LAKE OF THE OZARKS

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SPECIAL REPORT

Missouri State Water Patrol officers aid in Hurricane Katrina relief efforts

In a Lake of the Ozarks Business Journal exclusive, Monica Vincent and MSWP officer Tim Murrell bring you a day by day account of the devastation left behind in the wake of Hurricane Katrina. The story with photos begins on page 37.

The State of Missouri, a signatory to the Emer-Management gency Assistance Compact (EMAC), was requested to help supply relief to the States of Louisiana and Mississippi. The Missouri State Water Patrol took an active part in that relief effort by sending officers and equipment to the disaster stricken area.

The Water Patrol sent self-sustaining teams of two officers with flat bottomed boats to suffering areas along the Gulf Coast. The Water Patrol is uniquely equipped and trained to handle operations involving the destructive forces of flooding in the aftermath of the hurricane.

The mission of the Water Patrol was to provide rescue and recovery services to victims of the storm and maintain security as a law enforcement agency.

The eight Water Patrol officers were deployed to assist with the relief effort in the gulf coast of Louisiana on September 2, 2005.

Patrolman Tim Murrell and his fellow officers drove through the night with their boats and equipment once the word was given.

Once on the scene, Murrell chronicles the mission and what the men faced when they arrived. Through his words and photographs, we can get an idea what conditions were like.



In the days before this issue went to press, we watched as another enormous hurricane, Rita, bore down on the gulf coast, even as authorities struggled to cope with the ongoing recovery from Hurricane Katrina.

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Corey Scott

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

Lake of the Ozarks Business Journal

— THOMAS JEFFERSON, 1786







Higher cigarette tax would help care for uninsured, group says

by Kelly Wiese Associated Press Writer Jefferson City, MO (AP)— A group trying to raise Missouri's tax on cigarettes wants to use part of the money collected to help care for the uninsured.

The group launched its effort about a week ago, submitting proposed ballot language to the secretary of state's office. The proposal would dedicate 28.5 percent of the money collected to a program providing debit cards to the uninsured below a certain income level and with particular medical conditions.

The amount on the cards would vary, depending on the total collected and what diseases people have, but it would help outpatient medical cover expenses such as doctor's office visits and pharmacy costs.

To qualify, a person would need to be uninsured, have a household income of no more than 200 percent of the federal poverty level— or \$38,700 for a family of four this year— and a qualifying medical condition.

The Department of Social Services would determine which conditions should fall under the plan. The idea is to help people with illnesses caused or affected by tobacco use or secondhand smoke, but it wouldn't be restricted to that.

A current disease management program focuses on those with asthma, diabetes, obstructive chronic pulmonary disease and related cardiovascular diseases and serious mental illness, so those likely would be at least a starting point for the new pro-

Margie Mueller, deputy director of the Division of Medical Services, said those illnesses are among the most common among Medicaid patients, best respond to preventive treatment and are the costliest to care for.

The National Conference of State Legislatures is unaware of a similar program in other states, though in general, many have raised tobacco taxes to help cover health care costs in some way.

"There clearly has been a movement to use tobacco taxes as a vehicle to fund care for the uninsured," said Laura Tobler, who studies health programs for

Some local communities also have started offering debit cards to help the poor with health care access, but even those aren't generally tied to particular medical conditions, she said.

A 2004 study for the state Department of Health and Senior Services found that about 8.4 percent of Missourians, or 463,000 people, were uninsured at a given time, and the uninsured rate was higher among those in families earning less than 150 percent of the federal poverty level.

Families USA, a Washingtonbased health care advocacy group, puts the figure even higher, estimating that 12.2 percent of Missourians, or about 702,000. will be uninsured for all of 2005.

Some question how much of a dent the cards would really make. The proposal would raise the tax on a pack of cigarettes from 17 cents to 97 cents and also raise taxes on other tobacco products.

Supporters estimate the tax would generate about \$351 million a year, assuming the higher rate will get some people to kick the habit; the Department of Revenue estimated it would raise about \$489 million but did not

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According to their website, A Memory In Motion was founded

in 1983, in St. Louis, MO. The

video production company spe-

account for a potential drop in

That means the debit card piece would get \$100 million to \$139 million. If cards were worth \$1,000 each, they could provide some assistance to about 100,000

"We do not see that as an effective use of the money. Onethousand dollars a year for someone with a chronic illness will be far short of what they need," said Amy Blouin, executive director of the Missouri Budget Project, a St. Louis group that advocates for the poor.

Blouin said it would be better to put the money straight into the Medicaid program, where it's guaranteed federal matching

"There's a lot of potential. Our concern with this current proposal is that it may not be maximizing the dollars we're asking Missourians to invest," she said.

However. Lori spokeswoman for the group pushing the ballot initiative, the Committee for a Healthy Future, said the funds would help address the problem.

The initiative "focuses exclusively on health-related issues and improving access to health



care resources within the state, which are sorely needed," she said. "This is a campaign that addresses a broad spectrum of health care issues that are impacted directly by tobacco use."

The proposal also would

direct some funding toward programs to help people quit smoking and more than half the revenue collected toward improving reimbursement rates that hospitals and doctors receive for treating Medicaid patients.

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Video in Motion opens Osage Beach location

Paul Meyers, President of CCV announced the firm has opened a location at the Lake. Their family videography studio "A Memory In Motion Video Production Company", is now open at 4075 Highway 54, Suite 102A in Osage Beach, MO.

Interested parties can reach them at 573-348-1333. www.amemoryinmotion.com

The firm also has locations in St. Louis, Arnold, and De Soto

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cializes in artistic type camera use. They offer a variety of video packages producing the finished video on VHS tape, CD-ROM, or

Lake of the Ozarks Business Journal

The nation's fuel crisis - is Ethanol the answer?

by Alison Schneider

No doubt about it. You can blame it on the war, the hurricane or broken levy in New Orleans, or the cycle of the moon, but the fact is -- gas prices are just too high.

How did they get to the highest level in memory? Basically, here's the deal: While just about a year ago, a barrel of crude oil would go for about \$44 each, current cost runs around \$65.00 per barrel.

This fluctuates daily (on September 20, the NYSE closed at \$67.49!). Each 50 gallon barrel of oil yields 19-1/2 gallons of gasoline, as well as 9 gallons of fuel oil, 4 gallons of jet fuel, and 11 gallons of "other" products like kerosene, asphalt, and lubricants. In refining, the oil is heated to a high level and it separates into the various by-forms and each is siphoned off for further production.

About 500 hours go into the manufacturing process for each barrel of oil and with taxes, transportation and other production costs included, your friendly, neighborhood gas station owner makes about one cent per gallon - if he's lucky.

The United States consumes over 21,930,000 barrels of oil every day, making us the major consumer of oil products in the world by a long shot.

Foregoing the whole "diminishing fossil fuels" speech we need to do something different. It doesn't appear that the threat of \$3 per gallon gas prices are enough to frighten American drivers completely away from their routines, but it certainly is making everyone a little jumpy.

And, after all, what's the alternative? We need our vehicles and our vehicles run on petroleum products – so it appears the suppliers of oil have us over a barrel (so to speak). The alternative lies in the fertile fields of middle-American farmland, it

Biofuels are chemicals made from plants, agricultural and forestry residues, and even some municipal solid and industrial waste. They are domestically grown renewable fuels – thereby reducing our dependence on the kindness of strangers (foreign oil). Soybeans and corn can also power our vehicles, quite nicely in fact – and be better for the environment – and, oh yes – cost less at the pump. A lot less -

around \$1 per gallon less than petroleum-based gasoline.

