitar. And then about two or three years ago I thought, 'Well, I've got these friends who can take an acoustic guitar and sing James Taylor kind of songs. I've never been a singer.' But he always wanted to try.

So Jimmy K recorded a few short demos of his singing and playing and e-mailed them to some old acquaintances at Cornell University, in Ithaca, New York. They invited him to come up and play. It was his first solo performance and things went well enough. Next, he set his sights on the lake area.

"I took a chance and sent an e-mail to about fifteen places in Osage Beach because I had been there one time," he recalls. "I thought it looked like a pretty cool place, and I thought I'd go

there and see if anybody wants me to play. If I made a fool out of myself, nobody would know me. I would just pack up my stuff and go home."

In spite of his fears, he didn't make a fool of himself. He has performed for Celebration Cruises and at the Trail House Restaurant in Camdenton. And in just one season he has already attracted a local following — like Laurie insurance agent Sherry Nielsen, who describes his music as "easy listening and memory engaging. It's a very nice backup for an evening on the deck," she says.

That's the kind of compliment Jimmy K likes to hear. "I wouldn't want to play somewhere where people thought, 'We're going to hear this guy play,'" he says. "But if they're going to a nice restaurant to eat dinner and they would enjoy having a guy in the corner playing some music that people fifty to seventy years old would like — that's what I do.

"I like acoustic guitar songs. My songs are renditions of popular standards like 'Operator'

by Jim Croce, or 'Mrs. Robinson' by Simon and Garfunkle, or five or six James Taylor songs like 'Fire and Rain.' And some Beatles songs like 'Yesterday' or 'Here Comes the Sun.' I'm sort of amusing myself. I make enough money to pay my gas and hotel room and go back home.

"I don't really see myself writing anything, or making money off of it. It's not really about the money. I'm retired and single. I have lots of free time. My three kids are grown and off on their own. I can just pick up and go off somewhere for a week or a month at a time

if I want to. I want to amuse myself forever if I can, going off and do things like this."

Besides playing at restaurants and on cruises, Krsnich says that he's done private parties and enjoys them. He's hoping to book more of those.

So maybe it was fate after all that dealt him a life changing baseball injury many years ago. "Something good came out of it," says Jimmy.

Jim Krsnich invites anyone who may be planning a function and would like to have acoustic guitar music and singing to call him at (316) 990-1552.



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Lake area economic growth is the exception rather than the rule

by Nancy Hogland

While the rest of the nation seems to be affected by the slump in the economy, that's not the case at Lake of the Ozarks where the business of building shopping malls is booming.

Several major projects are moving ahead as planned and in October, Osage Beach received two additional applications for Tax Increment Financing (TIF) districts – something that Attorney E. Sid Douglas III is rare these days.

Douglas, an attorney with Gilmore and Bell, the public finance law firm that serves as the city's special counsel on economic development financing matters, said in the past few weeks his firm has seen many economic development projects around the state scaled back or even put on hold.

"I don't think anyone is starting up new projects – much less two! It's great that the Lake isn't being impacted by the economic downturn and that big projects are still moving forward. That's different from what we're seeing in other areas where developers can't get funding. It says a lot for the Lake economy," Douglas said.

One TIF request came from Raul Walters, who is asking for \$6.9 million in tax increment financing to bulldoze the old Wal-Mart and strip mall in the High Point Center and rebuild a new shopping center. Another came from MJS Investments LLC of Lenexa, Kansas for development of the Osage Station Shopping Center on property near the Home Depot store, behind Applebee's.

"We don't know any details on either project yet," said City Administrator Nancy Viselli. "The Board just approved the funding agreement for the Osage Station project and the High Point TIF will come before the TIF Commission on Nov. 19. The developer will be there and they'll start hashing out the details then."

Business is going strong in Lake Ozark as well. Work recently began on two major TIF-funded mall projects and work on another will begin soon. According to City Administrator Charles Clark, they expect to receive a fourth TIF request in the near future. That "Super TIF," will be used for the Bagnell Dam Strip renovation project which will include the Silver Star Development below the dam. A "Super TIF," available through the Missouri Downtown Economic Stimulus Act, captures a portion of state taxes in addition to local taxes. It was created to rejuvenate and stimulate the redevelopment of downtown areas.

According to Alderman Jeff VanDonsel, the Bagnell Dam Strip Association (BDSA) worked for several months to develop the plan, and to secure loans and donations from interested developers and citizens.

Their work has paid off. A feasibility study has been completed, an architectural design company and an engineering firm have developed plans and the group already has a signed letter of intent from a developer who plans to build a 400-key hotel with an indoor/outdoor water park and a 1,200-car parking garage.

Several other projects, including an entertainment facility, are still "in the works."

"Now we're working to get Neighborhood Assistant Program tax credits that existing businesses can use to fix up their buildings if they choose to get involved," VanDonsel said, explaining that while they've adopted design guidelines for new businesses, existing businesses will not be required to follow them.

Further up the Strip, Bob Briscoe has been busy clearing land for the the two-mile-long Horseshoe Bend Parkway extension, funded through development of a Transportation Development District (TDD), which will open up several hundred acres between Bagnell Dam Boulevard and Highway 54 for the Horseshoe Bend Development Group and the Briscoe Ozark Development Group projects.

The Horseshoe Bend Development Group plans to use a TIF to build a \$857-million mixed-use development that will include one million square feet of leasable retail space, 540 units of medium density housing, 1,739 units of high density housing and the infrastructure needed to serve the area. Briscoe's development, adjacent to that property, will house a \$150 million retail center and will be built in part with a TIF.

Work has also begun on Shoppes at Eagles Landing, a 220-acre parcel at the intersection of Highway 54 and

What's a TIF?

According to the Missouri Department of Economic Development, tax increment financing (TIF) is an economic development tool authorized by Missouri statute that allows cities and counties to encourage development in areas of the community that would not otherwise develop or redevelop "but for" TIF financial assistance some type of financial assistance.

TIFs allow a portion of the new property taxes, sales, earnings and other locally collected taxes resulting from the new development to be used to pay the developer back for certain authorized improvements. Existing taxes are not impacted and school districts continue to receive all of the tax revenue that they received before approval of a TIF redevelopment plan and projects.

Approval of a TIF plan also does not result in a tax rate increase. The incremental taxes are those new property taxes resulting from construction or rehabilitation of buildings, and new sales taxes resulting from new retail activities on the site.

According to Osage Beach City Attorney Edward Rucker, TIF plans are not all good, but they're not all bad either.

"Criticizing the use of TIF is like criticizing a carpenter for using a claw hammer," he said. "A TIF is simply a tool that cities use to complete a project. It's like building a deck. You don't judge your project by the tool you use. If you build a deck and it turns out to be sturdy and safe, you don't care what tool was used to build it. You're just happy that it's built but you also know that without the hammer, you probably wouldn't have been able to put it together. Try driving nails with a wrench. It doesn't work out that well."

Business 54 in Lake Ozark, to be developed by Prewitt Enterprises with assistance of a \$63.5 million TIF. It was recently announced that Menard's Building Supply will be part of the project. When completed, Eagles Landing will include close to one million square feet of retail space, a 150-room hotel and 400 apartments.

In Camdenton, a \$33-million TIF project located on Highway 54 about one mile north

of the new Missouri Route 54 is underway. That project, by Osage Beach-based Oak Ridge Landing Development Co., will convert some 135 acres of undeveloped land into a \$133-million, 764,000-square-foot retail and office complex.

Although no TIF requests have been presented, both the Eldon and the Sunrise Beach Boards of Aldermen have been busy establishing TIF commissions and hammering out details of a TIF policy.

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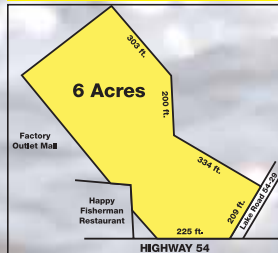
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Communities look to control deer populations

by Nancy Hogland

In an attempt to cut down on problems caused by an over-population of deer, Osage Beach adopted an ordinance that makes it illegal to provide food for deer or any other wildlife, except birds, and the Four Seasons Property Owners Association (POA) is holding a managed bow hunt.

Those who violate Osage Beach's no-feeding ordinance, which went into effect immediately after passage on Oct. 15,

face a fine of up to \$500 and up to 90 days in jail. Each day food is found in the yard is a separate violation.

"We had 200 accidents involving deer last year and we could reach or exceed that number this year," said Mayor Penny Lyons. "The deer are thick and we don't need people putting feed out to attract them into the city even more. Yes, the deer will still be around, but maybe if people aren't purposely attracting them into



their neighborhoods, they may spend more time in the park looking for food there instead of wandering city streets, causing accidents and eating our

residents' landscapes."

Missouri Department of Conservation (MDC) Agent Sean Ernst agreed with Lyons.

"Deer will go where there's easy food. Right now the ground is covered with acorns, so they have an unlimited food supply everywhere, but this ordinance will become very important later this year and next spring after the acorns have disappeared. You don't want them browsing on green vegetation in your front yard this winter – you want them in the woods where they belong," he said.

In the meantime, because a growing population of deer on Horseshoe Bend is causing the same problems as those experienced in Osage Beach, the POA will allow registered bow hunters to take an unlimited number of deer throughout the month of November.

A survey conducted in September and October among POA residents showed overwhelming support for the plan.

POA Security Director Russ Mitchell said hunters will be assigned specific areas that will be limited to common ground within POA boundaries only and participants will be required to hunt from deer stands in trees.

Mitchell said he and other security officers will be checking on the hunters throughout the day to make sure they stay in the areas assigned to them. He also said hunters are being asked to bring their deer to the check-in station at the Four Seasons Security office, located in the lower level of the Four Seasons Activity Center, so an accurate count can be kept. In addition, hunters must take a doe before they will be allowed to harvest a buck – something Ernst was happy to hear.

"Everyone wants those antlers," Ernst said. "However, it's the number of those antlerless deer that we need to reduce."

Over the past several years, fewer does than bucks have

been taken. In 2007, of the 3,663 deer killed during either firearm or bow season, only 1,482 were antlerless. The percentages were similar in previous years.

"We finally got the message across with fishermen to catch and release – 'let them go so they will grow.' Now we need to do the same thing with the deer hunters," he said, adding that numbers showed that a higher percentage of does were being taken during this year's bow season, which opened on Sept. 15. "The good news is that so far, about two thirds of the deer have been antlerless. We hope that trend continues."

Ernst also said Lake of the Ozarks is not the only area in the state experiencing problems with over-populations of deer.

"Actually, we're hearing the same complaints from many municipalities. In fact, some cities – Columbia, Fulton and Booneville, to name a few – have decided to allow bow hunting within city limits to thin them out. And that's a good thing because other than the grill of the family Buick, deer have no natural predators. The role of the hunter in wildlife management is crucial to maintaining a healthy balance. When we see an unhealthy balance, we see these kinds of interactions between deer and humans," he said.

The MDC and the POA are encouraging hunters to donate any unwanted deer to the Share the Harvest program.

"Hunters usually don't want to take more deer than they plan to eat. However, by donating the extras to Share the Harvest, they can put meat on the table for someone else," he said, adding that hunters are asked to take the deer to an approved processing plant where the venison is packaged and then donated to local food pantries, which then distributes it to needy families. The Conservation Federation and its partners reimburse processors at an amount set each year.

For more information on the POA managed hunt call Four Seasons Security at 573-365-2520. For more information on Share the Harvest, call the Conservation Federation at 573-634-2322 or visit their website at www.confedmo.org or call MDC at 573-751-4115 or visit their website at www.mdc.mo.gov/hunt/deer/share.

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Four Seasons residents win fence fight, POA ordered to pay

by Nancy Hogland

After a lengthy fight, a judge has ruled in favor of residents who fenced their back yard to enclose a pool and waterfall, and against the Four Seasons Property Owners Association (POA), which was trying to force them to move or remove the fence. The POA is the homeowner's association for the subdivision.

The POA had filed the suit in 2006 against Thomas and Cynthia Loneragan, who constructed the fence at the direction of then Village of Four Seasons Building Official Robert Ashford.

According to Anthony J. Soukenik, attorney representing the Association, the POA Board of Directors decided not to pursue the case any further.

"The POA's position is that the Lonergans were 'caught in the middle' at a time of poor working relationships between the municipality of the Village of Four Seasons and the POA. Since then, the two entities have met and agreed on processes and procedures

for working together to assure that the Village building codes and the POA's Declaration of Restrictive Covenants and Architectural guidelines are mutually understood and respected," he said. "Included are procedural documents for contractors and owners to preclude such misunderstandings from occurring in the future. In addition, the agreement includes a process for mediation if problems should arise. This working agreement eliminates the need to further litigate the matter."

Cynthia said when building plans were submitted in 1999 to the POA Architectural Control Committee (ACC), the swimming pool and water feature, which runs along the property line and includes waterfalls and collection pools, were clearly shown. She said the ACC allowed construction to proceed to completion and conducted multiple inspections during the process. When construction was completed, the ACC issued two letters stating the project had been com-

pleted as approved.

When Ashford inspected the property in early 2003, he ordered installation of a fence to enclose the yard to comply with building codes. According to court documents, Ashford decided there was a possibility that "people – especially children – might slip or stumble and fall with the likelihood of injury or drowning" and concluded a fence along the property line would maximize safety and bring the property into full compliance.

Cynthia said because that was contrary to POA restrictions, which require fences to be placed 10 feet inside property lines, they submitted a request to the ACC for a variance, but that request was denied.

When Ashford came out in July to re-inspect the property and found they had not followed through with his order, he again directed them to fence the yard along property lines. Cynthia said they re-applied for a permit which was again denied.

Court documents state in

October of 2003, Ashford met with representatives of the Village and the POA at the Loneragan property to discuss a solution, however no alternatives were offered by the POA. He once again notified the Lonergans they must install the fence.

Then in November, the ACC sent a letter to the Lonergans requiring them to submit a certified "as built" survey depicting the location and extent of all improvements in order to determine the extent of "possible un-permitted improvements." The letter also stated "if these improvements are depicted in a certified survey as differing from those originally approved, the ACC will consider remedial actions including, but not limited to, the removal of the un-approved improvements as well as possible monetary fines."

Soukenik explained it was the ACC's position at the time that the Lonergans' original design was not followed.

"When the plans were submitted, they showed a pool

that could be covered – not an infinity edge pool – and a water feature that had 3-to-4-inch holding pools and not the 18-inch-deep pools that were built. If the Lonergans had stuck with the original plan, there wouldn't have been a need for a fence," he said.

In January 2004 the ACC advised the Lonergans they would take no further action until they were provided with the requested survey.

Soon after, the Lonergans lost their son, and the Village did not press the fence issue again until 2005 when Ashford sent another letter.

Cynthia said they made a third request for a variance, but was told the ACC would not take action until the survey was submitted. She said when Ashford told her homeowner's insurance rates for all Village residents could be raised if they did not comply with the law, she and her husband consulted neighbors on the design, then paid \$27,000 for a fence they felt blended in with the

continues on page 20

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Adobe's hit duo gets even better

by Darrel Willman

Businesses often have hundreds if not thousands of photos-- REALTORS come to mind almost instantly.

Along with the pictures, some do video, providing sales tools and presentations. Adobe's combination of a photo editing and organization program with a slimmed down Premiere for video editing is a sure-fit for a low-cost solution for these firms.

Photoshop Elements 7/ Premiere Elements 7 \$149.99

There's a lot more to this upgrade than just aligning the version numbers for release. Adobe has been busy improving on the best-selling duo of photo and video applications. They've also launched Photoshop.com to complement the software.

Photoshop Elements 7

Still the mini-Photoshop in a box, this program is perfect for amateurs who want a little more control over the organization and manipulation of their photographs, but haven't reached the point where they need its big brother, Adobe Photoshop CS4. For a fraction of the price, they can manipulate their snapshots at the pixel level. Businesses can have budget photo manipulation no matter the size of the shop or the experience of the employee. You can drill down as deep as you like, with ever-more control—or just let the software do it.

The most important addition for this version is the free (for anyone) Photoshop.com. Adobe's new companion website offers buyers (and non-buyers) a free membership with 2 GB of online space. Those with Photoshop Elements 7 can use the site for automatic backup (sync) of the photos on their computers—of course up to 2 GB. Make a change to a photo on your PC, it changes online. Make a change online with the built-in software there, you guessed it—it's synced to your PC. If you're like me and have absolutely tons of photographs, upgrading to the Plus membership is easy and just \$50 annually. For that, your storage jumps to a whopping 20 GB, and gives you access to ideas, seasonal artwork, tutorials and templates that auto-download to your PC at set intervals. You also get interactive online al-

bum templates for more creativity.

From Photoshop.com, you can access photos you have hosted on other sites like Picasso, Flickr, Facebook and Photobucket. Once they're on-screen, edit away. I found the link to outside sites snappy and easy to use.



The magic inside Photoshop Elements 7 lies in part with the new Photomerge features-- here I was able to edit out the dog effortlessly, as well as replace the nephew's somber smirk with a smile.

The Guided, Full and "Quick Fixes" features for photo editing also let me remove red-eye, brighten smiles and correct the dimly lit background easily. If your business depends on using, organizing and editing lots of photos, Photoshop Elements 7/Premiere Elements 7 is one box of software that will quickly prove its worth.

Photoshop Elements has always had amazing tools that let you get the best out of your pictures, whether it's correcting for lighting, sharpening, getting rid of red eye and more. But this year they've added some real whiz-bang that will astound you. Their Photomerge Group Shot tool uses amazing techniques to combine group photos you've taken into one. That nephew closed his eyes in one shot, Granny yawned in the second. Combine the two for a great final. I tried this for simple 2-3 people groups and on large family gatherings—and I have no idea how it works, but it is simply stunning. Once you're done, jump around effortlessly between guided, full and quick fixes to get just the right combination to make the photo perfect. You'll even find a tool to whiten teeth.

The new Adobe Photomerge Scene Cleaner works much the

same way, comparing similar shots and removing unwanted items in the photo by combining the best of each picture. I even combined the two features for my example shown below, before and after. The dog was removed, smiles were moved from one to another, red eye was removed and teeth

were whitened. I could even save it to TIFF format for four-color print production in the paper.

The Quick Selection tool lets you grab areas of similar color with a few strokes and then manipulate just that portion of the photo. They've also added sliders with simple presets for adjusting color, brightness and contrast values easily. Or take out the color for artistic black and whites with a few touches. With Photoshop online, it's easy to share the edited photos, and get as creative as you like.

In all, the myriad of small improvements, larger changes that amaze, and the added online content and creative tools to make Adobe Photoshop Elements 7 a must-have upgrade.

Premiere Elements 7

Like its sibling in the bundle, Premiere Elements 7 has a new version number, and the ability to store files on Photoshop.



com. You can backup movies to your account, but with the standard online storage of 2 GB, we're talking about only half an hour at DV resolution, an hour and 20 minutes of HD with H.264 compression. If you want to backup (safeguard) a meaningful amount, it's best to upgrade. Like photos, once they're online you can access them from anywhere (and share).

Premiere Elements 7 serves up some new features as well. The Smart Tag feature evaluates your clips and can tag them – like blurry, too dark, out-of-focus and more. While I didn't always agree, the feature is useful for automatic tagging. Premiere Elements 7, unlike its big brother Adobe Premiere Pro, loaded my H.264 HD avi clips with no hesitation, but refused to render a preview still of the clip. The files play properly however, and I loaded them into the timeline with no problems.

For the user looking for easy movie making, look no further than the 22 built-in (and more online) themes for the new Instant Movie feature. This takes a set of clips and automatically applies transitions and effects depending on which theme you choose. For my project, once they're loaded into the timeline, they previewed properly, but the program chose a point mid-clip for the timeline preview. The library window easily displayed which of my clips were DI, which were standard analog resolution and which were widescreen 1080p HD. Going through the library and choosing clips is easy, but it unfortunately also jumps to the top of the library each time after previewing a clip, meaning a drill-down through the files to get to the next clip.

You can do fun things, like edit clips to the beat of the music you've chosen to accompany it (or from the built-

in SmartSound Quicktracks), add a narration track, do titles, credits and animate text, or apply a wide variety of built-in effects and transitions as wacky as you want to be. You can even do compositing (chromakey) and window effects. Like Photoshop Elements 7, it also has a host of online resources to draw upon for ideas and techniques.

Adobe Premiere Elements 7 now supports AVCHD footage from high-end HD camcorders, and burns to Blu-ray (if you have a burner) in H.264 or MPEG-2 format. This meant my 1080p clips in H.264 didn't have to be altered for output aside from editing. If your TV will handle it, you can go up to 1920x1080. You can also import video (photos, audio) from just about any source; phones, DVDs, analog capture, MPEGs, WMV files, and more.

I added clips directly into Premiere Elements 7, but those I had imported into Photoshop Elements 7 also showed up in the library (along with photos and music). I like the ability to narrow the library view to just video, just photos, etc. in the window.

Also new is VideoMerge, an easy implementation of blue screen – load up a video shot against a blue background and then select another clip to composite it over. While I couldn't test this feature (no footage) – chromakey is normally a higher-end feature and is an amazing addition to Premiere Elements 7.