We can't forget the electrical powered vehicles currently in development by the big three auto makers - they are more efficient and certainly make it a more pleasant visit to the gas station - but tend to be a bit unwieldy in that you have to be able to plug them in at night to recharge. However, we do need to remember that most power plants today still use fossil fuels to produce energy, so this type of fuel isn't really renewable. And, while are no tailpipe emissions (good for the ozone), the production of much of the electricity in American power plants does cause emissions (bad for the ozone).

Then there's the Hybrid Electric Vehicles (HEVs), which combine the normal gasoline-powered combustible engine with the battery-powered motor of the electric vehicle. This gives you around twice the fuel economy of a conventional gas-powered ride, but there are always drawbacks. They are generally small cars - and have mostly a kind of odd, futuristic look. But they get anywhere from 45-60 miles per gallon fuel economy and don't have to be plugged in at night. Currently there are over 100,000 hybrids on the roads in the U.S. And Toyota is making plans to be totally hybrid "in the future" after seeing an 81% increase in sales in 2005. The cost of building hybrids vehicles is around \$3000-\$5000 more than a conventional combustion engine, and that increase is reflected in the sticker price - but it is a viable alternative.

Then there's ethanol. Ethanol is not made from the cellulosic biomass like biofuels are. Instead it comes directly from the crop grain, making it a completely renewable source of fuel. Ethanol can be used in 10-15 percent blends with gasoline (gasohol) - but isn't really considered an alternative fuel unless it's 85% mix. That's E-85.

According to the Department of Natural Resources, there are only six stations in Missouri selling E-85 so that makes it a little difficult to rely on this form (there are 23 in corn-rich Iowa at this time as well). Also, it's actually a violation of federal law to convert a gas-burning engine to ethanol, and although many vehicles manufactured in recent years can burn either type, you should check with your manufacturer to ensure you can burn ethanol or other alternates. Congress passed a bill in August requiring automakers to put a label on flexible-fuel vehicles reminding consumers that they can use alternatives. Currently there are about 5 million of those flex-fuel vehicles on the roads and the Big 3 automakers keep manufacturing them. But with

only about 300 filling stations in the U.S. selling E85, 6 in Missouri according the Missouri Department of Natural Resources, it's kind of tough to be conscien-

Missouri Senator Jim Talent along with Arkansas Senator Blanche Lincoln and Iowa Senator Tom Harkin are currently working together to support policies and promote the use and development of renewable fuels. As members of the Senate Agricultural Committee, they are co-chairing the Senate Biofuel Caucus.

"American farmers have clearly demonstrated their ability to build a more secure energy future for the U.S.," the senators stated in their charter. "Over the past three years, the ethanol industry has expanded production by more than 40 percent to meet our nation's rising needs. A record number of new ethanol plants were constructed - the majority of which are producerowned - and many more are scheduled for completion this year. We support these efforts and want to promote policies that support value-added agriculture.'

The Biofuels Caucus members will discuss renewable fuels legislation including the implementation of the Renewable Fuels Standard (RFS). Their input into the Senate Energy Bill includes an RFS that will gradually increase the nation's use of renewable fuels - from the approximately 2.6 billion gallons used this year to around 5 billion gallons in use by 2012 - this will gradually phase out the use of MTBE (methyl tertiary-butyl ether), a chemical compound manufactured through the production of methanol and isobutylene.

It is the fuel additive in gasoline that raises the octane level and makes the fuel run more cleanly. It's been used in high concentrations in gasoline to fulfill the oxygenate requirements set by Congress in the 1990 Clean Air Act. It's not a bad thing, but if we can go to biofuels in a larger fashion then MTBE treated gasoline is less impactive on our environment.

"Increasing the production and use of ethanol and biodiesel will directly increase fuel supplies, and reduce our dependence on foreign oil. In addition, renewable fuels promote rural economic development while ensuring cleaner air and a cleaner environment. We are very pleased to announce the Senate Biofuels Caucus and we look forward to working with stakeholders from across the countryside and senators in both parties to create economic growth and jobs in the nation's agriculture sector through the promotion of renewable fuels," the senators said in a recent press release.

The Senators of the Caucus note that the biodiesel industry is "in it's infancy" with an increased use in major trucking fleets since 2000. Currently the U.S. Postal Service, Air Force, Army, Department of Energy, and NASA use biodiesels as well as state fleets in Missouri, Iowa, Ohio, Virginia and Delaware and many private companies. Even Chevrolet and GMC have developed a high-powered biodeisel engine for their 2006 Express and Savannah models which features a new engine from Duramax, the

"Diesel power makes the most sense for customers who rely on their vehicle for towing and hauling," said Jack Blanchard, assistant chief engineer for Duramax diesel engines. "With the Duramax 6600, they get the power they need in a pleasing, quiet and easy-driving package.'

continued on next page



The myriad of pipes that makeup a modern refinery

Lake of the Ozarks Business Journal October, 2005

The nation's fuel crisis - is Ethanol the answer?

continued from previous page
It certainly appears that the auto manufacturers are working on using more environmentally friendly fuels to run their newer engines, while keeping in mind that Americans like their vehicles big and powerful. This offering is one of the first major steps to tapping into that market.

Missouri has spearheaded the

production of soy-based biodiesel according to the Missouri Soybean Merchandising Council. They began investing in soy biodiesel research in 1991, with the original testing done right here in Mid-Missouri at the University of Missouri's College of Agriculture and Natural Resources. The National Biodiesel Board was formed in 1992 to coordinate the growing industry and support future research. Missouri diesel consumers have bought in to the alternate fuel. Not only does it burn cleaner and leave no toxic remains in case of a spill, it costs less at the over 200 stations currently offering biodiesel. Even local marinas are offering the bio-fuel to diesel burning boats here at the Lake of the Ozarks. The switch is one that boat owners take to slowly, but once they decide to try it, they tend to stay with it as it burns cleaner and tends to clean up the engine over use. One of the many myths about bio-fuels is that they dry out gaskets, but the Iowa Corn Growers state that there is no basis for this claim.

"Early on, some elastomers (rubber-like parts) and metal in these fuel system components did deteriorate over time. Very quickly manufacturers changed these fuel system components to be compatible with ethanol fuel," they state. "From time to time, this myth begins to circulate again, but it is not true. Today, all vehicle manufacturers, domestic and foreign, approve the use of ethanol fuels." This holds true for the soy-based biofuels. Consumers have certainly overcome their fears it seems. In 1999 there were only 500,000 gallons of biodiesel sold in this country, but by the end of 2003 it had jumped to 25 million gallons and in 2005 is projected to be 125 million gallons.

Now how about Ethanol? Interestingly enough, Ethanol has been known as a fuel for decades. In fact, Henry Ford's Model T was planned to be an ethanol-fueled vehicle. He felt that because it was made from renewable biological materials, would be a major automobile fuel. It had a higher-octane level than petroleum based gasoline, was much less toxic, and was less likely to form debilitating deposits of "gum" and carbon on the engine parts.

So why did we ever use gasoline? It used to be competitively priced to the ethanol and, probably more importantly, large investments made by the oil industry in the development of fossil fuels research and development pretty much stopped the research of Ethanol in its tracks. Until recently, that is.

Ethanol is best produced from lower value grains such as corn, barley and feed wheat. Also, poor quality (weather damaged, immature) grains, which are less suitable for either human or livestock use, are excellent for ethanol production.

Because ethanol fuels are made from renewable homegrown resources such as corn, they have proven beneficial to both the economy as well as the environment.

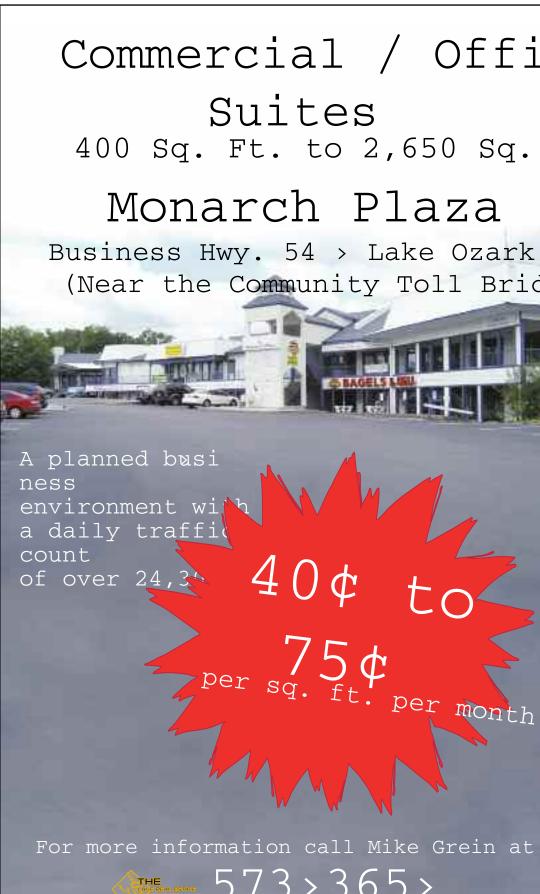
From each bushel of corn, 2.7 gallons of ethanol can be derived. U.S. production of ethanol has surpassed the billion-gallon mark and currently produces 2.2 billion gallons. About two-thirds of each ton of grain is converted to ethanol. The remaining by-product is used as a high protein livestock feed for cattle or sheep. The byproduced feed is fully available for stock consumption and the ensuing manure is a major source of fertilizer for grain crop production

The only commercial ethanol plant, Michigan Ethanol LLC in Caro, MI, started operations in November 2002 and continues to operate very well. This is a 40 million gallon per year facility that has 30% stock ownership from Michigan corn growers and the rest is privately owned by Broin Companies of South Dakota, which built the plant, and another private investor from Michigan. On June 1, 2003, the ban on MTBE in all unleaded gasoline took effect in Michigan, which is considered a significant environmental and ethanol achievement. The MTBE ban had been passed as state legislation back in 2000 and it went into effect without any gasoline supply or price disruption. This is good news for farmers and consumers of fuels alike.

Currently, seven of the over 100 nationwide ethanol stations are located in Missouri: two in Columbia, two in Jefferson City, two in Kansas City, and one in St. Louis. For more information about the station closest to you, visit the National Ethanol Vehicle Coalition. This doesn't make it easy to make the switch, that's for sure. But with recent costs of gasoline on the rise, and the eventual end to availability of fossil fuels, the auto manufacturers will begin to design cars to

use the new and improved biofuels. When that happens, more manufacturing facilities for biofuels will appear, bringing with it higher employment, a cleaner environment and more fuel-efficient vehicles. Who knows? We might just get our cake and eat it too. ■

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Missouri's military installations: Whiteman AFB

Photo: A B-2 sits on the tarmac at Whiteman AFB outside the row of enormous hangars. Access to the B-2 is strictly controlled. Photo by author.

by Darrel Willman

Whiteman Air Force Base, just West of Seda<mark>lia</mark> near Knob Noster Missouri, is home to the 509th B-2 Bomber Wing, the 442nd A-10 Warthog Fighter Wing, the 1/135th Aviation First Attack Team (Apache helicopters) and a MIUWU Naval Reserve unit.

The installation occupies nearly 5,000 acres and is home to nearly 7,250 military personnel and over 5,400 family members. The base also employs more than 2,000 civilians from the area. There are 307 structures and 1,129 homes, and seven dormitories. Sound like a big place? It is— our tour comprised several hours —• and miles.

Capt. (soon to be Major) Joe DellaVedova, Chief of Public Affairs, and Lieutenant Mary Olsen, were kind enough to arrange interviews with the various elements stationed at the installation, and gave us information regarding its contributions to the economy of the area.

Major Bryce Thorpe presented a slideshow detailing the economics. Whiteman's impact on the surrounding area is made up

from base expenditures, total base payroll, retiree payroll and jobs created annually from base operations. For 2004, the base payroll was \$228 Million, with another \$58 Million in retiree pensions. Whiteman awarded \$101 Million in contracts to outside firms. The total impact according to Air Force estimates is \$471 Million annually. This sum spreads out over a 50 mile radius according to their estimates, so its influence would extend to the edge of the Lake

Recent rounds of base closures have spared Whiteman, largely because it is the world's only B-2 base, and it has four different missions onsite. St. Louis was not nearly as lucky, with realignments and closures taking place in the area. See the accompanying graphic on the next page for details.

Just how much Whiteman AFB impacts the Lake area is really open for speculation. But we know as a whole, the bases that are located in Missouri are vitally important to the economy. With revenues down and govermental cuts crippling all of us, we need to retain every dollar we can. When the 2005 BRAC (Base Realignment and Closure) recommendations came from the commission, it seemed to take our national legislators by surprise. Unlike many states, it was readily apparent that we had no Washington lobby to fight for Missouri's installations, and Blunt had previously closed the state's Washington D.C. office in a round of budget cuts. Their lastditch effort fell short— understandably, since once the recommendations are made, the commission rarely backpedals. As the accompanying article on the next page shows, Missouri stands to lose millions in federal dollars and thousands of jobs as a result.

Congressman Ike Skelton painted a rosier picture in a recent statement, focusing on Ft. Leonard Wood and Whiteman AFB exclusively, after it was apparent little could be done regarding the other recommendations.

Skelton (D-MO) said he was "absolutely pleased" with the Pentagon's recommendations to the Base Realignment and Closure Commission. Whiteman AFB and Fort Leonard Wood will remain virtually intact, with Whiteman receiving additional airmen.

"The unique B-2 Stealth Bomber mission, the Navy Reserve Units, and strong local support ensured Whiteman's future. The three major schools, plus the additional training missions, make Fort Leonard Wood necessary to our national defense," said Skelton.

"My efforts to bring the B-2 Stealth Bomber and Navy missions to Whiteman Air Force Base and the Army Engineering School to Fort Leonard Wood laid the groundwork for the continued viability of Missouri's two major military installations," said

Both Whiteman and Fort Leonard officials when contacted declined to talk directly about the impact of the '05 BRAC. Governor Blunt's office was able to provide economic data outlining the impact for the accompanying story. Fort Leonard Wood economic data was not available at press, we will seek to cover it in an upcoming issue.