Once you're finished editing, either with Instant-Movie or your own creative genius, you can of course output it to a variety of formats, burn it to DVD or Blu-ray disc, or sync it to your portable—even upload it ready-made to YouTube or other sites (including to Flash video).

As the second part of the duo, Adobe Premiere Elements 7 is a powerful companion and expands the abilities of videographers wanting more creative control. It adds new 'wow' features and offers tight integration with Photoshop Elements 7 and Photoshop.com. This "one-two" punch along with the knockout Photoshop.com makes the Photoshop Elements 7-Premiere Elements 7 bundle an easy choice for small businesses and amateurs who want more power and creativity for less money.

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Portion of new Expressway dedicated to Lake legacy

by Nancy Hogland

Late last month close to 100 people gathered at the front of Osage Beach City Hall to take part in a ceremony dedicating a portion of the new US 54 Expressway to Lee Mace, a man who had a vision of what Lake of the Ozarks could become.

Lee and his wife, Joyce, founded Ozark Opry, at the time the only show of its kind in the United States and the Lake's longest-running family entertainment venue. Lee, who died in a place crash in 1985, has been credited with drawing well-deserved attention to the Lake area. Many of those attending the ceremony were life-long friends and/or fellow musicians. They all agreed the decision was a fitting one.

"I just happened to be in a restaurant one day and looked over to see Lee at another table," said Joel Pottinger, friend of the Mace family. "I was mayor of Osage Beach at the time so it had to be sometime in the early 80s. We had all been talking about a new highway - traffic was already becoming an issue back then - and I walked over to him and asked, 'Lee, what would you like to see?'"

Pottinger said his friend looked back at him "as only Lee could look at you, and said he wanted more than just a band-aid - that if a highway was going to be built, he wanted something that would do the job. I am sure that this new Expressway is exactly what he had in mind."

At the ceremony, Joyce and family member Gene Williams unveiled one of two signs that will be used to mark the Lee Mace Memorial Highway. The signs will temporarily be posted along Highway 54. However, once the north portion of the Expressway is completed, the signs will be moved.

"We couldn't wait," laughed David Webb, nephew of Lee and Joyce and family spokesperson at the dedication ceremony. The completion date for Section 1 of the highway has been set for late 2009. Completion for the entire Expressway has been



Gene Williams and Joyce Mace unveiled one of two signs that will be posted informing motorists they are traveling on the Lee Mace Memorial Highway. Nancy Hogland photo.

set at late 2010 or early 2011.

State Rep. Dr. Wayne Cooper, R-155, took the request for the memorial to the Missouri Department of Transportation (MoDOT) after the idea was brought to him by the Mace family in 2007.

"I know how Lee helped build this city and what he did for this community and felt it would be a fitting tribute to him. I contacted MoDOT, and then continued to act as a liaison between them and the

"I know how Lee helped build this city and what he did for this community and felt it would be a fitting tribute to him."

--STATE REPRESENTATIVE WAYNE COOPER

Mace family until we saw this through to the finish," he said, adding that all along the way, he met with no resistance. "I think everyone knew this was an appropriate way to honor Lee."

Roger Schwartz, District 5 engineer for MoDOT, who addressed the crowd, agreed.

"This new highway will help bring continued growth and development to the entire area. Lee did so much to introduce the Ozarks to the rest of the state - to also bring growth - that we were honored to name this stretch of the highway after him," he said.

Joyce, who kept the show go-

ing after her husband's death, just closed the theater down three years ago after MoDOT requested a portion of the parking lot for the new Expressway. She said she's still not exactly sure what she'll do with the building.

"I've had a lot of requests from different people who want to rent it or buy it, but I haven't made up my mind yet," she said, adding that she's been considering the idea of turning it into a museum that would document the area's history since the development of Bagnell Dam. Of course, a part of the displays would focus on the Lake's musical heritage. "But I'm the world's worst procrastinator - so it may take me another three years to make up my mind!"

Lee Mace received another tribute in the early 1990s from Southwestern Bell. When the company was searching for an idea for the front cover of the 1992-1993 telephone directory, they contacted Pottinger, who was serving as executive director of the Lake of the Ozarks Convention and Visitor Bureau at the time. Pottinger suggested Lee Mace. The company agreed with his idea and a quote by Lee was used over a Lake scene. The quote reads:

"Here you find beauty all around you ... the bluffs, the trees, the water. We are the caretakers of the land."

Bridge toll increase may be needed to cover shortfall

by Nancy Hogland

On Nov. 1, the toll will be reduced for the Lake of the Ozarks Community Bridge.

Under the off-season rate plan, passenger vehicles will pay \$1.50; vehicles pulling a trailer will pay \$2.25; three, four and five axle trucks will pay \$1 per axle and six-axle trucks and up will pay a flat \$6. However, the lowered rates may not stay low for long.

According to Larry Gridley, president of the Lake of the Ozarks Community Bridge Corporation (LOCBC), traffic has decreased, resulting in a lower revenue stream, so prices may have to be increased to make up the difference.

"Under our bond covenants that we agreed to when we borrowed the money, we have to hire a traffic consultant to give us a forecast each year. Since we opened the bridge in 1998, we've always been in the positive. However, this year our revenue forecaster said we'd be 18 percent off and he was right," he said, adding that they anticipated a \$700,000 decrease in 2008.

Gridley said the biggest fall-off has been in the larger construction trucks as building has slowed. However, they've recently noticed a decrease in other traffic as well.

"When gas prices first started to rise to about \$2.50 a gallon, traffic counts went up. We attributed that to fewer people wanting to make the long trip around the Lake. However, when gas went up over \$3.50 a gallon, all traffic really dropped off as everyone started to economize. We had already seen a decline in the larger trucks, but then we also noticed a drop off in family cars too," he said.

Gridley said corporation members are hopeful that numbers will once again rise as gas prices continue to fall. He also said they were hopeful that more people would be using the bridge once the Horseshoe Bend Parkway extension is completed.

"Of course, we have no empirical data on that, but we were certainly supportive of the project when it was first introduced and we believe that it will have a positive effect

on bridge revenues," he said, adding that the biggest benefit would come from upgrading the rest of the route to Highway 5.

"One of the commitments made to us by the highway department was that they would pledge \$10 million to widening and straightening F, TT and MM. However, that was subject to substantial improvements to Highway 5 from Greenvew to Versailles. They have done an engineering study but un-

fortunately because it's such a low priority, we don't think we'll see that happen anytime soon."

Gridley said the new traffic survey would be completed in December and results will be presented to the corporation at its annual meeting in February. That's when a decision will be made about changing the rates, he said.

The cost of the bridge was \$25.78 million. It was the first project in the state to be de-

veloped under the Missouri Transportation Corporation Act which allowed private, not-for-profit transportation corporations to play a role in developing projects as an alternative to normal funding methods for roads and bridges.

Gridley said the first seven years after completion, interest only was paid on the loan. He said while corporation members hope the bridge will be paid for by 2023 that will depend on the revenue. LOCBC spends \$750,000 per year to operate and maintain the bridge.

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Village of Four Seasons goal: Build safest, longest lasting homes at Lake

The new chief building official for the Village of Four Seasons has developed a plan that he says will level the playing field and leave no room for error on new home construction.

Robert Davis, a former builder with a background in engineering who came on board just six months ago, has developed a document that will let builders know exactly what code requirements are expected to be met at every stage of construction.

"This way, there are no questions – no issues – about what we require," Davis said. "It also eliminates any controversy that could later lead to litigation because every builder is held equally responsible and no inspector can interject his own interpretation. Each of the 125 inspection points are clearly outlined and then referenced to the International Building Code book that the Village adopted as law. It's our desire that homes built in the Village will be the safest, best built homes at the Lake."

He said each contractor is given a copy of the document

when he or she applies for a building permit. Davis has also established a library of sorts in



Village of Four Seasons Chief Building Inspector Robert Davis.
Nancy Hogland photo.

Village Hall where builders can look up the codes and requirements for further clarification, if needed.

"Some of the homes in the Village that were built years ago are so far from code compliant that they're dangerous. We're working to see that never happens again. At first, contractors were skeptical but

now they come to us, thanking us because they know exactly what to do. Unless you have an architect's blueprint created with assistance of a structural engineer, builders won't know every one of these details," he said, adding that the same codes followed to build Village homes are the same standards used to build skyscrapers. "Our homes will be safe and they will be built to last."

He said the new document, as well as stricter requirements, have changed construction all the way from top to bottom.

In attics larger than 1,000 square feet, draft stops are now required.

"For example, a house on Horseshoe Bend Road had a fire that got into the attic. Once in the attic, it went wild and burned all the trusses. That may not sound like an important issue however, from the outside you would never know that the rafters were gone and that the only thing holding that roof together was the sheeting. Firemen could have walked in there and had the whole roof collapse on them. We prob-

ably would have had firemen trapped and killed. However, if a draft stop had been included, the trusses wouldn't have burned like that and it would have been safer for the firefighters," Davis explained. "We're now building homes so firefighters will have one hour of safety inside the structure so it won't collapse and will give them plenty of time to remove anyone inside."

Another change forbids contractors from removing concrete forms on foundations for a minimum of 24 hours after the pour.

"In the past, the POA (Property Owners Association) required all foundations to have a textured finish. However, to do that required contractors to remove the forms just a few hours after pouring to rake or chop the finish. Not allowing the concrete to harden completely weakens and in some cases destroys the integrity and has resulted in many foundations cracking. Now, no forms come off until its time," he said adamantly. "Esthetics are fine, but building a home that will

last is better."

Davis and Lake Ozark Fire Protection Fire Marshal Jim Doyle also worked together on tightening another code.

"We require garages to be built with fire-resistant dry-wall that will contain a fire for one hour. If you're in bed sleeping and a fire breaks out, it will be contained but when it does finally break through the wall it'll be like a bomb going off. Chances are no one would be able to make it out alive. However, we're now making it mandatory to have fire alarms in the garages and if possible, we want them daisy chained so when one alarm goes off, they all start screeching. Yes, it's an added expense, but we're sure everyone would agree, their family's lives are well worth it," he said.

Davis has also restructured the cost of building permits that allows the building department to be self-sufficient instead of being subsidized by taxes. The base price for residential permits for homes valued at less than \$250,000 is

continues on page 29



Not just another pretty space

The essence of architecture isn't designing cool buildings with interesting forms and graceful lines. It's designing space that fully meets the needs, wants and desires of the client.

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Transforming your Vision into Reality

New shelter will help CADV expand services, help more victims

by Nancy Hogland

One in every three women has been beaten, coerced into sex or otherwise abused during her lifetime.

Nearly 25 percent of women report being raped and/or physically assaulted by a current or former partner or spouse.

On average, each day more than three women are murdered by their husbands or boyfriends in this country.

Approximately one in five female high school students report being physically or sexually abused by a dating partner.

Eight percent of high school aged girls report sex was forced on them by a boyfriend of date.

As many as 324,000 women each year experience intimate partner violence during their pregnancy.

Fifty percent of the men who frequently assault their wives also frequently abused their children.

Slightly more than half of

female victims of intimate violence live in households with children younger than 12.

Studies suggest that between 3.3 and 10 million children witness some form of domestic violence annually.

These chilling statistics were presented to guests at the recent Citizens Against Domestic Violence (CADV) brunch, held to help raise money for a new shelter. And while the numbers were compiled from national statistics, they mirror many of the issues taking place in Camden, Miller and Morgan counties, according to CADV Executive Director Angie Fiene.

CADV records show that in 2007, 1,542 beds were filled; 125 new children were served; 357 calls came into the hotline and 500.5 hours were donated by volunteers. And, as with everything else in the area, as the population grows, so is the numbers of women reporting abuse and needing shelter.

"Since opening our doors in 1994, we have had our work cut

out for us," she said. "We are usually housing 22 women and children at any given time and if we had the room, we would have more. Sometimes we have to send families to cities that have larger facilities."

Not only is the current 2,200-square-foot shelter, built in the 1960s, too small, it has numerous problems.

"There's no insulation, so our utility bills are high. The basement floods every time it rains and has rendered it unusable. It always smells like mildew," Fiene said. "We have only two bathrooms and our kitchen is so small, we can only have one table - the families have to eat in shifts. We need more room."

The CADV was able to purchase the lot next door and soon after, Septagon Construction stepped up and volunteered its engineering and design services. Over the past few months, the firm has designed plans for a new 5,300-square-foot facility.

"When our new building

is completed, we'll be able to shelter 32 people. In addition, we'll have office space, a conference room so our support group can meet here and we can hold classes, we'll have a large, cafeteria-style kitchen with room enough for everyone to sit down to meals together, eight bedrooms with shared bathrooms, a large common area with play area because many of the women come with children and a large laundry facility."

She said the new facility will be built on the lot next door and after it is completed, the current building will be demolished, making room for future expansion.

The cost of the new facility has been estimated at \$650,000. In addition, there is a \$50,000 loan on the first property and a \$75,000 loan on the latest acquisition, "so obviously we're going to need help to build this," Fiene said.

CADV receives federal and state funding grants that cover about 40 percent of the

shelter's operating costs. The rest comes from private donations and community grants. To raise the additional funding that will be needed for construction and to pay off the loans, CADV is starting a campaign where money can be pledged over the next three years.

"In addition, I'm writing grants like crazy and I'm applying for tax credits through the Neighborhood Assistance Program. Through that program, people who donate will receive credits of up to 70 percent of the donation that will come straight off their income taxes," she said.

In addition, the board is looking into fundraising ideas.

"We're looking for something to do in January or February - maybe a ball - we're tossing different ideas around now," she said.

In the meantime, anyone who would like to donate or get more information about the new facility can call 346-9630.

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LAKE STORIES WITH MICHAEL GILLESPIE

A Conversation with Max

Retired Conservation Agent Max Middleton talks about his career

by Michael Gillespie

The Ozarks region is well known for its storytellers — good, kindly folks who have lived and worked in the area all their lives and have a great deal to say about the way things were, if only someone would ask. That is history, the best kind of history, because it is based on personal experience rather than cold facts and documents.

Recently, I had the opportunity to visit with Max Middleton, of Versailles. Max is a retired conservation agent. He began working for the Department of Conservation in 1960, in Maries County. A little later he went to Dallas County, and in 1964 he was transferred to Morgan County and the lake area.

Life at the lake in '64 wasn't as you find it today. There were some 400 resorts and motels here in those days, and scores of roadside attractions. Most everything was a "mom and pop" operation that could best be described as rustic. There were still a lot of folks here who could remember hunting and fishing not just for pleasure, but for food. And some who resented any interference from the law. But let Max tell his story —

Max, what was it like when you began working here?

"I think it was altogether different. There were a lot of small fishing camps at the lake — more family type things. All of them had fishing boats that people staying there could rent. When the boats started getting bigger and faster, and when there started to be a lot of skiing back in the coves, that pretty well pushed the fishermen out for the summer months."

What area did you cover?

"We didn't just work in one county. See, I was assigned both to part of the lake and the county. We had other people on further down the lake that were assigned strictly to the lake and other individuals were assigned to Miller and Camden County."

"I've been in every cove on the lake several times because sometimes I'd go work with the other agents on the lower end of

the lake or up on the Niangua."

Did you have problems with families who had lived here for several generations?

"Not really. My home was in Taney County. So I was used to dealing with those kinds of people. I'm sure some people here resented having me around. But the majority were knowledgeable enough to know that what we were trying to do was going to benefit them."

What was the major emphasis in conservation back then?

"We were trying to bring back a lot of things that the state once had but no longer had because of either faulty management, or no management at all. In 1964 there were no turkeys in Morgan County. They were stocked initially along Highway 135. And that was during the period that I was moving up here. We didn't turn loose great big numbers; we had a formula, and it seems to me like two dozen or slightly less."

"We were able to have a turkey hunting season in six years. It was delayed by one year at my request because we had an acorn failure, and the birds, instead of staying in one area, had spread clear up toward Florence and over around the Moniteau County line. We were afraid that they were in too small of numbers in various areas and they would be overharvested. Turkeys have from four to maybe a dozen young every year, unless the nest is destroyed by raccoons or a rain comes and chills the eggs. Of course, they weren't near as thick as they are now. And the hunters were a lot less competent than they are now."

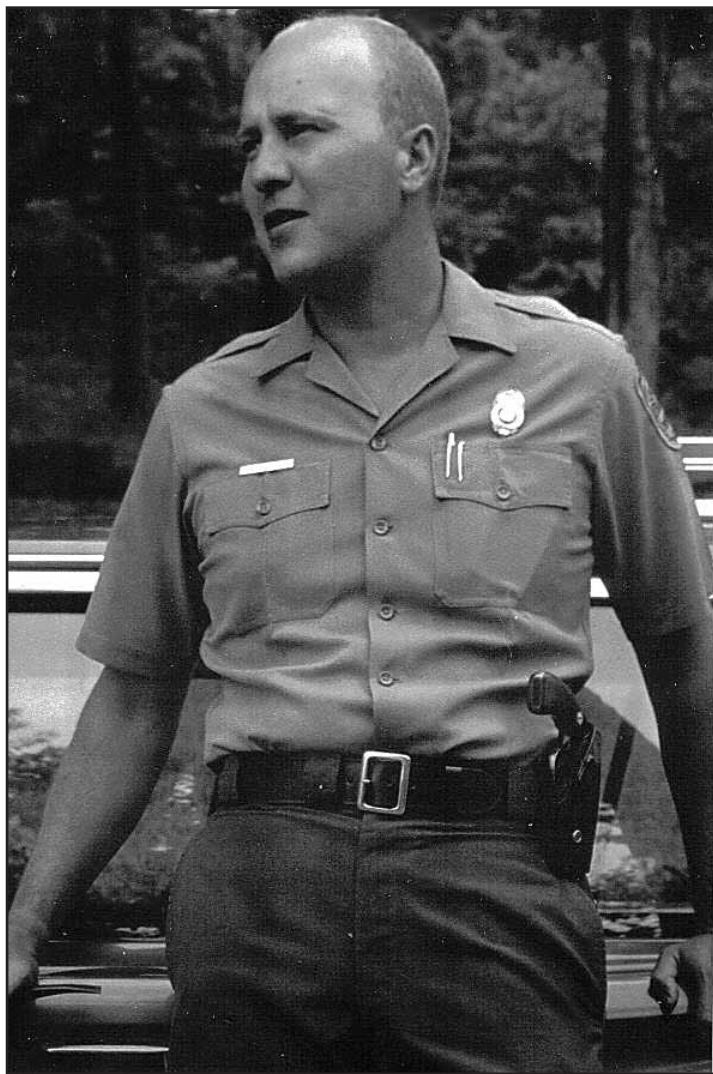
What about deer?

"The population was much lower than it is now. I was pretty familiar with the way the program worked. M.B. Skaggs, owner of Safeway Stores and Skaggs Pharmacies, had a big ranch in Taney County. A lot of that country is exceedingly rough and the deer had survived a little better there. Skaggs furnished a lot of the deer. My father worked for Mr. Skaggs and helped on trapping the deer. As a kid I went over there and helped them move the deer in trucks. We just went from one county to the next, particu-

larly where we had landowners who would agree to protect them for a few years — that way the deer had a chance to build up."

How would you describe a typical day on the job?

"There wasn't a typical day. I'd work more fishing in the summertime and more hunting in the fall. There was some waterfowl hunting on the lake. And then there was the deer season, and turkeys — I spent quite a lot of time with them because I thought they were a wonderful game animal."



You must have spent a lot of time on the lake checking fishing licenses; what was that like?

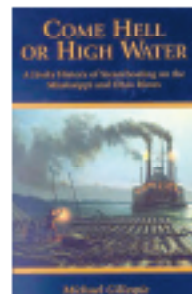
"Well, some days I'd go out and everybody was just as honest as the day was long, and then the next time I'd go out there might be a dozen or twenty people that didn't have one. There wasn't any rhyme or reason to it that I could see."

"It was more of a weekend thing. A lot of the people would

come to these fishing camps and stay a week or two weeks at a time. If they saw something going on, they would let me know about it."

"The one place we'd work a lot of nights was over below Bagnell Dam. They needed extra help there because that's one of the best fishing holes in the state."

"I'd always make sure the stringers or baskets were separated, that they didn't have their fish all mixed in together. There's a rule that says you have to do that. The purpose of it is to make sure that they're not fishing as a group as compared to fishing as individuals. Not a lot were over



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

Steamboating".

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

at the dam, the other was at the Niangua Bridge. The people that caught them called us because they were pretty sure they were record class. We had to verify it."

Do you recall any humorous incidents that took place while you were checking on permits?

"There was a lady who owned a resort with her husband. They had a covered fishing dock. This was back at a time when the state was first checking on contamination from bacterial organisms in the lake. I had turned in there and this lady asked if I had seen the St. Louis paper that day. I said that I hadn't. She said, 'Well, it said that there were no bad organisms in the Lake of the Ozarks.' I said, 'I expect that's right!'

Could the job ever get dangerous?

"Well, you never, never knew. Anything might turn out to be a little more exciting than you wanted it to be. For instance, another agent and I had a report, while I was living in Dallas County, of these individuals that were out after gigging season had closed. And they were supposed to be in this one area."

"There was a bluff overlooking that area and I'd had a confrontation with the landowner on the other side over some fires that were about to burn over into land at Bennett Springs. I made him stop it. He said, 'Next time you show up here, I'm going to kill you.' I said, 'You'd better

continues on page 16

the limit.

"I saw two of the spoonbills that were state records at the time. One of them was caught with pole and line, which was a different category than the ones they caught on a trot line. The biggest, if I remember correctly, was 117 pounds. It was caught on a trot line. The other one was over a hundred pounds, but not quite that big. One of them was

Roxio's Media Creator 9: \$99 'Swiss Army Knife' program suite

by Darrel Willman

If you buy a new computer, you will have to find programs to do the things you want to do with it. There are free software titles out there, but sometimes the best things in life are worth paying for.

Most new computers come with a disc burner now, but that's just one reason to get Roxio's Creator 2009.

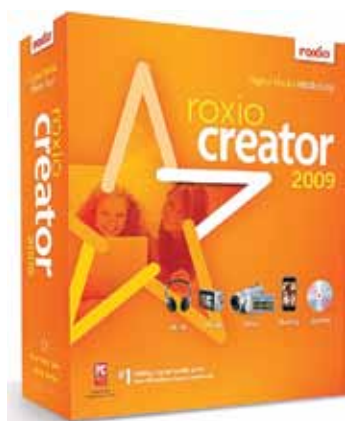
Roxio's Creator 2009—the all-in-one, Swiss Army Knife application bundle once again brings us a collection of programs designed to do pretty much anything you need to do with your PC.

Photo editing, video editing, movie making, video capture, music and sound editing, disk burning, audio recording, backup and lots more. And now, you can export and share to the internet and your portables—all of this in one low-cost suite. If you don't already own a version of Easy Media Creator (9 and 10 were excellent) get a copy for your PC. For the price, Creator 2009 should be standard equipment with every new computer. If you have a previous Creator version, the new features justify an upgrade.

Some of the new features in Creator 2009 include the ability to turn separate audiobook chapters (files) into one .m4b file for your Apple portable, with cover art and other information if it's available. The suite also expands the export to internet options, and now has a 1GB free online storage website with 5GB available through a paid subscription.

The Creator series has always had excellent audio disk creation tools. Roxio led the way years ago with Toast and Jam (burning and audio disc authoring software), introducing analog recording and clean-up of old LPs and tapes, and Jam's sophisticated cross-fades and leveling controls.

Creator 2009 has all of these features now (some in the Ultimate version) and adds the new Beatmatching, giving you the power to arrange a selection of tracks so that similar songs are placed adjacent to each other. Just like having a DJ in-house, this matches songs up based on tempo so that there are no abrupt changes from fast to slow or vice-versa. And



the new Syncit will then allow you to drag and drop your creation to your portable as one file. Music lovers really need look no further for editing and burning audio discs.

But perhaps the biggest improvement is the interface—gone are the confusing arrangement of choices for what to do next. The new clean starting menu gives common sense options like “Rip”, “Copy Disc” and “Backup Files”.

Video users with high-end equipment now have AVCHD support with an optional Blu-ray burning plug-in. New no-nonsense menu entries allow you to edit with the built-in features (simple) or use the more advanced separate application (VideoWave for instance). This is a huge improvement.

The built-in is often just right for a quick project like a video with CineMagic. Other options are arranged similarly—rip a disc with one click, or drill down to adjust settings. Make improvements to your photos with a one-click option, or have control over adjustments to brightness and contrast, sharpness, cropping and more. Generate an audio CD from a list of songs, or control the way each is played, set cross-fades, volume levels, even snip silence from the beginnings and endings of tracks. It's up to you to get as complicated as you want to. Also gone are the multiple entries in the installation, one file instead of many “Roxio” programs if you need to uninstall and re-install.

The suite is still quite hefty, well over a gigabyte. Make sure you have enough drive space available. The system requirements are modest, but there are now some performance enhancements for multi-processors—you'll appreciate

them if you have a CoreDuo or QuadCore.

Roxio Creator 2009 still has all of the features that made the suite so popular. Burn music and data to discs. Import from your camera, video recorder, record system audio (think music on the web), rip music CDs, DVDs and more. Convert old LP's and cassettes to MP3—and then manipulate, edit and export or burn the results. Audio editing, video editing, photo editing,

even create panoramas from sequential photos.

Create easy movies with built-in transitions, templates and special effects, along with slideshows from photos and background audio (they also include SmartSound). Backup and restore files or whole drives with disaster recovery. Sync media files to your iPod. Play DVD's and Blu-ray discs (if you have a Blu-ray drive). Create, burn, and mount disc images in a variety of formats.

That's a lot of options.

All in all, you can save a bundle by making this choice—no buying separate software titles—one suite for most things you need to do on your PC.

Roxio Creator 2009 sells for \$99, with the Blu-ray plug-in another \$30. I found it on the web for as low as \$79 (a steal at this price), and if you purchase the “Ultimate” version for \$129, you get the Blu-ray plus another \$300 in goodies. www.Roxio.com

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A Conversation with Max

continued from page 14

think that over a little bit before you start something like that.' But anyway, you keep those things in your mind — maybe he's fool enough to do something like that.

"So went we went down there we came off the bluff instead of going by that man's house. And when we got down there we watched them for awhile, and they were not only out of season, they were fishing with underwater lights and a shocker — none of which were legal.

"When we got down there we just waded across the river and confronted them and were writing down the information on them to charge them in court. They had an old logging truck there to carry their boat on. And this one man — and he was a big ol' boy — he jumped up on there and said, 'I'm leavin',' and I said 'No, you're not leaving yet. We're not through taking all the information down.'

"He literally lept off that thing at me and tried to grab me. He swung at me. I dodged him and he was still grabbing for me so I

whomped him in the head with my flashlight. I was making up my mind whether I needed to hit him again to subdue him and the other agent with me came up behind him — the other agent was not a big fellow, but he had been a Marine — and flopped him down on his back, pinned him by the neck, and told him to lay still. And here come another one of the group and was going to hit the other agent in the head with a bat. I had to draw my gun on him and tell him that if he was going to swing at the agent, I was going to shoot him. So he quit; he raised up and dropped the bat.

"We got everything quieted down. And the fellow who was going to kill me was down there with them and I kind of watched him out of the corner of my eye all the time. But he didn't do anything while we were there.

"But ever once in a while you'd run into something like that."

Over the years a lot of property owners would set fire to their land to reduce underbrush or rid themselves of insects; did any of these fires get out of hand?

"Yes, they did. I would report it

in to forestry so they would have an exact location on it. Some of those situations could get pretty hot. In the area that I was raised in, people burned their land, but you did not burn your neighbor's land or you were in bad trouble. Here, it didn't seem to be that way. They would burn their land and everybody else's. I never could figure out why they thought they had a right to burn other people's property.

"There was one fire I remember in particular that was started down on the lake right south of the Ozark Land and Cattle Company ranch along Highway 135. They started there and all the fire crews were tied up. And, of course, the fire burns a lot faster when it goes uphill. And that fire came up, and I happened to be along 135 when it come up the hill. I tried to stop it there at the highway, but it was sending shoots of fire that were landing 30 or 40 yards in the grass on the other side. There was no way of holding it. I later talked to some people who barely got away from it. They didn't get that fire stopped until it was almost

to Gravois. Houses burned, and barns burned."

What was the most interesting part of your job?

"I really enjoyed working with a lot of people who set aside part of their land for wildlife management. In some cases they bought land especially for that. They were hunters themselves. They were wanting to improve the habitat for turkey and deer and for all kinds of wildlife. They were sincere about what they were doing."

Many people would consider yours to be the perfect job; why did you retire?

"I got injured, that's why I retired. That was in 1978. I was working with a trainee on the Gravois Arm, over Memorial Day weekend. I had just let him out of the boat with a person who was fishing without a license. He was pretty green on it and he wasn't getting the thing taken care of. So I had to pull in and take care of the situation for him.

"When we got ready to leave, the boat had accumulated a substantial amount of water in it — the water was so rough. So we tried to run that water out and we had it mostly run out. You know about draining a boat

by pulling the plug? We'll I had him in the back and he wasn't familiar with that either, so I was watching him pretty closely, and I looked behind us and the yacht association was having their big parade that day and they were turning right at the mouth of Indian Creek, and here come these two huge waves where they had turned and the two run together and were heading right for the boat. I yelled at him to stay down — and he stood up! When that hit it threw him forward and he hit me with his shoulder in the middle of the back, and damaged my back pretty severely. You couldn't say it was any one person's fault; it was just one of those things that happened."

Looking back over your career, if you had to do it all over again, would you?

"Yes. I loved it. I loved being out; I loved talking to hunters and fishermen and working with the land owners. It was all enjoyable."

Max was 41 at the time of his injury. He underwent three surgeries, but the accident left him unable to walk. He went on to become a three term Morgan County commissioner.



Ted LePage



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In pursuit of the paperless office- going green

by Michael Gillespie

Imagine running an office or business without paper. No more file cabinets; no more shredders; no more ink cartridges; and no more paper cuts. Sounds almost surrealistic. The idea of a paperless office has been around almost as long as personal computers. But is it possible? To a degree, yes it is. It will work better with some businesses than others. It's an ideal worth pursuing, though, because even if your business doesn't go entirely paperless, you're likely to benefit from a "less paper" office.

"The paperless office is kind of like Bigfoot," says Don Miller, of Osage Office Products in Osage Beach. "We're not sure if it really exists." But business clients do come to Miller for help in converting to a paperless environment. These include medical, manufacturing, service, real estate, and legal companies.

The idea behind the paperless office is to put all your files, be they documents or images, into your computer. This won't not only do away with file cabinets, but it will also make it easy to view the documents, or e-mail them, or, if absolutely necessary, to print them.

"The key to the whole paperless office is your electronic filing system software," says Miller. "There are companies that specialize in, let's say, the legal market. There are companies that make proprietary software for the medical field. For general business, PaperPort software is a very inexpensive, easy-to-use way of organizing client files into categories."

The latest versions of PaperPort include features such as scan-to-PDF format, search by keywords or annotations, double sided and multi-page scanning support, fill out a form capability, and conversion of scanned images into editable documents.

"The other part of the paperless office that comes into play is documents that can be signed electronically," notes Miller. "In theory, you can legally sign a document electronically. Computers today give you that capability. Depending on the way that the document

has been stored, with a little software you have the ability to sign either a small e-pad, or if you're using a tablet computer you can sign right on the computer screen. IBM and Panasonic both make that type of screen. But most folks use the little signature pad — it's about as big as a cell phone."

The advantages of going paperless go beyond the obvious cost savings derived from buying less paper. Think how much time you have spent searching through file cabinets for a specific document. Electronic filing systems emphasize searchability. Enter a keyword or phrase, a customer name, or an account number and the filing program will lead you instantly to the document. If it is something you need to e-mail or fax, you can do that from the screen — no need to scan in a hardcopy. Once you've learned how to use the software properly, document handling is very fast. And you won't need anymore file cabinet space. Many paperless offices have gone back through their hardcopy archives and scanned in everything; other businesses begin the paperless process from a certain date forward.

So what's the main disadvantage of going paperless? Well, like any computer-based system, things are only as secure as the health of your computer. "Hard drives do crash," says Miller. "So it's always a good idea to have some type of an electronic backup. Depending on how many files and documents you have it could be as simple as a zip drive or a parallel drive, but some type of backup system is absolutely critical. You can even do encrypted backup via the web."

For the general office, it isn't necessarily expensive to convert to paperless. Miller says that you will need a good multifunction printer-copier-scanner. Speed, quality, and volume are the main factors to consider. If you plan on scanning your old hardcopies then you'll want a document feeder for the scanner. Expect to pay \$300 to \$400 for a good multifunction machine. Specialty machines, such as wide-format printer

continues on page 26

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Voters to decide terms

by Nancy Hogland

On Nov. 4, Lake Ozark voters will decide if the terms of service for the mayor and members of the board of aldermen should be changed from two to four years.

In June the board voted five to one, with Alderman Robert Davis casting the only dissenting vote, to include the matter on the November ballot.

Davis said he opposes the

longer terms because he believes aldermen who are doing a good job would easily be re-elected. Residents can vote out those who aren't, instead of being "stuck with them for four years," he said.

However, City Administrator Charles Clark said the longer terms would allow aldermen the opportunity to get up to speed and become more familiar with how the city operates without worry about going through the re-election process.

"Sometimes it takes a while to learn the ropes and figure

out what decisions are the best ones for the residents. Longer terms would allow that and offer a little more stability," he said.

Clark said an added benefit would be a savings of about \$3,300 per year because elections would only have to be held every other year instead of every year. One alderman from each ward is elected every other election.

A simple majority is all that's required for the measure to pass. The matter was put before voters in 2001, however it was rejected.

Ameren's dock foam replacement program deemed a success

by Nancy Hogland

With a little less than 60 days to go before dock permits will be yanked for non-compliance, less than 1 percent of the Lake's docks have yet to be re-foamed with encapsulated foam.

"We're very pleased with the response. But I think most people finally realized that the sheer volume of trash in the Lake was coming from the broken foam and want the problem fixed," said Brian Vance, field coordinator for Ameren UE.

AmerenUE, who owns the shoreline and operates Bagnell Dam, decided several years ago that the non-encapsulated foam had to go. Flotation that had broken away from docks was the largest source of debris on the lake, with volunteers removing close to 200 tons of foam from the shorelines during the annual spring clean-ups. In 1995 AmerenUE banned any new installation of the non-encapsulated foam. Then in 2003, the company set a final deadline for replacement of the foam already in place.

To make sure everyone was aware of the requirement, this summer a Tiffany Thompson and T.J. Butkovich, college interns hired by AmerenUE, started at the dam and traveled every arm of the Lake all the way to Warsaw, checking and tagging docks that had not been re-foamed with encapsulated foam. The tickets warned residents that they had until Dec. 31 to replace the foam or face consequences that could include up to a \$4,000 fee, revocation of the dock permit and finally, removal of the dock.

Vance said although power company officials believed the number would be higher – possibly as high as 4,000 – the crew found only about 2,400 of the 25,000 docks on Lake of the Ozarks were still supported by white, blue or orange foam.

Dock owners were also asked to provide Ameren with proof that the flotation material had been replaced. Since the tagging program began,

notifications of dock-foam replacements have been pouring in via fax, phone and mail. Vance said.

"We have been getting a stack of notices every day. People obviously took this seriously. We're glad, because it was never our desire to go out and collect of illegally foamed docks," he said.

The crew surveying the Lake was equipped with laptop computers and camera outfitted with Global Positioning Systems (GPS) that recorded the exact location of each dock so crews will be able to check docks where no re-foaming notification was received.

Vance said once the deadline has passed, a follow-up will be conducted on those docks where no notification was received.

"Then we'll start the process to remove those docks from the Lake," Vance promised.

Several dock builders had stressed the importance of scheduling the work early. Ron Mueller, president of Trico Dock Center in Osage Beach, said because fall was usually booked solid with commercial dock repair, an early winter could prevent much of the work from getting done.

However, judging by the load of foam that was brought in during a special free drop-off in mid-October, many residents may have re-foamed docks themselves.

Vance said more than 20 tons and 400 cubic yards of foam flotation and debris were brought to the Materials Processing Center, a dock foam recycler in Kaiser, from residents as far away as the 80-mile mark of the Lake.

Lake of the Ozarks is not the only spot banning non-encapsulated foam. A new policy passed by the U.S. Army Corps of Engineers in 2007 will require marinas in Southern Missouri and most of Arkansas to replace polystyrene foam underneath docks with a more environmentally friendly material. The use of the foam for docks has also been banned in many other states.



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1000 ft. of Hwy. 135 frontage & approx. 15 acres. Shop building w/concrete floor. gentle acreage, property is being sold as is. Great location only 1.4 miles off highway 5 and downtown Laurie Owner has never occupied the property. **\$75,000 MLS#3048696**

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Four Seasons fence fight

continued from page 8
surroundings while complementing their property.

Cynthia said soon after, the POA filed a lawsuit against them and initiated a \$500 fine plus a continuing fine of \$10 a day until they were in compliance.

That lawsuit was dismissed this past May by Judge Stan Moore of the 26th Judicial Circuit. However, one day before time ran out Soukenik filed a motion requesting a new trial, stating the court erred in determining there was a conflict between the association declarations and the Village of Four Seasons ordinances as applied to the fence on the side of the property without the water feature. According to the motion, there were no improvements on that side of the yard that would necessitate placing the fence along the property line rather than along the 10-foot setback, as is required by the POA.

The motion stated counsel would present evidence that fences were obstacles to police, fire and utility companies, adding, "Defendants could have placed the fence in a location that would have enclosed the back yard and prevented access to the pool and water features without encroaching on the ten foot setback on the side of the property without the water features."

Soukenik said as part of an attempt to negotiate before going to trial, the POA offered to pay to move the fence but the Lonergans rejected their proposal.

However, in his Oct. 14 ruling, Judge Moore stated because the POA had signed off on the construction, they waived any issues of non-conformity and because they failed to offer alternative solutions to comply with ordinances until litigation commenced, any dispute on

whether that was possible was immaterial.

He also denied the POA's right to request a survey, stating, "Because the POA waived any variation between the Lonergan's improvements and the POA's approved plans, the POA's attempt to exercise its right to request an 'as-built' survey based upon such alleged variations was and is without foundation. The POA attempted to 'hold hostage' the Lonergan's requests for approval of their fence in an attempt to establish variations in the improvements which, if they existed, the POA had waived."

Judge Moore said because the court already concluded in the earlier ruling that the ordinance and requirements of the Village were imposed for public safety, and outweighed POA restrictions, the POA is without authority or jurisdiction to order the Lonergans to move the fence or to order fines or penalties.

He ordered the POA to pay the Lonergans \$5,000 in attorney fees and also ordered the POA to cease and desist from seeking any "as-built" survey unless any change is made to the improvements currently existing on the property.

Cynthia said she was happy with the ruling and hoped it would put the matter to rest.

Thomas Lonergan said while he too was happy to hear the verdict, he was sorry that the homeowners in the POA had to pick up the tab for the legal fees.

Soukenik said the board considered the cost of continuing the battle before voting.

"They didn't want to keep spending money either. So while the board doesn't agree with the judge's ruling and doesn't understand it, they decided to accept it and not prolong this any further," he said.

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Bailout!

The Senate voted 74-25 to pass the Emergency Economic Stabilization Act of 2008 on October 2, 2008. The House voted 263-171 to pass this rescue plan on October 3, 2008. President Bush has signed it into law. So what was really in the \$700 Billion Financial Bailout? When the original bill only focusing on a stabilization of the financial institutions failed to pass Congress added some 290 changes to the tax code and some other provisions. With the additions of these items the bill became more attractive and passed into law. We will take a brief look at some of the items included in the Emergency Economic Stabilization Act of 2008.

- AMT (alternative minimum tax) exemption amounts will be \$46,200 single and \$69,960 for joint filers
- Itemized deductions for state and local sales tax extended to 2009
- Higher Education expense deduction extended to 2009
- Mortgage debt that has been reduced through foreclosure or loan modification will not be counted as income through 2012
- Child tax credit more accessible to more low income filers
- A variety of tax credits and deductions for businesses

- Tax related relief for those impacted by Midwestern disasters/floods and Hurricane Ike
- Energy efficiency tax credits
- Also included are some special interest tax provisions such as Puerto Rican and American Virgin Islands distillers, manufacturers of wooden practice arrows and Wool Research Fund

A very important and timely change came in the increase in the FDIC protection from \$100,000 to \$250,000. This together with the initial plan to purchase the non-performing mortgage backed se-

curities from the portfolios of the financial institutions will ease the minds and wallets of many Americans. Banks will have more assets to loan against if consumers are depositing more monies into the financial institutions knowing it is insured up to \$250,000. These institutions will also no longer have the non-performing assets that became liabilities allowing the credit markets to again loan more money.

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

EYE OF THE ROCK

One of the features which has made Lake of the Ozarks a popular destination for boaters, sightseers and vacationers for so many years has been the Lake's setting among the rugged, wooded hills of the northern Ozarks. Along the Lake's shores are many scenic bluffs, rock outcrops and unusual rock formations. Among those

geographic features are caves and natural rock bridges.

The natural bridges and rock arches are the product of erosion and can take thousands, even hundreds of thousands of years for nature to create. Some are fragments of old cave passages. Most are the results of some type of long ago surface or underground stream action that hollowed out the

colorful Gasconade limestone and Gunter sandstone formations that make up most of the scenic bluffs along the Lake's shoreline.