Whiteman's Origins

Whiteman AFB dates back to 1942, when U.S. Army Air Force officials selected the site. Originally designated Sedalia Army Air Field the base eas shuttered in 1947 after the war. In 1952, it was reopened as Sedalia Air Force Base, home to the 340th Bombardment Wing and their B-47's. In 1955 it was renamed Whiteman Air Force Base, in honor of 2nd Lt. George A. Whiteman, a Sedalia native killed in aerial combat during the attack on Pearl Harbor in 1941.

In 1963, the Air Force activated the 351st Strategic Missile Wing, with control over the area's Minuteman I Intercontinental Ballistic Missiles. The 508th, 509th and 510th Strategic Missile Squadrons were activated to provide the wing with operational squadrons.

The wing had 150 missile sites and fifteen launch control centers. In 1967 Minuteman II missiles were installed.

Twenty-plus years later, in 1988, Congressman Ike Skelton announced that the Advanced Technology Bomber would be based at Whiteman. Three years later President George Bush signed the Strategic Arms Reduction Treaty with then Russian Premier Mickhail Gorbachev. This spelled the end of the 351st and its Minuteman II missiles. By 1995, all of the silos were gone and the 351st was no more. The B-2 program

remained, serving as the only such installation in the world, and home to all existing B-2 air-

The 509th Bomb Wing and its Origins

The 509th Bomb Wing has a more unusual history. Prior to the move to Whiteman, the wing was known as the "509th Composite Group", formed to deliver the newly invented atomic bomb during the final year of the second world war.

After Colonel Tibbets and the crew of the "Enola Gay" dropped the fist atomic bomb, destroying Hiroshima Japan, a second flight in "Bock's Car" from the 509th delivered their payload to Nagasaki, effectively ending WWII.

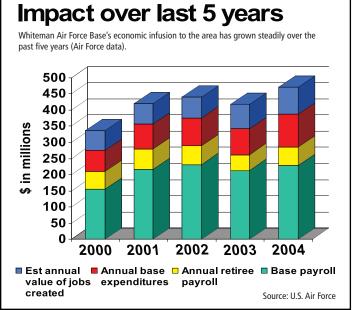
After the war, the 509th went to Roswell Army Air Base in New Mexico and became the 509th Bombardment Group.

In July of 1947, then Commander Colonel William Blanchard of the 509th issued the famous press release entitled "RAAF captures flying saucer on ranch in Roswell region". Hours later the statement would be rescinded, calling the find a "weather balloon". The controversy still rages in regard to the find and a suspected subsequent "coverup" by the government. After New Mexico, the next thirty years for the wing were spent at Pease AFB in New Hampshire. The DOD decided to closed Pease in 1988— and so the 509th moved to Whiteman AFB in 1990. Since then, the 509th Bomb Wing has taken on many missions including operations in Kosovo, Afghanistan and Iraq.

The 442nd Fighter Wing

Comprised of 1,100 Air Force Reserve troops, the 442nd provides "close air support and combat search and rescue" missions. They fly the A-10 Thunderbolt II,

continued on next page



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Vhiteman AFB

better known as the "Warthog" as month. Originally the 442nd

continued from previous page profiled in Mike's article last



Capt. Kevin Minor, B-2 pilot, gave us a tour of the aircraft.

Troop Carrier Group, it originated in 1943 at the then Sedalia Army Air Field. After moves to Fairfax Field, Kansas City, KS and Richards-Gebaur AFB, MO, the 442nd is back at Whiteman AFB and is a strong reserve component of the Air Combat Command. The wing has recently deployed to areas such as Turkey, Iraq, Kuwait and Afghanistan. The 2005 BRAC originally proposed the 442nd be relocated to New Orleans. It has since decided to realign New Orleans' 926th Fighter Wing's A-10 aircraft to the 442nd. This realignment would bring the unit at Whiteman to optimal size and involve an influx of 61 personnel.

Army National Guard 1/135th Attack Battalion

"The mission of the 1st Battalion, 135th Aviation Regiment, is to destroy enemy armor, mechanized and other forces, using fire and manuever as an integated member of the combined arms

The 1-135th Aviation Battalion prepares combat-ready forces, and on order mobilizes, deploys, and organizes for combat and conduct attack helicopter operations in support of division scheme of maneuver." The unit employs AH-64A Apache Attack Helicopters. The entire unit was moved to Whiteman AFB in 1996.

MIUWU 114

Somewhat secretive, the Mobile Inshore Undersea Warfare Units (MIUWU) provide seaward security with surface and subsurface surveillance and

communications. According to the Navy, "The mission of the MIUWU is to provide seaward surveillance and security to U.S. and allied forces in ports and waterways throughout the world." This Naval Reserve Unit is made up of 8 full-time Naval personnel and 88 Naval Reservists. Our tour did not include this unit. ■



Chief Warrant Officer 2 Greg Carter explained the Apache attack helicopter as part of his tour of the 1/135th Battalion.



age 8 October, 2005 Lake of the Ozarks Business Journal

How base realignment and closures affect Missouri

Base Realignment and Closure (BRAC) is the process that the Department of Defense (DOD) uses to reorganize its installation infrastructure to more efficiently and effectively support its forces, increase operational readiness, and facilitate new ways of doing business. Each round of BRAC results in the closure and/or realignment of select military bases around the country.

In May, the DOD issued its list of installation realignments and closures. Missouri could lose 1,167 military personnel, 2,353 DOD civilian workers, and 159 mission contractors — for a total employment loss statewide of 3,679 workers.

This makes Missouri the seventh worst impacted state in the nation. States with the largest losses were Connecticut (-8,586), Maine (-6,938) and Washington D.C. (-6,496).

States with the largest gains were Maryland (9,293), Georgia (7,423) and Texas (6,150).

Economic Impact

In the first year, Missouri is estimated to lose a total of 5,730 jobs, \$232,808,000 in personal income, and \$369,202,000 in gross state product.

This represents a small yet significant part of the state economy, accounting for 0.16% of all jobs, 0.13% of all personal income, and 0.17% of all gross state product.

Industries most impacted by BRAC 2005 include:

- Federal Civilian: loss of 2,512 jobs
- Federal Military: loss of 1,167 jobs
- Wholesale and Retail Trade: loss of 515 jobs
- Accommodation/Food Services:

loss of 282 jobs

- Other Services: loss of 220 jobs
- Construction:: loss of 191 jobs

ed to recover very slowly as only a small fraction of dislocated workers are re-employed in other industries and as firms secure contracts elsewhere.

Over the next ten years, the economy will only recover 6.68% of the jobs lost in the first year. However, personal income will drop by —24.67% from the first year over the same period. This indicates the re-employment of some workers at much lower wage rates across different industries.

Ten years later, the state will continue to lose 5,347 jobs, \$290,249,000 in personal income, and \$385,117,000 in gross state product.

Impact on General Revenues

BRAC 2005 will result in a cumulative loss of \$108,799,000 in Missouri general revenues over the next ten years.

The majority of these losses come from individual income taxes paid by workers and contractors, and from sales taxes generated by their spending of disposable income.

However, decreased demand for public services due to population losses will save the state \$8,973,000 in cumulative general expenditures over ten years.

BRAC 2005 would result in population losses (out-migration of roughly 2,500 people) as military and civilian personnel, along with their dependents move out of Missouri.

The majority of these savings

would come from reduced cost in K-12 education, social service and various other departments.