The "Eye of the Rock" seen in this photo taken in 2002 by the author is a photogenic arch the crowns a 50-foot high bluff at the 4-mile mark of the Grand Glaize Arm of the Lake. This geologic wonder is well

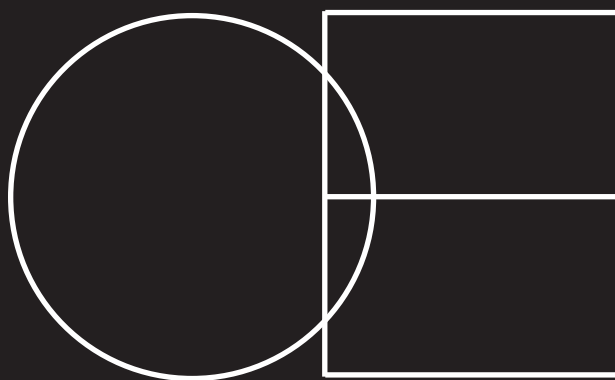
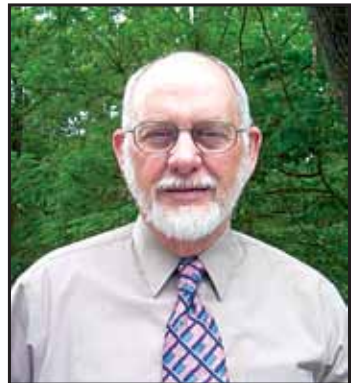
known because it overlooks Anderson Hollow Cove, which is also known as "Party Cove." As a consequence, the "big eye" has probably learned a great deal more than it ever wished to know about human misbehavior.

Other well known natural rock spans in the Lake area include the massive natural bridge at Ha Ha Tonka State Park, which is one of the largest and most historic natural bridges in Missouri, and the more delicate Gravois Mills Natural Bridge. The once famous Arnhold Natural Bridge, which in pre-Lake days stood high on a hillside along the Niangua Arm of the Lake at the 4.5-mile mark close to Chimney Rock and Old Stone Face, is now beneath 50 feet of water. Old Stone Face was a feature on the side of towering Chimney Rock that resembled the profile of an Indian chief's head.

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

"History & Geography of Lake of the Ozarks, Volume One," his newest book, is available from Stone Crest Book & Toy in Osage Beach, or by mail. For information, contact the author at dweaver@sock-et.net.

Or call him at 573-365-1171. Other books by Dwight Weaver are available online at lake-of-the-ozarks-books.com.



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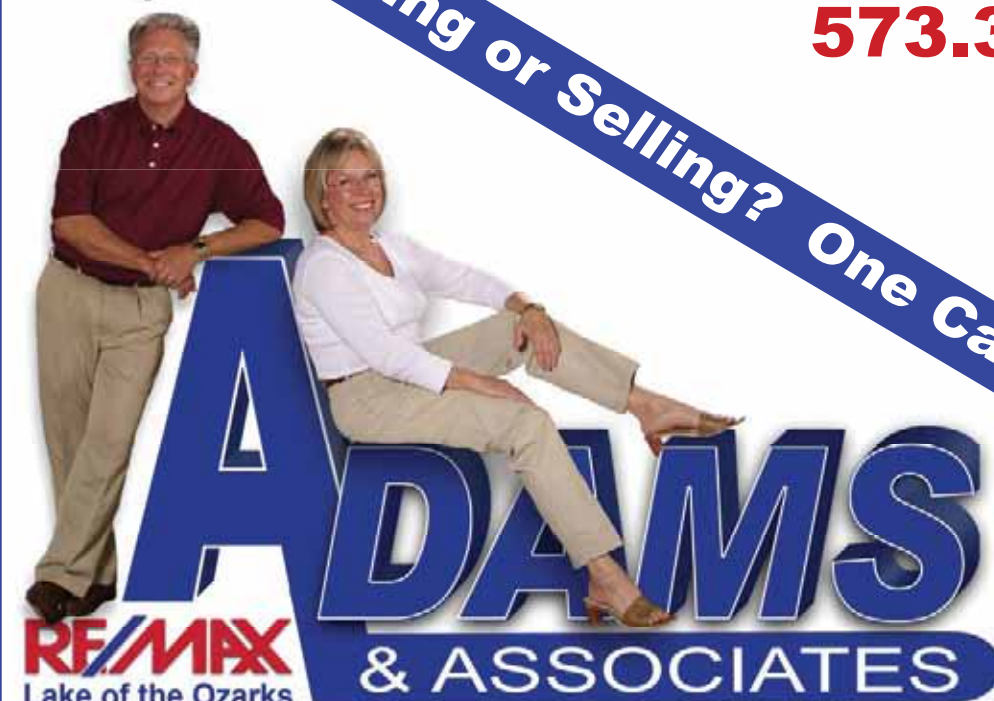
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Prewitt MODOT agreement

continued from page 2
plan and came up with an alternate idea they felt would help cut down on traffic while assisting entrance to the new mall.

"However, the final bypass plan would cost the state \$7.139 million more than the original limited access plan and MoDOT's budget could not be increased, so Gary agreed to build the full access bypass for \$12 million, a cost savings of \$3.4 million from the original plan," Andy Prewitt said, adding that RIS and MoDOT engineering teams were currently working to finalize the agreement. "At the same time, our title agency is working hand in hand with MoDOT to plot the right-of-way transfer."

He said after title and engineering work is agreed upon, the deeds would be placed in escrow. MoDOT will transfer \$6 million to RIS and put another \$6 million in escrow pending construction completion.

"Work will begin by mid-December 2008, and be completed by December 1, 2009. Upon completion of the bypass work, phases 1, 2, and 3 of The Shoppes at Eagles' Land-

ing will be finished to grade, will have seven full-access entrances, one four-way stop-light entrance coupled with the Horseshoe Bend Parkway light, and one anchor tenant open for business," Prewitt promised.

Schwartz said the move will accelerate this portion of the project and will help meet MoDOT's completion date for this portion of the project, set at 2010.

Prewitt's new mall, the Shoppes at Eagles Landing, will include more than 1 million square feet of retail and commercial space and will feature everything from big box retailers to small, privately owned restaurants.

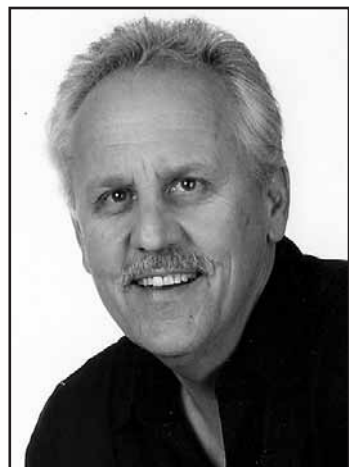
The Horseshoe Bend Parkway extension will open up some 450 acres of ground between Bagnell Dam Boulevard and Highway 54. Plans were presented by the development company for a \$587 million project that eventually would be home to more than 1 million square feet of leasable area, 540 units of medium density housing, 1,739 units of high-density housing and all the infrastructure needed to serve the area.

Ozark Yacht Brokers adds Farrell to brokerage staff

Ozark Yacht Brokers, Inc. a boat and yacht brokerage company located at Lodge of Four Seasons Marina in Lake Ozark, is pleased to announce the addition of Joe Farrell to its brokerage staff. Joe has been in the Marine industry at Lake of the Ozarks for the past 14 years with Port Arrowhead Marina and then with MarineMax a Florida based marine retailer who acquired Port Arrowhead in 2006. His experience and knowledge covers a varied list of marine manufacturers, models and sizes. He has dealt with all

aspects of the brokerage business from sales, to finance, mechanical and delivery and now brings that same experience to Ozark Yacht Brokers. Dennis Barnes and Jay Clark founded the company in 2000. "I have known Joe for 10 years and had the pleasure to work with him on occasion. He brings the same philosophy that Jay and I share; customer service is our number one priority, honesty and fairness in all dealings.

We were thrilled to add a person of Joe's caliber to our growing company."



Joe Farrell

Udelhofen joins LRHS Occupational Medicine Clinic

Lake Regional Health System is pleased to welcome Janet Udelhofen, FNP, to the staff of its Occupational Medicine Clinic. The clinic provides treatment for work-related injuries and illnesses, as well as pre-employment and surveillance testing and physicals.

Udelhofen has cared for acute and chronically ill patients in the clinic setting since earning family nurse practitioner certification and a master's degree in nursing from Graceland University in Lamoni, Iowa, in 2001. Previously, she received a bachelor's degree in nursing from the University of Iowa in Iowa

City and worked more than 20 years as a registered nurse in various health care settings.

"Janet has extensive experience in urban and rural clinics, as well as emergency department coverage," said Pauline Abbott, D.O., a board-certified physician who specializes in occupational and preventive medicine at Lake Regional Health System. "Her training will be valuable for diagnosing and treating many of the workers' compensation injuries we manage at the clinic, including lacerations and fractures."

The Occupational Medicine Clinic is located in Suite

204 of Lake Regional Hospital's Medical Office Building. Same-day appointments are available. For more information, call 573-348-8045 or visit www.lakeregional.com.

Lake Regional Health System provides comprehensive health care services to the residents and visitors of the lake region. The hospital is accredited by The Joint Commission and is a past recipient of the Missouri Quality Award. Lake Regional Health System also operates specialty clinics, retail pharmacies, rehab therapy and home health services throughout the lake area.

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Optimist Club of Camdenton gives a dictionary/thesaurus to each 4th grade student in Camden County. Here, Harold Ewy presents dictionaries to the 4th grade class of Mrs. Perrigo at Hurricane Deck Elementary School. Optimists meet at noon on Mondays at CJ's Restaurant.



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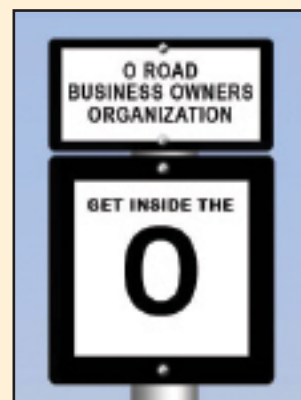
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We have all seen it, one large financial institution after another being reported as "in trouble". Keep in mind most of those institutions you are hearing about dealt in the sub-prime market and it has brought some of them to their knees. Community Banks, like Central Bank of Lake of the Ozarks did not invest in those types of loans; therefore, most community banks have remained strong and have been relatively unaffected by the nation's economic crisis.

I know many of you are wondering just how strong your community bank might be. Central Bank of Lake of the Ozarks has adhered to the standards that brought us to the top and we continue to be one of the strongest banks in the state. At Central Bank of Lake of the Ozarks we are interested in building relationships with our customers. Our officers have managed through economic cycles and have maintained a consistent and proven approach to all areas of bank management. Our asset quality is very good because we maintained a strong underwriting criteria for our lending. We did not invest or engage in the sub-prime lending that has resulted in large loan losses and bank failures across the world.

One question we continue to hear is this, "Are you still making loans at the current time?". THE ANSWER IS YES. We continue to make loans with the same philosophies that we have used in the past. We do not loan money without evaluating the collateral value. We do not loan money to customers without first evaluating the customer's ability to repay. No one wins when the customer is unable to repay their debt. What has changed is that the large lending institutions have tightened up their lending standards. This does affect the customers looking for long term fixed rate mortgages backed by the second-



ary market. What does this mean to you, the consumer? You may need a larger down payment, you might have to provide more documentation than you have in the past few years, and your closing costs or interest rate might be a little higher. We are doing everything in our power at Central Bank of Lake of the Ozarks to make these changes as minimal as possible to our customers when applying for a long term fixed rate mortgage.

We also are asked questions concerning the FDIC insurance on deposits. There has been a good deal of mis-information stating "that should you have more than \$100,000 in a bank then your deposits are not insured". This is not a 100% accurate statement. There are many legitimate ways to change the amount of FDIC insurance on your deposits. One example would be to list your children as POD (Paid on Death). To find out more information about the FDIC insurance on your deposits, please contact one of our experienced Account Representatives at Central Bank of Lake of the Ozarks.

All in all, there isn't one person who won't feel some effects of our current economy. However, the Lake of the Ozarks will probably be impacted less than most areas. The Lake of the Ozarks continues to be a good place to live and work. The one thing we recommend is to check the safety and soundness of your local community bank.

Paperless office

continued from page 16
scanners, will be considerably higher in cost. Next, you'll need the filing software — there are many on the market, but you can get a reliable program for about \$195. A signature pad will run about \$100.

Keep in mind that you can never go entirely paperless.

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Lake Area Christmas for Kids plans underway

by Nancy Hogland

Hundreds of children will have presents under their trees this Christmas, thanks to the efforts of the Ozark Coast Kiwanis Club's Christmas for Kids program.

Each year, a fund-raising party is held, with the cost of attendance set at \$10 and one unwrapped toy, or \$20. This year's event, set for 6:30 p.m. Dec. 14 at the Country Club Hotel and Spa on Horseshoe Bend, will feature hors d'oeuvres, a cash bar, silent auction and entertainment by Dr. Zhivegas. No one under 21 is allowed to attend.

"It's really great to see how the community gets behind this," said Missy Martinette-Hills who co-chairs the event with Matt Redd and John Duba. "And it's good that they do because the need is great."

Gail Repetto, who is responsible for gathering the names of needy children, said each year, 300 to 400 families in the Lake Ozark and Osage Beach areas are referred through area churches, schools and organizations like Citizens Against

Domestic Violence (CADV), Hope House and Lamb House, area Head Starts and the Camden and Miller county's Child Advocacy Councils. She keeps a master list with the names of all families in the area who have requested assistance, along with "wish lists" for each child.

Martinette-Hills said the day after the party crews gather and sort all the toys and gifts, setting it up like a store.

"We put all the Barbies together, and all the Matchbox cars together, all the perfume sets together. Then we all grab a wish list and 'shop.' Next we

wrap and tag everything and then bag up the gifts by family so when the parents come the next day, they can just come and pick up their bags," she explained, adding that wrapping was always the most time-

consuming portion of project. "We can always use more volunteers to help."

Repetto, who has worked with the group for more than 10 years, said coordinating the gift drive that first year was the hardest. However, she said that when she decided to get out of the way, God stepped in and, as promised, provided for every need.

"When I first started, I worried about it a lot! That year I had 44 children ask for bikes, but I only had 21. I thought 'Now how am I going to come up with 23 more bikes?' I even had one little girl who specifically requested a pink bike with Barbie on it," she said. "The next day,

I had a businessman call. He and his buddies had gotten together and they had 23 bikes for us - and one was the pink Barbie bike! I was so amazed! I asked him how he knew what to get and he said he just walked into the store and

bought what he felt he should buy. We even had it matched up to the right number of boys' and the right number of girls' bikes! I knew it was God! I even told him that God was directing his shopping trip! And that's how it's been ever since. I just do my job and let Him worry about the details!"

Repetto said that while, at times, the work has been tough, the benefit has far outweighed the effort and recalled stories from teary eyed parents telling her their child was the only one on the block without a bike.

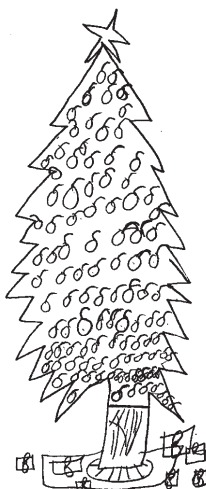
"Parents were so excited that now they were going to have one. Actually, they're all thankful for everything. Everybody wants their kids to be happy Christmas morning. I'm just thankful that we have so many generous people in this area who feel the same way," she said, adding that each year they also receive nice gifts for teen-agers, which can be more difficult to buy for.

In addition to helping children, Kiwanis is also able to help numerous Lake area not-for-profit organizations with

their needs through money raised during the auction and at the door.

"The money we raise at the door, minus all the expenses, is divided up between CADV, Wonderland Camp, Hope House, Big Brothers Big Sisters, Lake Regional Pediatrics, the YMCA and Kid's Harbor," Martinette-Hills said. "We gave them all around \$4,000 last year but the money is to be used for specific programs, not everyday expenses. For instance, the money that goes to the Y is to pay for summer camp for kids who otherwise wouldn't be able to go. Lake Regional's money bought children's books for the waiting room and wristbands with alarms so if a child passes through the door of his or her room, the staff will immediately be alerted. CADV's money goes into an account at Save-A-Lot in Camdenton so their clients can go there and shop for things they need like diapers or toiletries."

For more information on the event or to volunteer, call Martinette-Hills at 365-2288. To add a child's name to the list, call Repetto at 216-4051. To donate auction items call Katie Harker at 302-4949.



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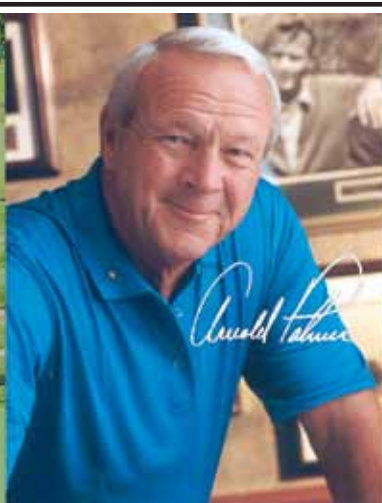
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Brockovich to speak

continued from page 1
consult with his law firm until this year when she decided to go out on her own, launch her website, and consult exclusively with two new law firms -- Girardi & Keese on the west coast and Weitz & Luxenberg on the east coast. She continues to focus on researching and providing information and support services to communities in need.

States Brockovich, "My work is about helping people get the answers that they need and helping them find the deceit that ends up jeopardizing them. My job isn't to try to be the lawyer. I am not the scientist. I am an everyday person who wants to help others in time of need or at least be a shoulder to lean on."

She continues, "I want to help each and every person the best way I know how. It is through communication with you, applying our common sense, searching for information and documents, finding the right lawyer and standing united that we can fight back against an enemy we can't always see, until it is too late."

According to her website, this coming year is scheduled for two important trials of cases that she uncovered in the manner of Hinkley. One of these trials is another case against Pacific Gas & Electric for another hexavalent chromium groundwater case. Says Brockovich, "Same cover-up in a new location."

The second trial is about the case at Beverly Hills High School. Unbeknownst to almost everyone there is an on-shore oil platform with 18 operational well heads built underneath the girls athletic field at the school. Right next door is also a large power plant. According to

Brockovich, "During my investigation of this case we all became concerned that we found over 400 former students with cancer. I will continue to update my blog regarding these cases."

Since her groundbreaking Hinkley case, Brockovich has also received many awards and designations including "Consumer Advocate of the Year" - Consumer Attorneys of

California, the "Julius B. Richmond Award" from The Harvard School of Public Health, a Nomination for the 2004 & 2005 "World Social Award" at the Women's World

Awards presented by President Mikhail S. Gorbachev, a Receiver of Doctor of Laws, Honoris Causa Degree and Commencement Speaker at Lewis and Clark Law School,

California Legislature - Assembly Resolution No. 1621 for her personal commitment to insuring the environment is free of toxic pollution, a "Special Citizen Award" for noble efforts in protecting children, from the Children's Health Environmental Coalition, "Champions of Children" Award - Cystic Fibrosis Foundation, "Women of Action Award - Woman of the Year" - Israel Cancer Research Fund, Honorary degree of Master of Arts, Business Communication - Jones International University, and Receiver of Doctor of Humane Letters, Honoris Causa Degree and Commencement Speaker at Loyola Marymount University.

For current cases and information you can visit her blog: The Brockovich Report, or her website www.brockovich.com.

For last minute booth space call Melissa Carroll at 573-280-9792. And for more information log onto: www.bpwlakeoftheo-zarks.org.

Michael's
Steak Chalet Swiss Village

The Restaurant For All Seasons

Gift Certificates are always the right size!

Premium Advice

with Steve Naught of Naught-Naught Insurance

The Sky is Falling...

Down Market Insurance Issues

It's a tough time for most people across the country right now due to the economic downturn. When times are difficult some businesses may tend to put off paying their insurance premiums until the last possible minute or may even cancel coverage all together until better times return. This could be a very poor decision to make as this may be when you need the coverage the most.

With the economy in the tank and many people out of work some individuals look to others to help them with their burdens. In the coming months we are likely to see an increase in claims in several areas. These claims can come from your clients, suppliers, employees, people you know, or people you aren't familiar with. You should maintain your insurance to keep a bad situation from getting worse.

A few areas we will likely be seeing a rise in claims over the next several months: Property Theft, Employee Dishonesty, Liability Claims (slip and falls), Workers Compensation (Layoff related fraud).

Here are three ideas to help you as a business owner in these trying times. 1) Pay your premiums on time. Some companies will only allow one or two cancellation/reinstatements before they opt not to reinstate a lapsed policy. It may cost more to rewrite a policy once it has been cancelled and you may even get less coverage at this higher price. 2) Document all suspicious behavior or incidents with employees and client foot traffic. Several

employers are already voicing concerns with claims they feel are false or with employees they fear are likely to turn in a fraudulent claim. Document your concerns; go over safety procedures and employee responsibilities on claims notification. (This may include drug testing requirements.) Also, make everyone aware that insurance fraud is a crime. Leave the door open for employees to return when decide to rehire in the future. 3) Keep an open line of



Steve Naught, CIC

communication with your insurance agent. You may be able to endorse lower payrolls or receipts to your policy mid term to help on your cost. Keep in mind that you will still have the audit to contend with at year end so only make changes if it is appropriate.

Steven Naught is a Certified Insurance Counselor with the Naught-Naught Agency. He can be reached at his friendly office for additional questions at 573-348-2794 or by email at stnaught@naught-naught.com.

Village of Four Seasons

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\$100 with a flat fee of \$30 per inspection. Homeowners are also required to obtain permits for any remodeling to the home's exteriors and any interior work that requires changes to the electrical or plumbing, but Davis said with that \$100 fee comes a lot of added value.

"For instance, homeowners may be replacing a shake roof with an architectural shingle. That's great until you learn that a square – a 10-by-10-foot area – of cedar shakes weighs about 70 pounds and a square of conventional shingles weighs about 400 pounds. So when you request a building per-

mit for a new roof, we'll come out and inspect the structure to make sure it can hold the weight and won't collapse on you," he said, adding they will also issue permits and conduct inspections for new sidewalks and retaining walls, if desired. "If you're spending money for a project, why not spend a little more and make sure it's done right?"

Davis is available for consultation anytime from 7 a.m. to 1 p.m. Monday through Friday. He said residents or contractors can also contact him on his cell phone at 573-216-1689.

As the Lake Churns

Recession Not All Gloom and Doom

The "R" word is back -- and this time economists ranging from former Fed chairman Alan Greenspan to the National Association of Realtors' Lawrence Yun agree that we're likely to be dealing with a declining economy for months to come. The U.S. has entered a recession," said Yun in his latest forecast, "and (the economy) will contract for the next three quarters."

Certainly the sobering reports we're seeing on retail sales point in that direction, and the stock market's sharp declines over the past few weeks suggest that investors are betting we're in a recession as well. But are all recessions always horrible times for real estate and home sales? You might be surprised to find that as long as mortgage money remains available, and home prices are affordable, real estate sometimes can weather recessions better than other segments of the economy.

Take the last national recession we experienced -- back in the years 2001 to 2003. Regional economies went flat or declined, consumer spending spiraled down, and nearly two million jobs were

lost. Times were tough for a lot of families -- no question about it. But the vast majority of households kept their jobs, and people needed houses.

Sales of existing homes actually ran counter to the overall economic trends during that recession, with total sales rising from 5.2 million in 2001 to 6.2 million in 2003, according to National Association of Realtors data. Even sales of newly-constructed homes rose during that recession as well -- from 900,000 to 1.1 million.

Now, no one can be confident that the same countercyclical pattern will occur in a short, relatively shallow recession this time around. But some building blocks are in place: First, mortgage rates are lower than they were during 2001, 2002 and most of 2003. Lenders working through FHA, Fannie Mae and Freddie Mac have direct, federally-backed access to the capital markets.

Second, a \$7,500 home buyer tax credit is already in place to provide an extra incentive to get potential purchasers off the sidelines, plus there are legislative stimulus package efforts in the works to increase the size of that credit, and extend it.

Real Estate and Lake News with C. Michael Elliott

Finally, home prices in many local markets have corrected back to levels not seen since 2003 and 2004.

Combined with affordable mortgage money and unquestioned pent-up demand, housing's performance might -- just might -- surprise a lot of people who assume recessions are necessarily all bad, all the time.

For more information or to ask lake real estate questions, contact Michael at 877.365.cme1 (2631) or cme@your-lake.com. You can also log your opinions on Michael's real estate blog, www.As-TheLakeChurns.com



Annual dinner held for Lake Area Chamber of Commerce membership

On October 15th the Lodge of Four Seasons was the place to be as nearly 300 Chamber members and guests came out to celebrate their businesses and community at the Lake Area Chamber's Annual Dinner.

"Show Me The Money – Networking for Business Prosperity" was the theme for the evening as attendees did just that. Four lucky winners were rewarded as the evening kicked off with Networking for Cash. As people mingled through the crowd a whistle periodically blew at which point they stopped and said – Show Me The Money.

If that question was asked to the right person a cash prize was given on the spot. As the program portion of the evening began the audience received a treat as a special guest was introduced – Sarah Palin, (a local entertainer bearing an overwhelming resemblance) who addressed the crowd with spot on rhetoric and campaign banter.

Guests enjoyed a delightful meal while viewing clips

of various events and outings from the past year. Before being addressed by the Outgoing President of the LACC, Mark Bowman, everyone had the opportunity to view a festive video which highlighted the growth and expansion of the Lake Area.

Hearing from long standing area business people through filmed interviews helped to put in perspective just how much this area has evolved and why it continues to be a vibrant and growing area in Central Mis-

souri.

Many people came together to make this evening such a success and deserve a gracious Thank You – Wendy Odom and the Catering Staff at Lodge of Four Seasons; Scott Smith, Wendy Smith and Shawn Kober of Video Productions / Lake TV 32; Wendy Rogers of Main Street Music Hall; the Lake Area Chamber Board of Directors, Volunteers and Staff; as well as all the members who came out to make it such a memorable event!





Holiday Shopping

*All around the
Lake area, merchants are
stocked to the rafters,
bringing shoppers a wide
selection at great prices for
the Holiday Season!*

Prewitt's Point Shopping Center

Prewitt's Point Shopping Center, located at the intersection of Highways 54 and 42 in Osage Beach, has something for everyone! You can Christmas shop for the handyman on your list at one of the nation's largest building supply stores; pick up some trend-setting styles at great low prices at the mall's specialty shops; find name brand items at off-price prices; take home unique items from around the world without ever leaving the Lake and plan the perfect holiday meal with the help of a registered dietician. And then, after you've shopped 'til you're ready to drop, you can grab a quick bite to eat at the center's wide range of restaurants.

Famous Footwear

Treat your footsies – or someone else's – to a great pair of shoes or boots at Famous Footwear where, until Dec. 31, you can buy one pair and get the second pair of equal or lesser value at half price. Don't know the size? Gift cards are great stocking stuffers! Store hours are 10 a.m. to 9 p.m. Monday through Saturday and 11 a.m. to 7 p.m. Sunday. For more information call 573-302-0970.

Hy-Vee

Save time, money and gas with one-stop holiday shopping at the Osage Beach Hy-Vee. From festive table settings to gorgeous gift baskets, they have all of your holiday needs. Start by creating family greeting cards in the photo center. Sign up at customer service for a holiday cooking class and learn to make traditional dishes healthier. Next, order a stress-free dinner from the Hy-Vee kitchen. Traditional ham or turkey and oven-roasted prime rib dinners are available with all of your favorite sides. Spend more time with family and less in the kitchen by picking up dessert at the Hy-Vee bakery. With a variety of pies and pastries, there is something for everyone. If you plan to cook, order specialty meats or choose the right-sized turkey

from the meat department. Your Hy-Vee dietician is available to help you plan meals for special dietary needs.

Hy-Vee can help you plan your family gathering or office party with arrangements from the floral department and gift baskets for your co-workers. They can create the perfect gift basket for a variety of interests. Last-minute shopping? Gift cards are a great choice. Hy-Vee can help you plan your holiday events and make this season a little easier, healthier and happier. To learn more or to place holiday orders call 573-302-7977 or visit Hy-Vee, open 24 hours.

Lowe's Home Improvement Warehouse

While Lowe's may not be considered your "typical" Christmas store, they do carry a large selection of Christmas trees and decorations as well as a long list of tools for the handyman on your list. Don't know what he needs? Lowe's also carries gift cards. They have announced that their special in-store craft project for December will be a gingerbread house. Children from second grade to fifth grade are invited to attend the free how-to clinic. While large groups are welcome, organizers ask that you call ahead at 302-8808 to make arrangements so they will have enough supplies on hand. Store hours for November and December had not been announced as of deadline.

Marshalls Megastore

Marshalls Megastore carries a stylish selection of unique merchandise and decor for your home, accessories, educational toys and books, and at this time of year, a tremendous selection of Christmas décor items, as well as a fabulous selection of brand name and designer fashions and footwear for the entire family that you'd typically find only in department and specialty stores. However, all this great merchandise is priced far below what you'd expect to pay. In fact, Mar-

shalls has become known as the leader in off-price pricing! And because the store receives thousands of new items each week, you'll always be able to find that perfect gift, even for those hard-to-buy-for people on your list.

Marshalls will have special holiday hours to make it easier to wrap up your shopping. Friday and Saturday, Nov. 28 and 29, the store will be open from 8 a.m. to 10 p.m. From Nov. 30 to Dec. 13 shop from 9 a.m. to 10 p.m. On Dec. 14 hours change to 8 a.m. to 10 p.m. and

then from Dec. 15 to 19 hours will extend from 9 a.m. to 11 p.m. From Dec. 20 to 23 Marshalls will be open from 8 a.m. to 11 p.m. Christmas Eve hours will be 8 a.m. to 6 p.m. and the day after Christmas, the doors will open at 8 a.m. and close at 10 p.m. On New Year's Eve and New Year's Day the store will be open from 9:30 a.m. to 6 p.m. For more information call 573-302-4810.

Maurices

Maurices is the place to shop for the styles of the season at great prices – and free

designer gift boxes and tissue are included with every purchase!

Throughout Thanksgiving weekend, shoppers can get great prices on lots of items while earning Bounce Back Coupons – money to spend on themselves later! From Dec. 8th thru the 14th, everyone who spends \$50 gets free jewelry. From Dec. 15 to Christmas Eve, Maurices will be holding its Great Gift Sale where lots of stocking stuffers will be at marked with great

continues on page 32

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573.348.9390

email Michael@steakchalet.com

Prewitt's Point Shopping Center

continued from page 31

low prices. And don't forget, Maurices offers non-expiring gift certificates in any amount over \$5. While you're there, make sure you pick up Wishbone the St. Bernard. Not only will this adorable fluffy dog be a hit under the Christmas tree, 100 percent of its purchase price will be donated to the American Cancer Society.

Holiday hours are:

Friday, Nov. 28: 8 a.m. to 9 p.m., Saturday, Nov. 29: 9 a.m. to 9 p.m. Hours will revert back to normal – 10 a.m. to 9 p.m. Monday to Saturday and noon to 6 p.m. Sundays except for Saturday, Dec. 20 when the store will be open 9 a.m. to 9 p.m.; Sunday, Dec. 21 – 11 a.m. to 6 p.m.; 9 a.m. to 5 p.m. on Christmas Eve and 9 a.m. to 9 p.m. the Friday and Saturday after Christmas. Call 573-348-3925 for more info.

Patio Pleasures and Backyard Billiards

For a family gift that will last far beyond Christmas day, visit Patio Pleasures and Backyard Billiards where you'll find a huge selection of games, billiard lamps and game room supplies and furniture. The store always carries more than a dozen pool tables to choose from as well as a catalog of 25 different styles that can be ordered. The store even offers pool and ping pong tables that can remain outside – perfect for those outdoor living areas! You'll also find lots of dart games, ping pong and foosball tables and even shuffleboard games – as well as all the supplies and accessories needed to hold a family tournament Christmas afternoon. And for that outdoor cooking aficionado, check out the Big Green Egg, touted as the world's best smoker and grill.

Backyard Billiards offers free delivery for all large items. They're open from 9 a.m. to 6 p.m. Monday through Friday; from 10 a.m. to 4 p.m. on Saturdays and from 11 a.m. to 3 p.m. on Sundays. Call 573-348-4100 for more.

PETCO

Whether you're looking for sweaters to keep your furry friend warm on cold winter outings, a little "bling" to adorn your kitty's neck or a stocking full of tasty treats, you'll be able to find it at PETCO. You can also get your pet pretty for the holidays at the full-service grooming station.

PETCO will once again be offering pet pictures with Santa. Bring your festive friend to meet Santa from 11 a.m. to 4 p.m. Dec. 6 or 13 and receive a framed digital photo for only \$8.95 plus tax, with \$5 of that fee going to local animal shelters. Shoppers who make \$20 donations to the PETCO Foundation will receive cute collectible cat or dog ornaments. Smaller donations are also welcomed. PETCO is open 9 a.m. to 9 p.m. Monday through Saturday and 10 a.m. to 7 p.m. Sundays. Call 573-302-4982 for more.

Replay

Replay, which sells new and used video games, consoles and other electronics, will be holding two great sales every day from now until Christmas. Shoppers can get 50 percent off all games with yellow stickers and can also get one free original X Box with the purchase of \$100 in X Box games.

Because Replay buys, sells and trades, players who need a little extra Christmas shopping money can bring their previously played games for cash. The store is also giving parents a real gift! You can pay \$5 per hour to leave your children 10 and older at the store to play in the game room, outfitted with 16 TVs and a variety of video games while you Christmas shop. Game time gift certificates would also be great for any young man's stocking! Replay is open 10 a.m. to 9 p.m. seven days a week. Call 573-348-0044 for more info.

Steak and Shake

They're at the top of everyone's wish list – and so is a gift certificate to the all-time favorite! The restaurant is open

6 a.m. to midnight Sunday through Thursday and 6 to 2 a.m. Friday and Saturday. For more information call 573-348-0090.

Target

Because Target is part of a corporation, all information has to be released from headquarters and as of this issue's deadline, they were not ready to announce any hours for Christmas shopping nor could they provide information about sales. Call 573-302-7969 for information.

Walgreen Drug Stores

Of course, you'll need to check out Walgreen Drug Stores' Black Friday flyer for pages full of special, early morning and one-day only sales that you won't find anywhere else at the Lake. You also don't need to look any further than Walgreen's for a huge selection of perfumes and colognes as well as all those "only available on TV" items! Walgreen's also offers a wall full of cosmetics and weekly specials that will allow you to fill a young woman's stocking with all her beauty

"necessities" at a great low price. And a beauty advisor in the cosmetic department can help you find everything her heart desires.

Santa will be on hand on select Saturdays in December. Check the store for details. Because Walgreen's photo lab still develops APS and 35 mm film, it's the perfect place to get prints made of all those great shots taken on Christmas morning. Regular store hours are 8 a.m. to 10 p.m. daily with the pharmacy open from 8 a.m. to 10 p.m. Monday through Friday; 8 a.m. to 6 p.m. on Saturdays and 10 a.m. to 6 p.m. Sundays. However, hours will be extended to midnight from Friday, Dec. 19 to Dec. 23 to help those last minute shoppers get everything they need. Ca.; 573-348-5081 for more.

West Marine

The largest boating supply company in the world, is the perfect place to shop for any lake lubbers! And picking a gift from their huge selection of water toys – including kneeboards, wakeboard, wa-

ter skis, wet suits – and everything else needed to go with them – guarantees you'll be named "Best gift giver in the world!" Get this year's hottest item – the new Spot Satellite Messenger, a personal GPS tracking system that can be carried with you and keep you from getting lost not only on the boat, but everywhere you go – hiking, snow skiing, even driving to your favorite relative's house for Christmas dinner. Not only does West Marine carry a wide variety of boating supplies and accessories, boating apparel and shoes, they'll have great special prices on those items throughout the holiday season. Check the in-store flyers or www.westmarine.com for details. You can also let the world know about your first love with West Marine's boat-oriented Christmas cards.

West Marine will be open from 9 a.m. to 5 p.m. Monday through Saturday and from 9 a.m. to 4 p.m. on Sundays. Call 573-302-0552 for more.

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November Holiday Events

By Michael Gillespie

It's the holiday season! Santa Claus, Christmas lights, parades, and Thanksgiving dinners are all on tap for Nov. in the lake area. There's something for everybody, and you don't have to go far to find it. Just take a look—

HOLIDAY OPEN HOUSE

Saturday, Nov. 1
Various Locations, Stover, MO, (573) 377-4616

This one-day event features some 20 businesses offering special deals, percentage off sales, samples, and refreshments.

CHRISTMAS CRAFT BAZAAR

Friday and Saturday, Nov. 7 – 8, from 9 a.m. to 4 p.m., Camden County Museum, Linn Creek, MO, (573) 346-7191.

This sale features a variety of arts, crafts, and home décor for the holidays.

FESTIVAL OF TREES & WREATHS

From Nov. 14 to December 15, Camden County Museum, 206 South Locust Street, Linn Creek, MO, (573) 346-7191.

A display of decorated trees and wreaths donated for exhibit and silent auction.

CHRISTMAS ON MAIN STREET — MUSICAL SHOW

Fridays and Saturdays, Nov. 21 – 22 and 28 – 29 at 8 p.m., and Sunday, Nov. 30 at 3 p.m. Main Street Music Hall, 5845 Highway 54, Osage Beach, MO, (573) 348-9500

A two-hour Christmas variety and comedy show, with an appearance by Santa Claus for the kids. \$17 for adults; \$15 for seniors 55 and up; children 5-12 are \$8; 4 and under are free.

ELDON MERCHANTS CHRISTMAS

Saturday, Nov. 22, Downtown Eldon, MO (573) 392-5151

The 20th Annual Eldon Merchants Christmas Festival will feature crafters and vendors in the Community Center from 9 a.m. to 5 p.m., with free entertainment from 9 to 2, plus ham and turkey dinner for \$7 from 11 a.m. to 2 p.m. There will be a large Christmas parade at 2 p.m. (Last year's parade boasted over 100 floats.) There is no entry fee for the parade — anyone can enter and possibly win cash prizes.

1ST LAKE HOLIDAY LIGHTS DRIVE-THRU PARK

Beginning Saturday, Nov. 22, through New Year's Eve, Osage Beach City Park, Osage Beach, MO (573) 964-1008

A drive-thru holiday lighted park, approximately one mile in length. \$10 per car; discount cou-

pons will be available throughout the area. Sponsored by the Lake Area Chamber of Commerce, the Convention and Visitors Bureau, and Tri-County Lodging Association. On Friday and Saturday nights Santa will be available for pictures at a nominal cost. Open Wednesday through Sundays from 5:30 p.m. to 9 p.m., and open every day between Christmas and New Year's Eve.

4th ANNUAL GINGERBREAD CONTEST

Saturday, Nov. 22, Camden County Museum, 206 South Locust Street, Linn Creek, MO (573) 346-7191

A gingerbread house building contest. Home made gingerbread creations will be judged. Plus Christmas in the kitchen.

THANKSGIVING BUFFET — RESORT AT PORT ARROWHEAD

Thursday, Nov. 27, Resort at Port Arrowhead, Lake Ozark, MO, (573) 365-2334

All you can eat buffet of traditional Thanksgiving fare served from 10:30 a.m. to 4 p.m. \$17.95 for adults; \$16.95 seniors 62 and over; \$8.50 for kids 6-12; children 5 and under are free. Open for dinner from 4 p.m. to 8 p.m. with regular menu plus Thanksgiving Day plated specials.

THANKSGIVING BUFFET AT COUNTRY CLUB HOTEL

Thursday, Nov. 27, Country Club Hotel & Spa, Lake Ozark, MO, (573) 964-2222

Treat your family to a Thanksgiving feast with a wide variety of traditional holiday favorites including hand-carved roasted tom turkey, Angus prime rib, and baked pit ham with all the trimmings. Adults - \$24.95 Children ages 5-11 - \$9.95 Children 4 and younger are free. Call for reservations.

THANKSGIVING BUFFET — LODGE OF FOUR SEASONS

Thursday, Nov. 27, Lodge of Four Seasons, Lake Ozark, MO, (573) 365-3000

A traditional holiday fare including roast turkey, beef, and ham, side dishes, breakfast items, and deserts. 10 a.m. to 6 p.m.; adults \$26.95, children \$13.95. Reservations suggested, but not required.

THANKSGIVING BUFFET — TAN-TAR-A

Thursday, Nov. 27, Tan-Tar-A Resort, Osage Beach, MO, (573) 348-3131, Thanksgiving holiday buffet. Call for details.

WINTER HOLIDAY LIGHTS AND SANTA'S ARRIVAL

Thursday, Nov. 27, Tan-Tar-A Resort, Osage Beach, MO, (573) 348-3131

A Thanksgiving night kick-off to the holiday season. At 5:30 p.m. there will be a bonfire and sing along at the Hidden Lakes parking lot (the 9-hole golf course), followed at 6:30 p.m. by a lighting extravaganza and the arrival of Santa. Open to the public.

ANNUAL FESTIVAL OF LIGHTS

From Nov. 27 to December 31, Shrine of St. Patrick's Church, North Highway 5, Laurie, MO, (573) 374-7855

A drive-thru holiday light park on the grounds of St. Patrick's Catholic Church. The Festival of Lights is the oldest light park in the area with more than 2000 strands of lights that focus on the true meaning of Christmas.

ANNUAL ENCHANTED VILLAGE OF LIGHTS

From Nov. 27 to December 31, Laurie Fairgrounds, Laurie, MO, (573) 374-4871

A drive-thru holiday light park. More than 1 mile of lighted holiday figures greet young and old with over 120 different displays and animated figures. Donations accepted.

SANTA CLAUS AT STONE CREST MALL

Friday, Nov. 28 and Saturdays until Christmas, Stone Crest Mall, Osage Beach, MO, (573) 348-3016

Santa Claus will arrive at noon on the Friday after Thanksgiving and will make additional appearances every Saturday until Christmas from noon until 4 p.m. Visit Santa in the hallway next to Sears and have a picture taken to remember the event.

ANNUAL LIGHTED CHRISTMAS PARADE

Saturday, Nov. 29, Laurie, MO, (573) 374-5500

A holiday parade and lighting of the community tree. Parade starts at 6 p.m. at Central Bank in Laurie and will proceed north on Highway 5 to the Laurie Terrace Mall. Kids can visit with Santa and Mrs. Claus at the mall and have their pictures taken in exchange for a monetary or pet food donation to the animal rescue facility at Sunrise Beach. There will also be a drop off area at the mall for guests to donate various goods to be sent to our troops.

THE CHRISTMAS HOUSE AT LAURIE

Begins Friday, Nov. 28, then Thursdays through Sundays until Christmas, Laurie Terrace Mall, Laurie, MO, (573) 374-5500

A free open house from 6 p.m. to 9 p.m. for children of all ages.