On balance, BRAC 2005 wil result in a cumulative net genera re venue loss of \$99,825,000 over the next ten years. ■

Criteria used to determine BRAC

Military Value—

- •The current and future mission capabilities and the impact on operational readiness of the total force of the Departmen of Defense, including the impact on joint warfighting, training, and readiness.
- •Availability and condition of land, facilities, and associated airspace (including training areas suitable for maneuver by ground, naval, or air forces throughout a diversity of climate and terrain areas and staging areas for the use of the Armed Forces in homeland defense missions) at both existing and potential receiving locations.
- •The ability to accommodate contingency, mobilization, surge, and future total force requirements at both existing and potential receiving locations to support operations and training.
 The cost of operations and the manpower implications.

Other Considerations—

- •The extent and timing of potential costs and savings, including the number of years, beginning with the date of completion of the closure or realignment, for the savings to exceed the
- •The economic impact on existing communities in the vicinity of military instal-
- The ability of the infrastructure of both the existing and potential receiving com munities to support forces, missions, and personnel
- The environmental impact, including the impact of costs related to potential environmental restoration, waste management, and environmental compliance activities.

Source: Missouri Research and Information Center. Our thanks to Governor Matt Blunt's office for facilitating the information.

BRAC 2005

Employment Impacts by Industry in Missouri

NUMBER OF JOBS LOST

Forestry, Fishing & Other (68) (94) (117) (138) (168) Mining (2,512) (2,512) (2,512) (2,512) (2,512) (2,512) Utilities (1,167)	INDUSTRY	Year 1	Year 3	Year 5	Year 7	Year 10
& Other (68) (94) (117) (138) (168) Mining (2,512) (2,512) (2,512) (2,512) (2,512) (2,512) (2,512) (2,512) (2,512) (2,512) (2,512) (2,512) (2,512) (2,512) (2,512) (2,512) (2,512) (1,167) (2,168) (2,168)<	Farm	0	0	0	0	0
Mining (2,512) (1,167) (2,168) (2,168) (2,168) (2,168) (2,168) (2,168)	Forestry, Fishing					
Utilities (1,167) (0 0	& Other	(68)	(94)	(117)	(138)	(168)
Construction (2) (1) 0 0 0 Manufacturing 0 0 0 0 0 0 Trade (8) (8) (7) (7) (6) Transport & Warehousing (191) (292) (286) (253) (202) Information (70) (51) (29) (12) 4 Finance & Insurance (515) (506) (482) (458) (423) Real Estate, Rental & Leasing (24) (20) (16) (13) (9) Professional & (24) (20) (16) (13) (9)	Mining	(2,512)	(2,512)	(2,512)	(2,512)	(2,512)
Manufacturing 0 0 0 0 0 Trade (8) (8) (7) (7) (6) Transport & Warehousing (191) (292) (286) (253) (202) Information (70) (51) (29) (12) 4 Finance & Insurance (515) (506) (482) (458) (423) Real Estate, Rental & Leasing (24) (20) (16) (13) (9) Professional & (24) (20) (16) (13) (9)	Utilities	(1,167)	(1,167)	(1,167)	(1,167)	(1,167)
Trade (8) (8) (7) (7) (6) Transport & Warehousing (191) (292) (286) (253) (202) Information (70) (51) (29) (12) 4 Finance & Insurance (515) (506) (482) (458) (423) Real Estate, Rental & Leasing (24) (20) (16) (13) (9) Professional &	Construction	(2)	(1)	0	0	0
Transport & (191) (292) (286) (253) (202) Information (70) (51) (29) (12) 4 Finance & Insurance (515) (506) (482) (458) (423) Real Estate, Rental & Leasing (24) (20) (16) (13) (9) Professional &	Manufacturing	-	0	0	0	0
Warehousing (191) (292) (286) (253) (202) Information (70) (51) (29) (12) 4 Finance & Insurance (515) (506) (482) (458) (423) Real Estate, Rental & Leasing (24) (20) (16) (13) (9) Professional & (423) (424) (424) (424)		(8)	(8)	(7)	(7)	(6)
Information (70) (51) (29) (12) 4 Finance & Insurance (515) (506) (482) (458) (423) Real Estate, Rental & Leasing (24) (20) (16) (13) (9) Professional &	Transport &					
Finance & Insurance (515) (506) (482) (458) (423) Real Estate, Rental & (20) (16) (13) (9) Professional & (506) (482) (458) (423)	Warehousing	(191)	(292)	(286)	(253)	(202)
Real Estate, Rental & Leasing (24) (20) (16) (13) (9) Professional &	Information	(70)	(51)	(29)	(12)	4
& Leasing (24) (20) (16) (13) (9) Professional &	Finance & Insurance	(515)	(506)	(482)	(458)	(423)
Professional &	Real Estate, Rental					
	& Leasing	(24)	(20)	(16)	(13)	(9)
Technical Services (36) (32) (29) (25) (21)	Professional &					
	Technical Services	(36)	(32)	(29)	(25)	(21)
Management of	Management of					
Companies (99) (77) (57) (41) (25)	Companies	(99)	(77)	(57)	(41)	(25)
Administrative &	Administrative &					
Waste Services (55) (53) (47) (41) (35)	Waste Services	(55)	(53)	(47)	(41)	(35)
Educational Services (81) (78) (69) (59) (49)	Educational Services	(81)	(78)	(69)	(59)	(49)
Health Care &	Health Care &					
Social Assistance (15) (10) (4) 0 4	Social Assistance	(15)	(10)	(4)	0	4
Arts, Entertainment,	Arts, Entertainment,					
& Recreation (103) (98) (89) (80) (71)	& Recreation	(103)	(98)	(89)	(80)	(71)
Accommodation	Accommodation					
						(43)
OtherServices (165) (156) (152) (152) (156)	OtherServices	(165)	(156)	(152)	(152)	(156)
State & Local	State & Local					
Government (58) (54) (51) (49) (45)	Government	(58)	(54)	(51)	(49)	(45)
Federal Civilian	Federal Civilian					
Government (282) (266) (256) (247) (235)	Government	(282)	(266)	(256)	(247)	(235)
Federal Military	Federal Military					
	Government	(220)		(203)	(197)	(188)
TOTAL (5,731) (5,737) (5,623) (5,498) (5,347)	TOTAL	(5,731)	(5,737)	(5,623)	(5,498)	(5,347)

NOTES: Difference from baseline projection. Numbers may not total due to rounding. Reported in 2004 dollars.

SOURCE: REMI 60102 Missouri Regional Model.

ANALYSIS: Missouri Economic Research and Information Center.

Base closure employment impact by state Lost more than 3500 jobs Lost 1 to 1000 jobs Gained 1 to 1000 jobs Gained 1000 to 3500 jobs Gained more than 3500 jobs Gained more than 3500 jobs

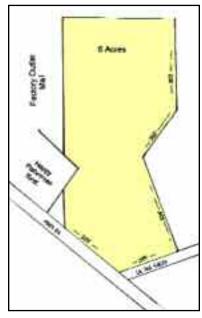
The state economy is expect-

Missouri		Job
Installation	Action	Impact
Whiteman Air Force Base	Gain	61
Rosecrans Airport- Air Guard Station	Gain	35
Navy Reserve Center - Cape Girardeau	Close	(7)
Navy Recruiting District Headquarters — Kansas City	Close	(33)
Army Guard Reserve Center - Jefferson Barracks	Close	(67)
Fort Leonard Wood	Realign	(87)
Lambert International Airport - St. Louis	Realign	(249)
Defense Finance & Accounting Service — St. Louis	Close	(293)
Marine Corps Support Center - Kansas City	Close	(333)
Defense Finance & Accounting Service - Kansas City	Close	(613)
Leased Space - Missouri	Realign	(2,093)

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Page 9

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Laurie: the West side's growing center of commerce

by Michael Gillespie

The economic growth of the lake area has not been limited to the Highway 54 corridor. Along Highway 5, the town of Laurie is emerging as the commercial center of the lake's west side. What's truly remarkable is that Laurie wasn't even incorporated until 1966.

The town took root from

Kenagy, executive director of Lake of the Ozarks West Chamber of Commerce. "It went from just a couple of gas stations to more of a retail environment, and it kept growing. The whole west side, and Laurie in particular, has grown and we saw a lot of that growth after the city expanded their water system and got their sewer treatment

sewer lines and 16 lift stations. The entire collection and treatment system was completed in 2004. Sewer connections are mandatory except in those few cases where the connection is not economically feasible.

Since 1989 the city has had its own full-time police department. City clerk Gronhoff calls that unique for smaller towns in

derived solely from sales tax. The total amount of sales tax in Laurie is 7.725 percent; the city gets 2 percent, with the remainder going to the state and county. "We've got a one cent capital improvement sales tax, and then we have a half-cent improvement for the water/sewer, and then we've got another half-cent transportation tax, which goes for street paving and maintenance," says Gronhoff. The city derived \$844,000 from sales tax in 2004, of which half went into the general fund. The city has seen an average growth of 3 percent per year in sales tax revenue over the previous five years.

Population growth increased approximately 13 percent between 2000 and 2003. A special count in the latter year, for the purpose of establishing wards, revealed a population of 748. According to the 2004 City of Laurie Comprehensive Master Plan, the population increase comes mostly from retirees moving into the area and long time residents moving off the lake. Some 42 percent of the population was over 62 (three times the state-wide average), with only 18 percent under the age of 18. In 2000, the median household income in Laurie was \$24,333, up 12 percent from 1990.

Between 1990 and 2000 the labor force in Laurie rose some 30 percent to 253 workers. Generally, employment falls into the categories of health care; professional and management; service, sales and office; and production and transportation. By far the largest share (55 percent) work in the service and sales industries. In the three years since 2002, the number of business licenses issued in the city has risen from

148 to 259. Now incorporated as a fourth class city, Laurie has instituted a planning and zoning commission. The body consists of the mayor, one alderman, and five resident citizens. "We just instituted planning and zoning in April," says Gronhoff. "So now there are building permits required. I don't know if it's had any measured effect yet. We've had a couple of major businesses since then, but most of it has been residential add-ons. Some people are encouraged by it, some people are discouraged because you have regulations you have to pay attention to

Mike Kenagy says that the city started the planning and zoning process years ago, with the help of the Lake West Chamber: "We got them to go through MoCAP, which is the state of Missouri Community Action Plan. They did that. They saw the need for it. It's just part of the growth and the city evolving. I know they've issued a number of new building permits. As far as I have heard or seen it's going okay."

City Clerk Gronhoff says that the main reason for implementing planning and zoning "was to keep the growth from just spreading in an uncontrolled way. This way, when you have your area zoned you know what's going to go where and you know what's going to be happening in the city. They're looking ten, twenty years into the future to keep Laurie going on the right track."

Even with zoning, can growth get out of hand in Laurie? "That's a concern," says Kenagy, "but I'm not seeing that now. I think the ones that are coming in have good business plans. We'd like to see a different type of growth-try to maintain some of the small town atmosphere. The west side has always been promoted and thought of as the quiet side, we'd like to maintain that as much as possible. Growth is inevitable. It's going to come because we do have the availability of land over here, and places where they can build. That's something that the east side has run out of."

Missouri Highway 5 has been the making of Laurie, and business owners are carefully monitoring proposed improvements to their lifeline. There are long-term MoDOT plans to realign the highway around Laurie's traditional business strip. "It's just a congestion thing," says Gronhoff. "They're going to turn it into a four-lane from just north of us—Gravois Mills is where the four-lane ends and comes out of Versailles—and they're going to do a by-pass around Laurie, Sunrise Beach, Greenview, and a couple of other cities and connect it to the south with Camdenton." Will the by-pass hurt the

town's economy? No, not according to Lake West Chamber

continues on next page



Indian Rock Golf Course

humble beginnings in 1937. That was the year L. M. and William (Buster) Laurie bought an old building on the east side of Highway 5 and began operating a grocery store and filling station. In 1938 Buster Laurie traded a horse for a year's lease on a building across the road. This became, and would remain, the

Laurie Market.

At the time of the 1966 incorporation as a village form of government, Laurie consisted of little more than the proverbial "wide spot in the road" at the junction of Highway 5 and "O Road." Its population was 161. It wasn't on the lake, but that worked to the town's advantage. "We get a lot of business just because we're on the highway," says city clerk Bill Gronhoff. "It's a good place to stock up before you get to your destination."

Many date Laurie's coming of age to the creation of the enclosed Laurie Terrace Mall, in the late 70s. "It really transformed the place," says Mike

plant. That's when all the mean growth happened."

Public Service Water District Number 1 began serving Laurie in 1984. Prior to that time residents and businesses relied on private wells or cisterns. The water district operated two wells and a 27,000 gallon standpipe. The city of Laurie purchased the water utility in 1993 and now operates three wells with a 300,000 gallon capacity water tower. As of January, 2003, the utility served 240 customers with an average daily demand of 110,000 gallons. Operation and maintenance of the water system is under the jurisdiction of the city's public works depart-

In December, 2002, the city awarded a \$2.4 million contract to construct a wastewater treatment plant. The plant is designed to treat an average flow of 250,000 gallons per day. At the same time, the city awarded an additional \$3.1 million construction contract to build 25 miles of the area. "We had contracted with the Morgan County sheriff's department, and they provided deputies strictly to patrol the area," Gronhoff recalls. "It didn't give us near the coverage we would have by having our own police department. So in '89 [the board of aldermen] passed an ordinance establishing the police department and municipal court, and got things rolling from there."

Benne

The city has annexed over 80 percent of its present six square miles since 1987. Much of the annexation took place along O Road. "They added an area northeast of the city now where there's a golf course and houses on the golf course, a shopping center, and a theater," says Gronhoff. He notes, however, that there is no direct taxing advantage for the city through annexation. "Laurie doesn't have property tax; it doesn't assess any personal property or real estate

The city's operating income is

Lake of the Ozarks Business Journal October, 2005

Laurie: the West side's growing center of commerce

continued from previous page spokesman Kenagy. "I think it actually is going to end up enhancing it," he says. "When it all comes to pass I think you'll be seeing downtown Laurie prosper. I've seen it in other communities I've lived in. When we've had a highway pass a downtown and business district, it actually has increased business." The realignment, scheduled to begin

thrus and shopping malls—so next year they're going to widen the highway and put in a center turn lane south of O Road—south to the city limits. MoDOT is going to do all the planning and engineering, we're just going to share in the cost of the project."