Displays include animated figures, a large train layout, American Girl dolls historical figures, and school supplies from the 1700s to the 1900s. Kids can color pictures, hear a story, and receive a toy.

BREAKFAST WITH SANTA

Saturday, Nov. 29, also December 6 and 13, Lodge of the Four Seasons, Lake Ozark, (573) 365-3000

Breakfast with Santa, 9 a.m. to 11 a.m.; adults \$13, children \$7. Special music performance by the High School Brass Quartet from 9:30 to 10:30 a.m., followed

by a classic children's Christmas movie at 11:30 a.m. and a classic Christmas movie at 7:30 p.m. Santa will also be on hand from 11:30 a.m. until 3 p.m. Cookies, cider, and hot chocolate will be available in the lobby.

AFTER THANKSGIVING WEEKEND SALE & MIDNIGHT MADNESS

Friday, Nov. 29, Osage Beach Premium Outlet Mall, Osage Beach, MO, (573) 348-2065

Extended hours for added savings for shoppers. Stores will open at midnight on Thanksgiving night and will remain open until 10 p.m. Friday.

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Christmas displays once again light up the Lake

by Nancy Hogland

Portions of Lake of the Ozarks will once again be transformed into a winter wonderland as millions of twinkling lights are lit at four different locations in celebration of the Christmas season.

"In fact, we always hope that everyone – business and homeowners alike – will decorate. It puts us all in the mood and adds to the festive feeling," said Trish Creach, executive director for the Lake Area Chamber of Commerce. "I love driving through town at Christmas time when everything is all lit up. This is such a special place anyway and when you add that on top, it's just great!"

She said that after a one-year hiatus, the Lake Area Chamber of Commerce will once again be holding a drive-thru display, but this year it will be featured in the new Osage Beach City Park and, if things go as planned, will include a bonus for visitors. According to Creach, the display was moved from the site below Bagnell Dam because of security issues and the steep terrain which made it difficult to access the park when roads when slippery.

"We're hoping to sign up different civic groups, churches and organizations to man the concession booth on weekends and also to provide additional activities," she said. "Since the organizations can keep any money they take in on anything besides park admission, we're hoping they will want to offer a variety of things - like getting someone to play Santa and letting the kids get pictures taken with him. Maybe another group – and this would be perfect for a youth group – could help little kids write letters to Santa for a donation. Groups could sell hot chocolate and sing Christmas carols and have a sing-along. On their night, another group could, for a small fee, have a table with a Christmas craft – the possibilities are pretty unlimited."

There's another change in store. This year's Holiday Lights celebration will be kicked off on Nov. 22 with a parade starting at the Osage Beach fire station

on State Road KK and ending at the School of the Osage High School campus on Hwy. 42. Creach said quarters were too close at the city park to have a bonfire and provide parking for the several hundred people that typically attended the event.

"We'll still have our traditional bonfire, hot chocolate and S'mores and entertainment, then people can drive over to the park to view the light display. We just thought this would be easier and safer," she said.

The Lake Holiday Lights Drive-Thru Park, which will



include some 75 different displays, will be open from 5:30 to 9 p.m. Wednesdays through Sundays from Nov. 22 to Dec. 25. From Dec. 25 to Dec. 31, the park will be open the same hours but will be open every evening. A per-car admission fee will be charged to offset the costs of electricity and maintenance of displays.

Thanksgiving kicks off Tan-Tar-A Resort's Winter Holiday Festival Lights Celebration and Santa's Arrival. At dusk, everyone is invited to gather for free hot apple cider and cookies at the Hidden Lakes Golf Course parking lot near Timber Falls while they wait for Santa's arrival. Then after a fireworks display, and a countdown led

by Santa, the light displays on the resort grounds will be flipped on. Kids young and old alike will be invited to follow the jolly old elf to the North Winds meeting room where, for a nominal fee, pictures can be taken with Santa and free entertainment will be provided. The lights will remain lit every evening from Thanksgiving to New Year's.

Thanksgiving will also be the official start of two drive-thru light displays on the west side of Lake of the Ozarks – the Enchanted Village of Lights in Laurie and the Festival of Lights at the St. Patrick's Catholic Church.

Beginning more than 25 years ago, St. Patrick's display is the oldest in the area. According to organizer and marketing director Rose Vanderbeck, it began when Father Barnett came to the Laurie parish and decided he missed the lights he was used to seeing in the city. Through the years, additional lights were added and now features more than 3,000 strands. Traditional Christmas music is played in the background and visitors are invited to linger for a while, enjoying the peace and serenity found on the grounds. And unlike other displays, St. Patrick focuses on the true meaning of Christmas.

"We have several displays, but the attention is focused on the crib scene," Vanderbeck said.

Admission is free. Park hours will be 5 to 10 p.m. from Thanksgiving to New Year's.

Carloads of Lake area residents and visitors will once again have the opportunity to enjoy a mile-long display that includes both animated and still Santas in a variety of poses, angels, snowflakes, gingerbread kids and numerous Christmas greetings from area merchants at the Enchanted Village of Lights in Laurie.

The park has become a favorite of many, attracting several thousand people each year. Admission is free. The park will be open from 5 to 9 p.m. Sunday through Thursday and from 5 to 10 p.m. Fridays, Saturdays, Thanksgiving and Christmas eve.

Stone Crest- the Lake's indoor shopping mall

by Michael Gillespie

Since 1984, Stone Crest Mall, the area's only indoor shopping center, has featured a variety of shopping experiences for vacationers and homeowners alike. Located at 3797 Highway 54, across from Hy-Vee in Osage Beach, Stone Crest is home to nearly 40 businesses ranging from retail stores, personal services, and professional offices.

Along with its many stores, Stone Crest Mall continues to be the hot spot for several well-attended events. Stone Crest Mall hosts an annual Art and Ambiance Fair, as well as the Missouri Wine Festival. For the kids, there are the seasonal trick-or-treating and easter egg hunting events — and Santa Claus. In addition, Stone Crest Mall works with the Lake Regional Hospital for the Adult

December 6 is Local Authors' Day. Call (573) 348-4788 for details. During the holiday season Stonecrest Book & Toy will be open from 10 a.m. to 8 p.m. Monday through Saturday, noon to 5 on Sundays.

Saffee's Ladies Apparel carries purses, belts, shoes, sunglasses, and upscale ladies clothing for every age group and size. They feature formal wear by Joseph Ribkoff, a designer line from Canada, and a senior line by Alfred Duner. Saffee's selection of casual wear includes an array of jackets, sweaters, scarfs, and turtle necks. Saffee's will be open from 10 until 8, Monday through Saturday, and 12 to 5 on Sundays. You can call them at (573) 348-4755.

Nautical Landing is the area's only store that deals



and Children's Health Fair, Rotary Club with Candyland, and more than 50 charities.

From one end to the other Stone Crest will be alive with Christmas sales and events this year. Here's what to expect—

True to its name, Stonecrest Book & Toy features the area's largest selection of books, magazines, toys, puzzles, and games. It is the only area retailer for the popular Thomas the Tank Engine line of wooden toys. They'll be on sale — 20 percent off — from November 1-8. Look for a storewide 20 percent off sale (except magazines) from November 13 through 16. You'll find Tinkertoys at Stonecrest, along with traditional board games such as Monopoly, Stratego, Battleship, Scrabble, and many more. November 15 is Game Day; the staff will have various games laid out for you to try.

exclusively in nautical and tropical-themed items, and the variety is fantastic. You'll find gifts such as miniature figures and statuettes, brass bells, ships clocks, Christmas cards and ornaments, and clothing. Owners Linda and Ron Grossman say their top gift items this year are Tervis Tumblers — double insulated, American made tumblers that are guaranteed for life, and Gurgle Pots. Gurgle Pots have to be heard to be appreciated — they actually make a gurgling sound when you pour out your favorite beverage! And if you've already purchased a Gurgle Pot, you'll be interested in seeing the new matching plates and sauce dishes, in four colors. Nautical Landing also features the full line of Bluecrab Bay Company gourmet foods, cheese balls, dip kits, mixes, and nuts.

continues

Stone Crest- the Lake's indoor shopping mall

Check out the store's website, www.NauticalLanding.com, or give them a call at (573) 348-3885. For your convenience they'll be open from 10 a.m. to 7 p.m. Monday through Saturday, and 11:30 a.m. to 5 p.m. on Sundays.

Donna's Hallmark will once again feature all the wonderful Christmas items that we've come to expect from Hallmark. That includes a large selection of cards and ornaments, Santas, snowmen, wrapping paper, and gift bags. Other popular mainstays are the Woodwick Candles, with actual wooden wicks that crackle when burning, and the Willow Tree figurines. One of the really cute items this year is called the Season's Greeting Snowmen, a table top display with two singing and dancing snowmen. They are available for \$14.95 with any three card purchases. Donna's Hallmark will be open from 10 to 8, Monday through Saturday; noon to 5 on Sunday. There will be extended hours, 7 a.m. to 8 p.m., on the Friday after Thanksgiving. You can call them at (573) 348-3484.

Accurate Flooring has a fine selection of carpet, plus wood, granite, tile, and marble flooring. Owner Mike Renda says that there is always something on sale. He's open 10 to 5 Monday through Saturday, and 12 to 5 on Sundays.

Fox Levis offers a full line of Levis for men, women, and children. The line includes tops, jeans, handbags, overalls, wallets, and caps. Look for an additional 30 percent off sale from 7 to 10 a.m. on the Friday after Thanksgiving. The store will be open normal hours after that — 10 to 8, Monday through Saturday; 12 to 5 on Sundays.

American Shoe is the lake area's number one source for Crocs. They come in a variety of colors, and even fleece lined! Throughout the Christmas season all Crocs will be on sale, from 30 to 50 percent off. American Shoe will open at 7 a.m. on Black Friday. You can also recycle your old Crocs at the store. Their phone number is (573) 348-4284.

Lloyd's Art Center & Gallery boasts the largest selection of custom framing in the area.

Owner Lloyd Kaufman also stocks an impressive selection of fine art prints and posters, as well as art supplies for beginners and professionals. During the holiday season he'll feature 20 percent off on framed prints. He's open from 10 to 7, Monday through Saturday; noon to 5 on Sundays. Phone (573) 348-4410.


Snaps 2 Scraps is a scrapbooking and specialty store. Owner Becky Beck explains that scrapbooking is a way of preserving memories through pictures and life stories. Becky offers both themed and non-themed albums and a wide variety of related items. See her website at www.snaps-2-scraps.com. Becky will offer 25 to 50 percent off all items after Thanksgiving. The store will be open regular mall hours. Call (573) 365-9977 for details.

Sears at Stone Crest carries a full line of major appliances, mowers, and exercise machines. Franchise owner Matt Breuer and his father, Dale, say that they will open early during the Christmas season — 5 a.m. to 7 p.m. Monday through Saturday; noon to 5 on Sundays. Look for various sales throughout. You can call them at (573) 348-8999.

Other shops in Stone Crest include TNT Computers, Osage Cigar Company (formerly Pars and Cigars), Blockbuster Video, and Starbucks. A new restaurant, called Bootleggers will open in December.

Santa will arrive at Stone Crest at noon on the Friday after Thanksgiving and will make additional appearances every Saturday from noon to 4 p.m. The local Rotary Club will sponsor Candyland at Stone Crest from November 22 to December 14. They will set up a tree decorated with lists of items requested by needy children from the area. Patrons can choose an individual list and purchase the items for the children. In addition, there will be a Christmas Open House at Stone Crest on December 6, with prizes, sales, food, and music.

Ready or not, here comes Christmas at Stone Crest Mall!



First Annual

Lake Holiday Lights

**Lake of the Ozarks
Drive-Thru Light Park**

Nov. 22nd - Dec. 31st - Osage Beach City Park
Highway 54 - Adjacent to Osage Beach Premium Outlets
5:30 p.m. - 9:00 p.m. Wednesday - Sunday
Open the Entire Week from Dec. 25th - Dec. 31st

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Lake Holiday Lights

Lake of the Ozarks Drive-Thru Light Park

For Festival Events & Park Schedule, please go to lakeholidaylights.com



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Jean-Michel Jarre's Aero System Black



Jean-Michel Jarre felt that MP3s were a slight to the original music, and so set out to design a speaker system for the iPod that brings some of the lost sound nuances back to the music. His answer: the Aero System Black. Aimed squarely at the top-end of the iPod dock market, the Aero System Black features an integrated amplifier, separate low and high speakers, and ultra-resistant glass enclosure. Perched at the top is the iPod touch slot

with play controls. If you click around on his French-Only website, you'll stumble across an ordering form if you can't live without one. About **\$570** (449 Euros) at <http://jmjarretechnologies.com>.



The MIU Hybrid Portable Computer

The Miu HDPC or "Hybrid Dual Portable Computer", as the manufacturers have dubbed it, is the third incarnation of an all-in-one portable appliance. The first two were vaporware, never showing up outside of technical drawings. The newest is set to go on sale in Korea for a mere \$500. But for the money, this one's got 2 processors, 2 LED screens and does almost everything-- cell phone, camera, texting, MP3/Movie playing, and has a full Windows CE installation. No word on whether or not it will be offered for sale in the US, but one can hope. **\$500-ish**.

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SERVING THE LAKE AREA

The Vandervort Report

Christmas in October

Amidst the worse global economic meltdown since the great depression, is there finally a glimmer of light at the end of the tunnel? Has the stock market finally found the bottom of the abyss, and began to rebuild on a solid foundation? Has the housing market at long last been corrected? And will the seven hundred billion dollar gift the American people just gave our financial institutions be enough of a shot in the arm to allow cash to start flowing back into our economy, so we can get back to business? October 2008 is no doubt the most expensive month in all of history; with the US government committing some Trillion dollars in economic recovery programs. If that's not Christmas in October, I don't know what is!

Who would have ever imagined the extent of our recession even one year ago? Would anyone have guessed the failure of several of the largest firms on Wall Street, the failure of the largest insurance company in the world, the failure of many of the largest lending institutions in the country, the likely collapse of General Motors, and the implosion of Fannie Mae and Freddie Mac? Would anyone have believed a year ago that by the end of the third quarter of 2008 we would have the President of the United States, the Secretary of the Treasury, the Majority and Minority leaders of both the House and Senate, and the Democratic and Republican candidates for President, all coming forward and telling the American people that if we didn't infuse a Trillion dollars into our economy that we could all be facing Armageddon?

For all of the heat the current administration has taken over the economy, I would have to say that they have acted boldly, and quickly to try and get a handle on this crisis; they have reached across party lines, and across the globe, and achieved an unprecedented unity among all of the leading economies to work together to try and revitalize the world economy; so much for the theory of a lame duck President. I would add; that this economic down turn started about two years ago, pursuant to the change in power in the House and Senate, which collectively have a heck of a lot more control over economic policies than the Executive Branch.

The Lake of the Ozarks economy has traditionally been somewhat insulated from downward trends, but not this time; the Lake was unable to dodge the bullet of the 2008 recession. There have been four mitigating factors that magnified the impact of the recession on the lake economy. It started with the Blizzard of 06/07; which was just

about the beginning of the slowdown in the US economy. The blizzard took a couple thousand boaters off this lake in 2007 that we have never gotten back. The second kick in the teeth, was the torrential rain fall we had all across the Midwest for the entire first half of 2008; not only did the Lake have rain every single weekend during the first two quarters of the year, the rest of the Midwest was flooded, and many of the vacationers who would normally frequent the lake, couldn't even get here because of the flooding. To add insult to injury, as the economy was going down, fuel prices soared to an all time record high, which absolutely killed the boating traffic on the lake. The knockout punch was the lending crisis, combined with the recession; banks started freezing up construction loans, and second home loans have been more difficult than ever to get. All of those conditions put a major hurt on the Lakes economy, and devastated many local businesses.

Being involved in as many various businesses here at the lake as what I am, I certainly haven't been immune from the recession; combine that with the fact that I just completed a sixty million dollar Resort, and opened for business smack dab in the middle of the worst recession in history, and I can tell you first hand, just how devastating this recession has been on a lot of businesses. Like every other business I know of here at the Lake, it's been a very hard year, and we have had to make some changes, and navigate the recession; but don't believe every ridiculous rumor you hear from my critics; we're still standing, and we'll stay standing, and when the economy rebounds, we'll be stronger because of it!

I am very encouraged by the light I do see at the end of the tunnel. I do believe that the recent economic recovery programs that have been put into effect will go a long way to help stabilize the economy, and I further believe that we'll start to see noticeable changes by next spring. If there is a silver lining in all of this mess, it's that fuel prices have dropped drastically and it looks like the American dollar may be on its way back on top of other foreign currency.

On a final note; I'm sure we're all ready to put 2008 behind us, so I'd like to invite everyone out to ring in the New Year at our beautiful new Resort, for a fantastic New Years Eve celebration! I hope to see you there!

Merlyn Vandervort

Horny Toad Inc.

Toad Cove Resort Properties, LLC

Millennium Group of Companies

Native American children blessed by local ministry



by Nancy Hogland

Though Santa is known to travel far and wide to deliver presents, until Camdenton resident Billie Orr got involved, children in some areas of the nation seemed to get skipped each Christmas.

Over the past 10 years, Billie, founder of TIPI (Taking Indian People Inspiration) Ministries, and her husband Jim have delivered loads full of baby dolls, cars, games and other toys to some of the poorest Indian reservations in the country. And this year will be no exception.

"When I started this ministry, I envisioned being very evangelistic – teaching and preaching – and there has been some of that, but I also know that faith works by love.

When people are hungry and cold, it's hard for them to trust. So I began by visiting various reservations, taking food, clothing, school supplies and other necessities that had been donated to the ministry. I sincerely believed that if I couldn't show concern for their physical condition, I had no right to speak into their spiritual condition," she said.

In 1997 the Orrs also got their church involved and they and other parishioners caravanned carloads of donated food, clothing and Christmas gifts for children to Pine Ridge Reservation. They've continued this tradition ever since, making the trip in mid November, before the winter snows blanket the area and make roads impassable.

"After that first trip we received a thank-you letter from the pastor there. He wrote that for many of the children, those presents we brought were the only gifts they had ever received. We've since made many trips to Pine Ridge, as well as Rosebud and Crow Creek reservations, which are also in South Dakota, and to the Navaho reservation in New Mexico," she said, adding that, in addition to the Christmas runs, she and many other volunteers have spent their vacations building outhouses, winter-proofing trailer homes, expanding churches and even doing a little preaching in between.

This November, they will again be blessing Pine Ridge

Reservation. Their goal is to provide gifts valued at \$10 or more for 150 children ages 16 and younger as well as 50 "family bundles" that include new bath and hand towels, wash cloths, body wash, shampoo, personal care items, light bulbs, batteries, dish soap and other like products – items that Billie said are not often able to be included in the household budget.

Cash donations will be used to purchase additional toys and bundles. All gifts must be received by Nov. 15.

"A lot of people believe that only Indians can minister to other Indians, but if God could use Paul, who was a Jew through and through, to minister to gentiles, he can certainly use a white woman to minister to Native Americans," she laughed.

Donations by check can be made out to TIPI Ministries and mailed to PO Box 1203, Camdenton, MO 65020. If you would like to donate and have someone pick up your gift, call 573-873-3114. For more information about the ministry email Billie at buffalor@charter.net.

Quickbooks Pro training opportunity

Attention area businesses & organizations! Training classes on the popular QuickBooks Pro accounting software will be offered by University of Missouri Extension over the next couple of months. Due to the popularity of classes offered, additional Introduction to and Advanced level classes have been scheduled.

Class dates will be as follows:

- Introduction to QuickBooks
- November 18 OR
- November 25
- Advanced QuickBooks
- December 9

Classes will run from 9:30 a.m. to 4:00 p.m., and will be held at State Fair Community College – Lake Campus in the lower-level of the Stonecrest Mall, Osage Beach.

The Introductory level class will focus on setting up a com-

pany or companies in QuickBooks, establishing a Chart of Accounts, payroll and payroll liability procedures, and reporting capabilities of this software.

The Advanced level class will focus on the expanded reporting capabilities of QuickBooks, importing and exporting data to Microsoft Excel, setting up and tracking inventory, tracking job costs, and setting up opening balances in equity accounts.

Class size is limited and pre-registration is required. The fee to attend the class is \$89.00 per person. To register or for further information, contact the Camden County University of Missouri Extension Center, phone: 573-346-2644; or register on-line at <http://www.missouribusiness.net/cgi-bin/calendar/>



The Camdenton Area Chamber of Commerce recently welcomed El Caporal Mexican Restaurant as a new Chamber member. El Caporal is located at 323 E. Hwy 54 in Camdenton, and is open for lunch and dinner 7 days a week: Sunday – Thursday 11 AM – 9 PM, Friday and Saturday 11 AM – 10 PM. Participating in the ribbon cutting were Ramon Hernandez, Owner [with scissors], El Caporal employees, Florentino Hernandez, Jose Aguirre, Alex Jimenez, Salvador Gareta and Jose Garcia; Bruce Mitchell, Camdenton Area Chamber of Commerce; Amy Hatfield, Doug Horman and Charli Allee, First National Bank; Tracy Brosnell, Johna Stanfield, Chris McElyea, Jeff Welsh, Central Bank of Lake of the Ozarks; Laura Wright, Camdenton Police Chief; Steven Craig, City Administrator, Brenda Colter, Camdenton City Clerk and Mark Stombaugh, City of Camdenton Assistant City Administrator.