"That's definitely a great move," says the chamber's Kenagy. "I appreciate seeing Civic and business leaders of Laurie are excited about the future. The Lake West Chamber, which includes the entire Highway 5 corridor, has seen its membership increase by 70 since last November. Reflecting on the last five years, Kenagy enumerates a litany of new businesses in Laurie. "The Save-A-Lot came to town, the Sonic

came to town, the development back behind Executive Woods expanded. We just got the new Bull's Eye convenience store, along with Classic Floral and Sher-Win Realty. Lake Liquor has come into town. Other businesses have come up and filled some existing businesses, but a few of them have built their own. You can see visible growth along

Highway 5 and down O Road. When I moved here in '90, if somebody had told me there would be an 18-hole golf course, a 5-plex cinema, and a stop light on Highway 5, I would've told them they were nuts. But all that's come to pass—and more."

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Lake West Cinema

Benne

in the next five years, will be funded entirely by the state.

In addition, the city of Laurie has entered into a 50-50 cost sharing agreement with MoDOT to extend a center left-turn lane

Laurie and MoDOT stepping up and making that happen at a faster rate because of the amount of traffic that's on Highway 5—and it's always increasing." Kenagy expects that the left



Laurie Terrace Mall

Ponno

farther down the existing highway. "We're going to do that to make the congestion a little easier on Highway 5," says Gronhoff. "Right now we have one stop light in Laurie and north of it there is a center turn lane that the state put in for us. Now we have a lot of business built up south of that light—a lot of drive-

turn lane will make the highway safer and allow for a smoother flow of traffic. A 2002 MoDOT study fixed the Highway 5 average daily traffic near Laurie at 8,802 vehicles. By way of comparison, the average daily count for Bagnell Dam Boulevard (Business Route 54) was 6,420 vehicles.

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Hypnosis — using the subconscious mind for change

by Darrel Willman

What is hypnosis? How does it work? We went to a local authority, Brian Powers of Powers Entertainment Inc.

From his office located in the Parkway Center in Osage Beach, Brian uses clinical hypnosis to help people stop smoking, reduce stress and rid them of

"magnetism" or "mesmerism". The term "hypnosis" was coined by James Braid (1795-1860) in the nineteenth century.

Sigmund Freud (1856-1939) made use of hypnosis in his early career. He collaborated with Josef Breuer on the use of hypnosis for treating hysteria. Freud was the founder of psychoanalysis.

subconscious mind. This subconscious part of the brain does not reason or think. It just accepts. The fact the subconscious mind can be communicated with allows hypnosis to alter the subject's perceptions and beliefs— as well as senses and memories."

Experts believe that most

Can people be hypnotized against their will? Can they be stuck in a hypnotic trance or be forced to do things against their will? Brian says absolutely not-"You are always aware of what you are doing, you just don't care. In order to be hypnotized you must want to be hypnotized."

In his nightclub act and during his corporate shows Powers often makes audience members do funny things through comical suggestions. The audiences laugh— seeing their friends and co-workers totally out of character.

He says these people are apt to do these things anyway. "Under the extremely relaxed state hypnosis brings, their inhibitions are broken down- consequently they do what they are told to do. Hypnosis speaks to the subconscious mind- and it has no reasoning abilities. It just does as it is told. It doesn't question or ask why."

"But", he continues, "in any event, people cannot be forced to do anything against their will or moral character. Generally a person's ability to experience hypnotic suggestion can be inhibited by the fears and concerns arising from common misconceptions. Many think the hypnotized are



Brian Powers

'weak minded' or they give up control of their mind to the hypnotist. Not true- actually, the more creative and intelligent the person is, the better the results."

"We all experience moments of a form of hypnosis. Have you ever been driving a car and suddenly you look around and say, 'How did I get here so fast?'"

"Some of the trip in between you don't have total recall or conscious memory of doing. Hypnosis is like this daydream-like state. Many participants of hypnosis stage shows believe they were on stage for 15 minutes when more than an hour had actually passed," Powers said.

continued on next page



phobias. Brian also travels nationally and internationally performing comedy stage hypnosis for corporate conventions, fairs and festivals.

The very word – Hypnosis – conjures up images of swinging gold watches and swirling patterns. Brian assured me that none of that is really necessary. He uses his voice and music, inducing relaxation.

Origins of Hypnosis

Hypnosis has been around for a long time— dating back to Greek and Roman eras. Records show it was used for dental work and amputations.

Hypnosis was popularized in the eighteenth century by Franz Anton Mesmer (1734-1815) as

In the twentieth century, the late Milton Erickson, founding president of the American Society for Clinical Hypnosis, pioneered the use of indirect suggestion.

The 1950's saw the British Medical Association approve hypnosis as a recognized form of medical practice. The American Medical Association recognized it as an "adjunctive tool" in medicine, later recommending all physicians receive training.

What is Hypnosis?

Hypnosis is defined as an "altered state of consciousness". According to Powers, it can be naturally occurring or a trained hypnotherapist can induce it. He states: "Hypnosis speaks to the

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habits, beliefs and attitudes are part of our subconscious mind. Hypnosis allows its practitioners to help people alter behaviors, cure fears, and combat phobias. It has been proven to be an extremely effective tool to help patients stop smoking.

"Those undergoing hypnosis respond in different ways." Brian relates, "Some describe their experience as being aware of their surrounding, but they just didn't care what they did. Others describe themselves as feeling very calm and relaxed. Regardless of how and to what degree they respond, most people describe the experience as very pleasant." Hypnotists say fifteen minutes of hypnosis is equal to a two-hour nap.



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continued from previous page Hypnosis, while accepted by the AMA (American Medical Association) since 1958, isn't exactly mainstream. Brian often gets clients after they have literally tried everything else available.

"It's not a Western medicine type treatment. Most people want the pharmaceutical cures. Many do not want to help themselves – they want a magic pill to make them better."

Powers says modern medicine is beginning to accept hypnosis as an effective form of treatment. ABC's "60 minutes" has aired several segments on an innovative physician— Dr. Emmett Oz, according to Powers. Oz uses hypnosis for patients undergoing coronary artery bypass grafting. Dr. Oz speaks with them prior to surgery. During the surgery they wear headphones with his voice on a recording. Results thus far have been encouraging. According to Oz, his patients seem to have less blood loss and better pain control and leave the hospital earlier than patients not undergoing hypnosis.

Brian says he became interested in hypnosis by seeing other hypnotists perform on stage and not believing what he saw. As Powers learned about hypnosis through reading, he decided to

seek clinical certification, which he received in 1995. Brian is also trained in Emergency Hypnosis. He has traveled extensively since then, performing for Norwegian Cruise Lines, and corporations across the country and internationally.

"Hypnosis is a very effective way to change pattern behavior." he says. By far, smoking is the overwhelming reason people see him.

"The most popular is always stop smoking. Second is weight loss, and the third are fears and phobias or stress relief. Hypnosis is very effective in helping someone to stop smoking", says Brian.

People have a good reason to stop smoking according to the American Lung Association smoking-related diseases claim an estimated 430,700 American lives each year. Smoking costs the United States approximately \$97.2 billion each year in healthcare costs and lost productivity. It is directly responsible for 87 percent of lung cancer cases and causes most cases of emphysema and chronic bronchitis. On the other hand the tobacco industry spends \$11.2 billion per year-more than \$30 million per day, to market and advertise its

"I would love to say I could cure 100% of the people from smoking." Brian says, "That's not very realistic. But it is the best way I know to show someone how to make a change in behavior and mind frame. Really what we do is teach people how you can use this tool that you have in your head to make changes."