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First National Bank announces new branch location opening

First National Bank announces the opening of a new full service facility in Camdenton.

First National Bank has been serving the Lake Area for over 100 years. The bank currently has four locations and plans to open their fifth in November, 2008.

The new location will be lo-

cated at the corner of Highway 54 and Turner Parkway in Camdenton. Their other four facilities include the main bank on Highway 5 North in Camdenton, the Osage Beach branch on Highway 54, the Sunrise Beach branch on Highway 5 North, and the Lake Ozark branch on Business 54 in Lake Ozark.

According to Mr. K. Clayton Rogers, President/CEO of First National Bank, "In building the new location we are proactively responding to the new Camdenton by-pass. Not only will the new facility provide a bank location east of the by-pass, it will also provide a convenient option for our customers."

Newcomers/Longtimers Calendar Of Events – November 2008

November 3, 2008, 10:00 a.m.: The Newcomers/Longtimers Club will have a Community Committee meeting at the Central Bank Main Branch in Osage Beach. The guest speaker will be Sarah Bloom, Volunteer Coordinator of Community Hospices of America. The committee is or has been involved in various projects that interest or inform the members of N/L. For more information, please call Carlene Chubbuck at 374-9281.

November 6, 2008, 9:45 a.m.: The Newcomers/Longtimers Club will have Cards and Games at Christ the King

Lutheran Church, 1700 Bag-nell Dam Blvd., Lake Ozark. Cost is \$15 which includes lunch prepared by Arrowhead Garden Club and coffee or tea. For information, call Charlotte Perso at 317-0602.

November 9, 2008, 6:00 p.m.: The Newcomers/Longtimers Club will have a social evening with spouses and friends at The Bull Pen, 1493 Hwy KK, Osage Beach. Social hour begins at 6:00 p.m. with dinner at 7:00 p.m. For more information and reservations, please call Donna Kircher at 348-1645 or Terry Divine at 302-4527 by Friday, October 31.

November 20, 2008: The Newcomers/Longtimers Club will hold a Luncheon Meeting at the Country Club Hotel on Carol Road in Lake Ozark. Social Hour begins at 11:00 a.m.; business meeting at 11:30 a.m.; and luncheon at noon, followed by a presentation of Community Pride Awards by the Community Committee. There will be an opportunity for holiday shopping at the Unique Boutique coordinated by Mary Lunsford and Carole Brouk. For information or reservations, contact Lynda Hartwick at 365-9985.

"Better than Best" awards presented to School of the Osage students



For over 10 years Bobbi Bash, a local realtor, has been presenting her "Better Than Best" award. This award is given each quarter to 2 male students and 2 female students in the 7th & 8th grade and this year Bobbi has added the 6th. Graders!

Bash's criteria is not just grades. It is based on improvement, attendance, attitude & service. The students are selected by a committee of teachers and Principal Tony Slack at School of the Osage.

The students receive a framed certificate, \$25 dollars, and Bobbi takes them to a Lake Ozark Rotary Luncheon so that they may get exposed to our community business leaders.

Bobbi was a school teacher before her real estate career and feels education is the most important avenue for our children. Positive motivation and exposure at this age level is very important. It is interesting how many of "The Better than Best" students have also received the Rotary scholarships their senior year. Bobbi is the Owner/

Broker of Bobbi Bash Realty and has been in business 22 years at the Lake.

The students named for the "Better Than Best" awards are;

1ST QUARTER School of the Osage

6th Grade students selected are Jonathon Williams, Son of Chully and Louise Williams and Taylor Davidson, Daughter of Cody and Conda Davidson.

7th Graders selected are Courtney Howard Daughter of Thomas and Virginia Howard and Dylan Ash, Son of Mike and Stephanie Bartlett.

8th Graders selected are Matthew Rechenmacher, Son of Steve and Rebecca Rechenmacher and Breanna Lindner, Daughter of Thomas and Veronica Lindner.

Disadvantaged kids need our help

by Nancy Hogland

Fewer disadvantaged boys and girls assisted by the Season of Sharing program will be finding presents under their Christmas trees this year.

Chairman Danielle Kimmel, who also heads up the Miller County Child Advocacy Council, said four major donors have dropped out of the program which has forced her to cut back on the number of families she will be able to help.

"Last year, we were able to provide gifts for around 500 children. This year we won't be able to handle more than 300. I hate to do this, but unless more people come forward with cash donations, we don't have any other choice," she said. "In addition, some of the organizations that used to provide items are now keeping what they've raised to help with their own needs. Unfortunately while the poor economy has resulted in fewer groups being able to donate, I'm afraid it will also result in even more people needing

help this year, which will make it doubly hard."

In order to make sure the organization is helping the "neediest of the needy," this year's applicants will be thoroughly screened and will be required to show proof why they are unable to provide Christmas gifts for their children on their own, she said, explaining acceptable "proof" would be documented reasons why parents have been unable to find jobs or medical or other expenses that have drained the family budget.

After the list is compiled, the rest of the applicants will be placed on a waiting list and any assistance with Christmas gifts for children will be made available as it comes in. If additional funds come in after Christmas, they will be used to help with year-round emergency needs of children.

Those selected to be part of the program will be asked to fill out a form for each child, listing that child's clothes and shoe sizes, needs and things he

or she hopes Santa will bring. Each child will be assigned a code number and that number, as well as the child's information, will be transferred to cards that will then be hung on Christmas trees in different businesses around Eldon.

After the gifts are purchased, shoppers are asked to take the gifts and the information card back to the business where they picked up the request.

She said she then uses the donations to purchase warm coats and hats and socks and underwear for the adopted children.

"I also make sure that the things the kids asked for are included. To me, that's very important," Kimmel said, adding that she also uses donated funds to buy gifts for those children not selected. "The older kids are harder to get adopted. Everyone wants to buy toys for the little kids – and that's good, because we always get lots of toddlers and babies – but we also have many older children

on our list who ask for things like perfume, hair dryers and even things like shampoo and conditioner."

Shoppers are also asked to purchase Christmas gift wrap and a roll of tape so the packages can be wrapped by mom and dad at home.

"One, that allows the parents to be involved and two, we found that most of the time when the presents were already wrapped, the parents were taking them home and unwrapping them to see what was inside. I know I wouldn't want to give my kids gifts and not know what was inside. This way parents will see what they're giving their children and it also saves us a lot of time."

The gifts will be bagged by family and handed out two weeks prior to Christmas at the First Church of the Nazarene in Eldon.

Kimmel said she also takes donations of gently worn coats for men and women as well as gently used items that are made

available the day of the gift hand out.

"We don't provide anything for the adults, but we do want people to have warm coats. Those get sorted and hung and when parents come in, if they need a coat, they can pick one out. In the past, we've also had movie rental places donate lots of previously viewed movies; we've had lots of books donated and other things. We set them up like a store and parents can then pick out a few extra things for their children," she said.

The Season of Sharing program serves all of Miller County as well as children who attend Eldon schools. Requests for assistance will be taken beginning Nov. 3.

For more information on the program, to request assistance, make a donation or to volunteer to help with the program, call Kimmel at 573-392-4004. Donations by check should be made out to Season of Sharing and mailed to P.O. Box 229, Eldon, Missouri 65026.

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Admission: \$5 Donation

Proceeds will benefit the Heart of the Ozarks

BPW Local High School Scholarship Fund. Keynote wristbands are limited!

**The day will conclude with keynote speaker
Erin Brockovich from 3:00 - 3:45 p.m.!**



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To purchase a vendor booth at the expo contact: Tammy at 575.746.0547 or Melissa at 573.280.9792



The Lake West Chamber helped welcome Greenview Sew & Vac into their new location in the new building on the west side of Kinnard Chiropractic, with a relocation ribbon cutting. Pictured are l to r: Julianna Adams, Bud Kidder, owners Duane & Gertie Beede, Marlene Horning and June Hackathorn.



The Lake Area Chamber of Commerce was on hand to help break ground for the new visual arts center that will be known as Art Xpressions. The new 5,000 square foot center will be located on Cove Rd. in Osage Beach, off Hwy 54 across from Osage Beach Premium Outlets. For details contact 573/480-4094 or visit www.artxpressions.org. Pictured from left to right along with Chamber Active Volunteer Ambassadors are: (1st row) Jace, Tre and Lana Kentner, Ryan Edward, (2nd row) Kevin Rucker, Savanah Kentner; Loretta Srch, Doris Dace, Julie Lentz, Alyssa & Hayden Finely, Jackie Newton, (3rd Row) Cary Patterson, Jan-szen Ringo & Peter Haupt, Gabrielle Kentner.



OFFICERS INSTALLED AT OZARK COAST KIWANIS. Melva Deane Lipsey, (right) Lieutenant Governor for the Mo-Ark (Missouri-Arkansas) District of Kiwanis installs Aaron Spieler, Loan Relationship Manager of Commerce Bank as Club President of the Ozark Coast Kiwanis Club for the 2008-2009 year. Also installed as officers were David R. Creel, Vice President of marketing for Bank Star, as Club Vice President; Jennifer Hoose, Quality Control/Appraisal Analyst at Central Bank, as Club Treasurer; and Becky Panchot, Manager of Wally's Refrigeration, as Club Secretary.

Glencove Marine joins 20 Group session

Jan Donnelly and Sherry Jackson, owners of Glencove Marine and Brian Pecenka, General Manager, attended a marine dealer 20 Group session at Bill's Marine Service in Oakland, Maryland on September 15-18, 2008.

"We are continuously looking for ways to improve our sales and service at Glencove," says Jan Donnelly, co-owner of Glencove Marine. "Although our dealership maintains a high level of success, we owe it to our customers and employees to strive to be even better," she adds.

20 Groups, formed by David Parker of Parker Business Planning, are gatherings of up to 20 non-competing marine dealer principals who sit around

aroundtable and, after agreeing to confidentiality, compare their financial information in a common format. The members share their experiences and best practices in an effort to help each other obtain a much higher level of professionalism and profitability.

After becoming members, the individual dealerships take turns hosting the 20 Group meeting, which convenes three times per year. The host dealer of each meeting receives a dealership evaluation by the group. During the evaluation, members of the group both give and receive ways to improve each others' dealerships. Many topics are discussed, such as best practices, dealership design, strategic profit

planning, and more.

"Our first 20 Group session has already proved to be invaluable," says Sherry Jackson, co-owner of Glencove Marine. "It was very rewarding to be part of a non-biased, objective forum with a high degree of marine industry knowledge. It helps us reaffirm what we are doing correctly, but also showed us some opportunity to improve—which is tremendously important to all of us at Glencove."

20 Groups are a statistically proven method of increasing the professionalism and profitability of their members. The 20 Group experience can be summed up with the saying "Each one puts in a little, everyone takes home a lot."

Glencove Marine attends 2008 Formula Dealer meeting

LAKE OZARK - Glencove Marine recently attended the 2008 Formula Dealer Meeting in Fort Myers, Florida. The dealer meeting included three days of boating and product testing of the Formula lineup, as well as workshops and meetings detailing 2009 model-year changes and future product development.

Glencove Marine received multiple awards during the dealer meeting:

- Sales volume award which recognized their outstanding sales for the 2008 model year
- Award for the highest level achievable in customer service and was awarded Platinum status
- Best Practice Award for service process
- Second place national ranking in Formula Gear fashions and accessories sales.

Representatives from Glencove attending the dealer meeting include Jan Donnelly - co-owner, Sherry Jackson - co-owner, and Brian Pecenka - General Manager.

Pictured in the photo, from left: Grant Porter of Formula Boats, Jan Donnelly, Brian Pecenka, Sherry Jackson, and Wayne Porter of Formula Boats.



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Area Information



Bus a big hit at Parents as Teachers gathering. One of the families at the monthly parent gathering hosted by the Camdenton School Parents as Teaches arrived in a very special vehicle - a fully restored 1959 Bristol Lodekka double-decker bus. Realtor and proud dad Mac McNally thought the kids might get a kick out of the bus and he was correct. The bus fit right in with the event's Mighty Machines theme.

The bus, which has been completely restored by Mac's dad Pat McNally, was a good lesson in other cultures and another time for the kids attending the event.



CENTRAL BANK RECEIVES SHRINER AWARD

The Central Bank of the Lake of the Ozarks was awarded a Gold Page from the St. Louis Shriners Hospital for Children. The Gold Page recognizes significant contributions to the Shriners Hospitals for support of its medical programs to help children with crippling diseases. Central Bank of the Lake of the Ozarks will be inscribed in the Gold Book located in the lobby of the St. Louis Hospital, as a permanent tribute to their generous contributions and support.

Presenting the award to Central Bank were members of the Lake of the Ozarks Shrine Club. The Shrine Club actively recruits and sponsors children in need of orthopedic, burn or other crippling diseases for treatment at one of the twenty two Shrine Hospitals in the US. Since 1959 the Club has sponsored 877 children for treatment at Shriners Hospitals, at no cost to the children or their families. According to Roland Winters, the Club's hospital chairman, "this is truly one of our country's great philanthropies and we are grateful to Central Bank for their support."

Pictured (L-R): Dr. David Kirchner - Past Rajah, Roland Winters - Past Rajah & Hospital Chairman, Greg Gagnon - President & CEO Central Bank of Lake of the Ozarks, Ron Russell - Past Shriners President.

Lake West Chamber tourney held

Lake West Chamber's 24th Annual Missouri Buddy Bass Tournament was held the weekend of October 18 & 19 at Deer Valley Park & Franky & Louie's. The anglers brought in 224 fish for 568.01 lbs over the weekend. This was the first year that the Tournament used a release boat provided by Bryant's Osage Outdoor. The Chamber would like to thank all of the anglers and sponsors for making this annual event such as success. We look forward to seeing everyone next year. Information on the 2009 tournament is posted on our

website at www.lakewest-chamber.com

Paul Estel and Mike Kelsey won the championship with 30.74 lbs.

They are from Cheter IL. & Rocky Mount, MO

Mark Garner and Rodney Nicholson came in second with 25.89 lbs.

They both reside in Park Hills, MO

Roger Cook and Mike Hutton were third with 24.21 lbs.

They are from Lebanon, MO & Richland, MO

Overall Big Bass-Sponsored by Bank of Versailles was Bill

Painter & Todd Painter at 5.92 lbs.

Boat #1 2009 Certificate Sponsored by Lake West Chamber: Denny D'Aquila and Chris D'Aquila

Boat #13 2009 Certificate Sponsored by Community Bank of the Ozarks: Jina Quattrucci and Stephen Hagar

For complete 2008 tournament results and pictures, visit the Lake West Chamber website at www.lakewestchamber.com and click on the Bass Tournament logo.

Candidates Sought to Serve on University of Missouri Extension Council

The Camden County University of Missouri Extension Council is now accepting nominations from members of the public interested in serving on the Council beginning in March, 2009.

Council members assist in identifying, planning and marketing extension programs in the county, providing local extension governance, and serving as ambassadors of University of Missouri Extension.

Every county in Missouri has an Extension Council made up of elected and appointed mem-

bers who represent the broad educational needs and backgrounds of people in the county. Council candidates must be at least 18 years old and reside in the district they represent. Council members are elected to serve a two-year term on the Extension Council.

The Camden County Extension Council will have positions open in -

- District 1 (Horseshoe Bend, Osage Beach, Linn Creek, Camdenton, Sunrise Beach),

- District 2 (Climax Springs, Greenview, Macks Creek,

Roach), and

- District 3 (Freedom, Hill House, Montreal, Stoutland, and Toronto).

The upcoming 2009 public election will occur during the third week of January.

If you are interested in serving on the University of Missouri Extension Council, or to secure additional information about the election process please contact Jackie Rasmussen at the Camden County Extension Center, Ph: 573-346-2644. Nominations are due by November 25, 2008.

Columbia College Lake of the Ozarks new nursing program coordinator announced



Georgia Jernigan has joined Columbia College as the nursing program coordinator the Lake of the Ozarks campus. In addition to teaching responsibilities, she is responsible for the day-to-day supervision and coordination of nursing activi-

ties at Columbia College-Lake of the Ozarks. She manages activities for the school of nursing and maintains all necessary documents to be in compliance with the Missouri Board of Nurse Examiners and other regulatory groups.

"I love nursing and nursing education," said Jernigan. "It has been my lifetime goal to impact the future of nursing by being a positive role model for new nurses. There is no better way to touch the future of nursing than to give of your knowledge and time to tomorrow's nurses."

Jernigan previously served as the coordinator for the Kerrville, Texas, distant nursing program at San Antonio College. Prior to that, she was an instructor for the Austin Community College Licensed Vo-

ational Nurse (LVN) program and assistant to their Associate Degree Nursing (AND) program. She has an additional 20 years of experience at four Texas hospitals, serving in roles such as hospital supervisor, ICU nurse and emergency room staff.

Jernigan is a member of Sigma Theta Tau, an international nursing honor society. She also is an active volunteer for her church.

She received a master's degree in nursing education from the University of Texas at Tyler in 2004. She also holds a bachelor's degree in nursing from the University of Texas at Arlington, and two associate degrees—in nursing and in general education—from El Centro College and Navarro College.

**NEW MEMBERS AT KIWANIS**

Melva Deane Lipsey, (right) Lieutenant Governor for the Mo-Ark (Missouri-Arkansas) District of Kiwanis helped induct three new members into the Kiwanis Club of Ozark Coast recently. From left, are new Kiwanis members: Karen Hodson, Marketing Director at Porto Cima, Jeanne Garnier, Food Service Manager at Kona Foods and Matt Novinger Kitchen Manager at Hy-Vee Supermarket. Not pictured, Jamie Leslie, Food and Beverage Manager of Toad Cove, Paul Faulconer of Rapid Signs, and Kathy Field, a teacher at School of the Osage.



John Caran, President of Lake Ozark Daybreak Rotary Club (right) presents donation in the amount of \$2,000.00 to Darrel Ashlock, director of Kids Harbour to aid in their mission of sheltering children from abuse. Lake Ozark Daybreak meets every Friday morning at 7:30 a.m., at Cornerstone Methodist Church in Osage Beach. For more information about Daybreak Rotary you may contact our membership chairman, Aaron Spieler, 365-3552 or John Caran, 746-7873.

**FALL FOLLIES CAR SHOW EXCEEDS EXPECTATIONS**

Club President Joyce Ryerson accepts a check for \$12,500 from Mike Faulconer, chairman of the Fall Follies car show held in September at the Hillbilly Fairgrounds. This fundraiser has been a major contributor to the Rotary's Westlake Aquatic Center over the past three years. Pictured are Joyce Ryerson and Mike Faulconer.

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Julie Myers, representing Pregnancy Help Center, receives a donation of \$2,500.00 from John Caran, President of Lake Ozark Daybreak Rotary Club. Each year, Daybreak Rotary works hard to raise thousands of dollars to be given back to our local community by donating annually to charity organizations. Daybreak Rotary meets every Friday morning, 7:30 a.m., at Cornerstone Methodist Church in Osage Beach. Visitors are expected and very welcome! For more information about membership you may contact Aaron Spieler, 573-365-3552 or John Caran, 573-746-7873. Rotary is fun too! Come join us to help our local community needs.



At a meeting, Camdenton Optimist Club Program Chairman Dale Wilkerson introduced Camdenton High School Principal Doctor Brian Henry. Dr. Henry reported about the operation of the nearly 1,400 student school and how programs of the school contribute to improving outcomes for students. 316 are expected to graduate next spring. Optimists meet at noon on Mondays at CJ's Restaurant.



Camdenton Optimist Club Program Director Dale Wilkerson introduced Angela Fiene, Executive Director of Citizens Against Domestic Violence. Ms. Fiene told of plans to build a new shelter for clients and of a benefit brunch to be held at Lodge of the Four Seasons on October 14th at 11:00 AM. Optimists meet at CJ's Restaurant on Mondays at noon.

Arts therapy camp to receive a portion of profits from gourmet sampling event

The Lake community can now boast its very own therapeutic arts camp for children who have suffered the loss of a loved one through death, divorce or war. Art & Soul Arts Therapy Camp for Kids, Inc. is a newly-created non-profit camp which focuses on art, music and other fine arts activities to help children work through grief brought on by substantial loss.

Art & Soul Arts Therapy Camp for Kids, Inc. is an arts-based camp for children ages five through 15 and focuses on painting, drawing, music and other artistic activities specifically designed around a curriculum of understanding and coping with grief.

Artists from the Lake area, along with professionals in the field of social work, nursing and

education have come together to create this important, one-day camp which will be held on Saturday, July 11, 2009 in the Exhibit Hall of The Lodge of Four Seasons. A special percussion session will be hosted by Trey Gray, a Nashville-based drummer currently touring with Brooks & Dunn. Gray formerly toured with both Faith Hill and Jewel.

To kick-off funding efforts for Art & Soul Arts Therapy Camp for Kids, a portion of the profits raised from the A Taste of the Vine 2008 gourmet sampling party, slated for Saturday, November 22nd at The Lodge of Four Seasons will go to the camp. Tickets for A Taste of the Vine 2008 are just \$75 per person, and give guests a gourmet experience of the best food and wine pairings from local

and national vineyards, while enjoying live jazz from Kansas City jazz pianist Candace Evans. During this three hour event, a live auction of local artwork by Joseph Orr and Jarree Duenke Donnelly will take place with proceeds earmarked for Art & Soul Arts Therapy Camp for Kids, Inc.

Funding received from donations and from A Taste of the Vine 2008 will be used to provide materials and music instruments, as well as training and required certifications for volunteers. To find out more about Art & Soul Arts Therapy Camp for Kids or to purchase tickets for A Taste of the Vine 2008, please visit the Art & Soul website at www.artscamp4kids.org or go to www.atasteofthevine.org for sponsorship information.

Historic year for Bogeys and Beer charity golf tournament at Osage National

The Lake of the Ozarks plays host to many charity golf tournament each year, but the golfers in the 9th Annual Bogeys & Beer Golf Tournament at Osage National made history through their actions off of the course. Organizers estimate that they raised \$9,000 for their selected charities, but were moved when all then prize money winners gave their winnings back to the tournament.

"A lot of times, people give it back, but for everybody to actually give it back--it makes you feel good to live in a community like that," Dog Days owner Mark Barrett said.

This year's tournament put on by Dog Days and Pickled Pete's was a benefit for two-month-old Brayden Harper, who suffers from hydranencephaly, an ultimately fatal condition where cerebral spinal fluid fills the brain cavity.

"Brayden Harper just happened to be the son of an employee of ours, and when we found out about his illness, we had to do something," Pickled Pete's owner Jeff Carroll said, "I have a two-year-old little girl and I can't imagine."

The golfers gave an additional \$3,600 to the baby's

family.

"It was really neat, the whole room was just clapping the whole time," Barrett said.

"I was surprised this year. With the way the economy is and where people's hearts are--it's just unbelievable," Carroll said.

The restaurants also donate some of the proceeds to the Kiwanis Christmas for Kids, and to the general scholarship funds at Camdenton and School of the Osage High Schools. A student at each school will receive a \$1,000 scholarship because of the golf tournament and silent auction.

"We try to get somebody that maybe fell between the cracks, somebody that works hard with a good heart, but may not qualify for financial assistance," Carroll said.

After a record-setting year, Barrett, Carroll, and Pickled Pete's co-owner Bryan Peterson are already making plans for the 10th annual Bogeys & Beer Tournament, and say they plan to keep giving the money they raise to local causes at the Lake of the Ozarks.

"It all goes to a great cause, and it all goes back to the

charities," Carroll said.

List of 2008 Sponsors for 9th Annual Bogeys & Beer Golf Tournament, Eagle Sponsors: Missouri Eagle, Ron Hullett Automotive, L.O. Profile, Surdyke Yamaha, Benne Media, Viper Communications, 107.9 Coyote, Topgun Transportation, Wachovia Securities, & Lake Printing.

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For more information or to plan your contribution to the 2009 Bogeys & Beer Golf Tournament, contact Pickled Pete's.



Pictured above, left to right are Dr. Joann Rutherford, Director of Tri-County YMCA of the Ozarks and John Caran, President of Lake Ozark Daybreak Rotary Club. Daybreak Rotary presented Tri-County YMCA with a donation of \$2,000.00 to aid in their efforts to continue operation and expansion of the YMCA project in Osage Beach. Each year Lake Ozark Daybreak Rotary raises thousand of dollars to be given back to our local community by donating annually to charity organizations. For more information you may contact John Caran at 573-746-7873, or Aaron Spieler, 573-365-3552.



Allstate Lake Area Insurance recently celebrated joining the Lake Area Chamber of Commerce with a ribbon cutting. For more information stop by the office at 3251 Bagnell Dam Blvd., in Lake Ozark or call 573/365-2597. Pictured along with Chamber Active Volunteer Ambassadors from left to right are: Renee Prody, Scott Lowery, Linnea Osment and Jackie Dains.



The Lake West Chamber welcomed Mid Missouri Credit Union into their membership with a recent ribbon cutting. For more information, visit them online at www.midmocu.com. Stop by the Osage Beach Branch located at 5286 HWY 54 in Osage or call (573) 348-0444. Pictured at the ribbon cutting l to r are: Liz Neese, Miranda Eidson, Jason Mills, Debra Anderson, Gary Thomas, Lora Gaines, Russ Dixon and Tracy McCord.

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Kitchens, Baths and Appliances



Newcomers/Longtimers Community Chair Carlene Chubbuck presented a check to Sharon Cogdill of Waste Watchers during their October luncheon meeting. Waste Watchers is an all volunteer group that accepts recyclables at their drop-off site located on Valley Road in Lake Ozark. They recycle plastic, tin and steel food cans, papers, glass and aluminum beverage cans, which they sell to maintain expenses. Their hours of operation are Wednesdays from 10 am to 4 pm and Saturdays from 9 am to 12 noon. Before coming to the site, people are asked to prepare their items properly. Information can be found on their web site at www.recyclewastewatchers.com, where customers can also sign up for notification of closing dates for holidays and inclement weather and to receive monthly newsletters, announcements, etc. Those without internet service may call Sharon at 365-4323 any day except Wednesday or Saturday, or check the bulletin board at the gate. Pictured L-R: Carlene Chubbuck and Sharon Cogdill



Newcomers/ Longtimers (N/L) members and interested potential members enjoyed a tea hosted by N/L in a beautiful and unique Lake Ozark home. On Thursday, September 18 from 2-4 p.m., over 150 new and long-time residents of the lake area attended the open house and were greeted by N/L President Brenda Love and Hostess/Homeowner Peg Griswold. Past presidents served tea, homemade cookies and mints as others shared information about N/L's special activities for the membership such as cards and games, dining out, book clubs, community committee, antiques, tennis, jewelry-making and destination travel. For information about becoming a member, call Janet Bartels at 573-374-8999 or Linda Taylor at 573-365-5594, or visit our website at www.newcomerslongtimers.com.

Pictured above from L-R are: Brenda Love, President, and Past Presidents Sharon Spencer, Carole Olivarri, Tamhara Latshaw, Miriam Tyrcha, Norma Williams, Lee Bryant, Sandra Brouillette and Louise Anderson.



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FOR SALE USED & slightly damaged office furniture at 50%-70% off retail. Osage Office Products 573-348-1440 Hwy. 54-24 Osage Beach.

USED COPIERS - color printers In House Leasing and Service - Osage Office Products 573-348-1440 Hwy. 54-24 Osage Beach.

REAL ESTATE COMMERCIAL

COMMERCIAL BUILDINGS Central Location. Just off Hwy 42 in Kaiser, turn North 100 yards on Britton Road to see all four. 3 Brand new fully insulated, heated and cooled, metal buildings. Two of the buildings are 3600 sq ft and the other is 4000 sq ft. All buildings have concrete entry and parking. Also available next door is 1.3 acres with 3bedroom manufactured home, along with a 4800 sq ft metal building with 14x18 doors. Large enough for RV or Cruiser storage and turn around. Call Randy Winburn with Bobbi Bash Realty for additional info and to schedule a showing. 573-362-2622.

FOR SALE: BAGNEL DAM BLVD Commercial Building. Great Visibility. Room for Expansion, Year-Round View of Lake, Mostly Rented. MLS 3054787 \$999,000. Christy Hofstetter, Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3640. www.Adams-Commercial.com.

FOR SALE: CAMDENTON COMMERCIAL BUILDING. Busy hwy 5 location in the heart of town just off the 5/54 intersection. Like new 3,800 SQFT building w/ 160ft of hwy 5 frontage currently used for auto/service dealership. Purchase as is or owner will remodel to suit. \$389,900. MLS#3043469 Call Bruce Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FOR SALE: CAMDENTON NO. HWY 5 COMMERCIAL LOTS. 200 feet of busy hwy 5 road frontage across from Hulett Chevrolet. Includes 900 sqft existing building. Great building site for most any type of business. Owner will subdivide and/or build to suit. Buy 100 ft rd frt w/ bldg for \$139,900, 100 ft rd frt for \$99,000, or all 200 ft rd frt w/bldg for

\$199,900. Tell me you needs - bring all offers. Call Bruce Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FOR SALE: CAR WASH: Operating 2-Bay Carwash on busy Hwy 54 location in Macks Creek w/ 100 ft hwy frontage on 2+ acres. Great hwy visibility, fully equipped and in great condition. Great income opportunity with minimal time and investment requirements. \$99,900 MLS 3053904. Bruce Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FOR SALE: GRAVOIS MILLS COMMERCIAL Highly visible busy Hwy 5 location at the northern gateway to the lake. 1,200 sqft building + 16X24 out-bldg. Retail sporting goods biz & inv also available. Large parking/sales lot great for boat, RV, PWC etc sales. MLS 3054726. Bruce Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FOR SALE: RETAIL/OFFICE STRIP CENTER Laurie Landing. Great location in Corporate Woods business center. 5 units/totaling 7250 sq. ft. quality construction, great parking, front & back access. Low maintenance. Good tenants in place. \$495,000. MLS # 3040358. Adjacent lots also available for expansion. Also 1250 sqft space available for lease. Bruce Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

LAKEFRONT BUSINESS OPPORTUNITY! Turn Key Business 5000 sq ft Completely Remodeled 2 levels for entertaining inside and 1500sq ft of outside decks 18 Slip, New Concrete Dock. Plus additional 10 slip dock. Includes 2 apartment units. 190' of lakefront. Price Adjustment to \$999,000.00.

PERFECT DEVELOPMENT PROPERTY; Pier Thirty-One Rd., Camdenton, 2,500' of Lakefront & 23.50 +/- Acres overlooking the Best View at The Lake. This Development Parcel has History, Acreage, Lakefront, and Easy Access from Highway 5, known as Lovers Leap. Zoned R-3, this would be an excellent location for future development of Luxury Homes, or Condominiums/Villas. MLS#3047473 \$1,750,000. Gattermeir-Elliott 573-365-SOLD. www.yourlake.com

RETAIL/OFFICE SPACE FOR LEASE AT STOPLIGHT - approximately 1940 sq. ft. in prime location near intersection of the future Hwy 54 bypass. Palisades Village Shopping Center at 54 & KK. Please call Tina Carr at 573.348.1758 Ext. 1.

REAL ESTATE CONDOMINIUMS

LF & Golf course Condo! Unit 1C Old Kinderhook Condo, Camdenton, Gorgeous street level walk-in 1100 SF, 2BR/2BA unit w/BIG Niangua Arm view. Includes a 12x28 slip, Steel and concrete construction, mostly furnished, granite counter tops, screened porch, and more-all in a small complex of just 15 units. MLS#3045837 \$224,500. Gattermeir-Elliott 573-365-SOLD. www.yourlake.com

REAL ESTATE HOMES

FOR SALE: GREAT LAKEFRONT INVESTMENT: 7-BR, 5-BA home w/ 2 kitchens, garage. Large 2-acre w/ gentle slope to 400 ft of lake-front, cove location with huge main channel view at 33MM near Captain Ron's. Two docks with two boat slips & private ramp. This would make an outstanding investment. MLS 3050035. \$699,900. Bruce Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

GREAT WATERFRONT LOCATION off of Horseshoe Bend. Beautiful home located in quiet cove featuring 5 bedrooms and 3.5 baths. Nice eat in kitchen, lakeside screened in porch, with large lakeside decks. This home offers 3400 sq ft of living area, maintenance free siding and a detached garage. Owners very motivated, priced @ \$339,500.00. Call Terry Mathena @ Bobbi Bash Realty 573-365-2622.

HH LF HOME W/PEBBLE BEACH! 198 Sunset Drive, HH, Lake Ozark 2000 SF, 4BR/ 2BA home on 110' of lakefront, wood floors on main level, upgrades throughout, gentle lakeside, pebble beach, concrete seawall, 2 well dock w/14x32 & 10x24 slips, PWC slips w/lifts, swim platform, and slide. MLS# 3051102 \$379,500. Gattermeir-Elliott 573-365-SOLD. www.yourlake.com

WATERFRONT HOME. One level, very nice waterfront home located on the 6 MM of the Gravois Arm. This home features open floor plan, 2 bedroom, 2 bath with detached workshop and carport. Amazing lake view. MLS#

3053768 Priced @ \$249,500.00. Call Terry Mathena with Bobbi Bash Realty 573-365-2622.

TURNKEY VILLAGES LF ESTATE, See Virtual Tour! 319 Woodhaven Lane, The Villages Turnkey 5400 SF, 5BR/6BA lodge style home, solid oak flooring, gourmet kitchen, media zoned audio system, Pool w deluxe entertainment area & outdoor fireplace. Dock w/cruiser slip, 3 runabout slips, PWC slips, tiki bar, patio area, sun/swim deck. High end furnishings included. MLS# 3054779 \$2,700,000. Gattermeir-Elliott 573-365-SOLD. www.yourlake.com

REAL ESTATE LOTS

LAND FOR SALE 20 acres 675 feet Highway 5 frontage located in Greenview Highway 5 & 7. 9 miles north of Camdenton. \$199,000 573-346-7169

LOT 10 IMPERIAL POINT, Four Seasons, 70' lakefront 'A' lot, lays beautifully, 70x150x98x143, in the Imperial Point Subdivision. Includes all Four Seasons amenities. MLS# 3050204 \$30,000. Gattermeir-Elliott 573-365-SOLD. www.yourlake.com

PORTO CIMA LAKEFRONT LOT. Beautiful and gentle waterfront homesite located in a wide, protective cove. This very buildable lot with an incredible view and has been reduced to \$290,000.00. Please call Bobbi @ Bobbi Bash Realty for additional info. 573-365-2622.

VILLAGES LAKE VIEW LOT! 168 Forestridge Village, The Villages, Gentle, partial view lot adjoins lakefront community area. 122x196x129x178 homesite located in gated Forestridge

Village. Covered slips available in Villages Marina, additional amenities included. MLS# 3041700 \$50,000. Gattermeir-Elliott 573-365-SOLD. www.yourlake.com

REAL ESTATE COMMERCIAL LOTS

COMMERCIAL BLDG & SALES LOT IN SUNRISE BEACH. 9,000 sqft commercial building on busy hwy 5 frontage could serve a variety of uses- or use what you need and divide/rent-out the rest, heat/ac, big showroom, OH door. Large paved sales lot. \$649,900. MLS #3046164. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FLAT! COMMERCIAL LOTS HWY 5, GREENVIEW Utilities, graded/build-ready. Great location, 377 ft Hwy 5 rd frnt. +/- 3 acres. Perfect for strip center, hotel or any large complex. Owners will consider subdividing or pad site for anchor tenant. Tell me what you need. \$389,900. MLS# 3040348. Also approx 6 acres available adjacent to this location with utilities \$119,900 MLS#3040351. Bruce Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FOR SALE: SO. HWY 5 CAMDENTON COMMERCIAL LOT. 500 ft of hwy busy S. Hwy 5 rd frt, 2+ acres, level, city water/sewer. Great build site for retail, office, storage, etc. Owner financing or lease possible. \$219,900 MLS 3054736. Bruce Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.



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End of the season brings huge economic impact

by Monica Vincent

With the Lake area economy largely driven by our summer seasonal business, events that take place at the end of that time-frame and extend into the shoulder season are arguably imperative in shaping the financial impact of our tourist season.

Said Jim Divincen, Administrator for Lake of the Ozarks Tri-County Lodging Association. (TCLA) "The Tri County Lodging Board of Directors is very pleased to financially support these types of special events and festivals during our shoulder season business cycles. One of our missions is to help start up special events and festivals to create reasons for more visitors to come to the Lake of the Ozarks. Two perfect examples of this are the Off-shore Super Series and the Lake of the Ozarks BikeFest. We'd like to thank everyone involved in making both of these events well-received and successful."

Although the BikeFest and the OSS, which both take place in September, have made a huge impact in only their second year of business, the trend begins with the Lake of the Ozarks Shootout - now in their 20th year of operation.

Held this year on August 21st through the 24th at the 32 mile marker and hosted by Ron Duggan of Captain Ron's Bar and Grill, the Shootout is one of the largest unsanctioned boating events in the country in which both professional and amateur racers compete for the fastest speed in their class.

Monies raised from this event go to support the Lake area fire districts and other charitable organizations. With only nine months to prepare for

their first hosting of this annual event, Duggan was deservedly proud of the \$43,000 the event raised with over 50,000 spectators present.

According to Divincen of the TCLA, the economic impact of this year's Shootout was a solid \$2.5 to \$3.5 million. He bases that on a multiplier applied to 2000 to 2500 boats per day with 5 to 6 people per boat for a total of up to 15,000 to 20,000 spectators per day with softer numbers on Sunday.

Mike Shepherd, General Manager of Captain Ron's said, "We had approximately 300 volunteers from the lakewide community this year who provided us with wonderful support, and we've been given the go-ahead by the Water Patrol to continue to host this incredible event next year. They were very pleased with how everything turned out."

Going into the shoulder season, September 11th through the 14th, saw the second annual Lake of the Ozarks BikeFest event. Organizers look for this to be a huge annual event and plan it to fit nicely into other major national biking event schedules.

Lots of events happen all over the lake area with something for everyone. Attendees can expect to see award winning bike builders and a bike show, many scenic rides and great poker runs, biker specials and contests, including great concerts and regional touring acts at many of the bars around the lake.

Continues Don Kleinhans of Full Throttle Midwest Magazine, "Lake of the Ozarks BikeFest welcomes ALL makes and models to the event. One of the cool things about the

event at the Lake is that it is widespread and it provides a place for everyone! This is a Motorcycle Enthusiast Event. No matter what you ride you can join the crowd."

Jim Divincen, Executive Director of the Tri-County Lodging Association states that this year's local economic impact of the Bikefest \$1 to \$1.2 million. That number is down from 2007's estimate of \$2 million 15 thousand. Last year saw approximately 10,500 participants with 9,100 coming from outside a 100 mile radius and 600 from inside a 50 mile radius. Numbers were down this year due in large part to the forecast of rain that kept people away and literally put a damper on those who did attend.

The 2009 BikeFest is already in the works and there will be planned rides to the Lake from all over the country. Contact the Motorcycle dealer in your town to plan your group ride. For additional group ride assistance and planning, email Info@LakeoftheOzarksBikefest.com or use their Message board to meet others for the ride in.

Go to www.lakeoftheozarks-bikefest.com or www.fullthrottlemidwest.com for more information on next year's ride. A percentage of all net proceeds go to the Tri-County YMCA.

Rounding out the tri-fecta of big economic impact shoulder season events was the second annual Horny Toad Offshore Super Series National Championships boat racing on

September 24th through the 28th. This year's event saw approximately 50,000 spectators - up from approximately 40,000 last year.

OSS president Ron Polli stat-

ed, "The finale event of our racing season is a double points race, so it's a competitor's chance to make a big jump in the point standings." Racers run up to sixteen laps depending on their boat class as they compete for the race which determines the season's champions.

The OSS Pro-Am Series was launched at the Nationals and sponsored in part by locally based RPM offshore racing magazine owners, Robert Richards and Amanda Hall.

For more familiarity with the race itself and the types of boats involved visit www.offshoresuperseries.com. Interested spectators can also visit www.toadcove.com for more information.

Divincen of TCLA and a substantial financial partner for the OSS event, reported that 2007's OSS race was one of the top two on-water events, generating approximately \$4.89 million dollars of economic impact in the Lake community. According to Divincen, \$2.8 million of that came from attendees outside the 100 mile radius and that 2008's numbers are equal or higher.

Merlyn Vandervort, promoter of the Horny Toad Offshore Super Series National Championships, said "The Shootout has consistently been an amazing race and promotion for the lake area. With the races only six weeks apart, ideally, we'd like to see both events grow off each other. Lake of the Ozarks will be a major center for worldwide

powerboat racing and will really put us on the map." Vandervort has negotiated an indefinite right to renew the national race host spot year after year with first right-of-refusal.

With hosting costs topping \$500,000, the race committee actively seeks sponsorship throughout the year with various levels available from \$1,000 to \$100,000. Contact Lisa Larsen at 573-365-5577 or lisa@toadcove.com

Said Vandervort, "Attendance for this year's OSS was phenomenal. We have a contract to do it again next year, but we are going to need more sponsors to keep it going. It's an exorbitant amount of money to stage a national championship race to the expected level. That being said, I'm confident that we will be doing it again. It's a wonderful event and I want to thank all the volunteers and the amazing sponsors we did have. We deeply appreciate them. It brings a lot of recognition to the Lake and the community."

Continues Vandervort, "2008 was a down year, but we look forward to coming out of the recession the second quarter of 2009. Between that and falling gas prices, 2009 should be a much stronger year at the Lake. Let's everybody pray for sunshine this spring. The rain we had last year was definitely salt to the wound."

And in another positive twist for the Lake area, The Resort and Yacht Club at Toad Cove has just received a national flag for luxury independent hotels. They have been approved as a member of the Preferred Hotel Group, joining over 600 of the finest independent luxury hotels in the world including such notables as Chase Park Plaza in St. Louis, Big Cedar Lodge in Branson and Atlantis in the Bahamas. This is the first such designation for the Lake of the Ozarks.

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