"A stop smoking hypnosis session is not something you do for 10 or 20 weeks at a time." he continues, "You know, it only takes

72 hours to get the tars and nicotine out of someone's system. That's only three days—it's not a long process. Usually, one session is all it takes. Sometimes I see someone for a follow-up session but if you're not going to be willing to change your mind and think differently in one or two sessions another 10 to 20 sessions are not going to do much

more for you. If you're able to think differently you will act differently. We give you that ability to think differently." Powers said.

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Does hypnosis work? Many people will swear that it does. But we want to put it to the test. Look for an upcoming article to see how it worked for us.



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Artists conceptual rendering of the development

by Denny Benne

Ray Salassa and Merlyn Vandervort have announced a joint effort in The Belvedere at Cedar Crest by forming Millennium Business Enterprises, LLC. and Millennium Builders, Inc. – the developer of the project. This \$28 million project will be the first luxury condominium development of its kind at the Lake of the Ozarks. Originally plans called for a 12 story high rise, but were refused by the Board of Adjustments last November. Plans were redesigned with a 72' variance allowing for 24 luxury condominiums, which were then approved.

Located at Cedar Crest on HH, The Belvedere will feature all concrete and steel construction, 4,000 square foot floor plans with 3 or 4 bedroom suite designs, 12 foot ceilings throughout, every imaginable amenity, marble and granite countertops, top of the line appliances, ground level covered parking which will feature a space for two full size vehicles, golf cart parking, and a 10' X 10' storage area. The Belvedere is part of the Cedar Crest neighborhood and will become part of the Cedar Crest Master Association upon completion.

Salassa suggests that the design of The Belevedere at Cedar Crest is "low density and high quality", explaining that they are making attractive use of

the green area by retaining 65% of the property in its natural state and trimming more trees than cutting them. Said Vandervort, "We could have built more units by taking the ceiling height to 9 feet, adding more stories, or adding more buildings, but we wanted to make this a truly special environment."

When asked who and where these buyers were coming from, Vandervort replied, "Kansas City, St. Louis, Chicago, Dallas, even Colorado -- all over. They're probably 10 years from retirement, empty-nesters, and are looking for their retirement destination. The Lake of the Ozarks only has a couple of months where the winter climate is an issue. In Florida, for example, it gets so hot in the summer you don't even want to go outside and the same unit there would be several million."

Salassa went on to explain that he sees many of their potential clients as not only 2nd home owners, but 2nd and 3rd homeowners utilizing several residences throughout the year, all with one thing in common – no maintenance. Said Salassa, "There are homes at the lake in the \$1 to \$2 million price range that aren't as nice as these will be."

Vandervort added, "There is definitely a high end market that is not being served right now. We've spec'ed three \$2 million plus homes this year and sold all of them before they were even under roof. We aren't spec'ing anything under \$2 million."

supplied

Explains Salassa, "These are being built and contracted exactly like what you'll see on the coast in Florida, with the exception of compliance with Missouri law." If a person is interested, they'll sign a reservation agreement and put down a refundable \$50,000 deposit which either the buyer or seller can cancel before contracts are finalized. Once the developer has all of the documentation in order, there is a hard contract requiring 20% down, which at that point is non-refundable. "We're than allowed to use half of those monies toward construc-

Although ground has not yet broken, and no marketing has begun, of the 24 available units, there are already 6 reservations in place. Prices range from \$979,000 on the ground level to \$1.279 million on the top floor. Once you've decided to purchase, there will be a designer to assist you in customizing your residence at The Belvedere at Cedar Crest. There is a lot of legal work to still put together, but developers are optimistic they'll be breaking ground after the first of the year.



Help us put an end to fraud

with Sergeant Arlyne M. Paige, Osage Beach Department of Public Safety

The word "FRAUD" has several meanings; fake, impostor, scam, swindle, counterfeit, etc. Each word used to describe "FRAUD", pretty much means the same thing, "It's deceptive." I know this sounds like I'm going off on one of my tangents, I do that a lot, but thieves really drive me and my fellow law enforcement officers crazy.

Okay back to, "FRAUD". There are so many steps that can be taken to prevent becoming a victim

Don't give your credit card numbers or banking account numbers to anyone without knowing who you are giving them too. I can tell you that I'm with Chase Manhattan Bank or another financial institution or someone wanting to sell you magazines, but you don't know that to be true. Tell the inquisitor that you will call him/her back after you verify their identity.

This holds true for every inquiry into your personal financial information. Think about it! Your bank is not going to call you to verify your banking information. If there is a problem they may call you and tell you. They may ask you to then come to the bank in person.

Employees who work in businesses such as department stores, retail outlets, restaurants, etc., should obtain identification from anyone using a credit card or writing a check. On that note, you've got to look at the identification and compare it to the person using the card or writing that check.

I realize plastic surgery and Botox have come a long way but a 20 year old male suspect versus a 60 year old female victim, please.

I was extremely happy one day while making a purchase and I handed my debit card to the clerk. Instead of my signature, I write "ask for identification" on the back of the card. The clerk asked me for my ID and I was in uniform. I made a scene in the store, not out of anger but out of jubilance. Someone had finally asked me for my identification. That person was actively fighting the war on crime. Thank you!

Employees, when taking a check for any purchase, make sure that you note the ID number, state of issue and date of birth on the check. Also note on the check PML (person matches license). Look at the person handing you identification. I mean really look. Remember every dollar you save a victim, which also means your place of employment, is money that you may ultimately save yourself and every other honest customer.

Businesses and banking institutions should consider taking inkless thumbprints at the time checks are passed. Inkless pads are available at a very minimal cost and take just seconds to obtain. If you are afraid of running off business, simply reflect on the amount of money you would be saving by being proactive instead of reactive.

There are criminals out there committing FRAUD by using stolen credit cards and checks.

Eagerly show your identification when making a purchase. Just remember, the employee behind the counter is helping fight crime and that person asking for ID may be saving you, the business, the bank and the credit card company thousands of dollars.

Be very suspicious of; over the phone solicitors, mailers and other promises of wealth, such as out of town lottery winnings.

Shred, don't just throw away unwanted credit card solicitations and any other mailers that can generate credit cards in your name.

We've got to work together to fight crime! ■

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Same Day Portrait **Re-locates to Stone** Crest Mall

Same Day Portraits relocated to enlarge their studio. Now located on the lower level of Stone Crest Mall at 3797 Hwy.

54, in Osage Beach, below Domino's Pizza. (573) 302-1266. Participating in this recent re-locating celebration and Lake Area Chamber ribbon cutting were Robin Evers, Stone Crest Mall Manager/Chamber Board; Sherry Shannon, family; Katy Shannon, family; Ashley Shannon, family; Ricky Shannon, family; Jack Shannon, family; Melany Shannon, family; Rita Madewell, family; Cindy Pankey, family; Donna Madewell, Owner/Photographer; Melissa Pankey, family; Ed Madewell, Owner; Steve Madewell, family; Eddie Madewell, family; Richard Shannoon, family and the Lake Area Chamber Active Volunteer Ambassador. •





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Curran's Corner

Potential liability for wrongful discharge of employee for filing a workers' compensation claim

A vast majority of business owners in the State of Missouri are fully aware that our state generally adheres to the doctrine of employment-at-will, meaning in many circumstances, barring the presence of an employment contract, employers may terminate employees with or without cause. Such is called the "at will" employment arrangement.

One of the exceptions to the "atwill" doctrine is when an employer terminates an employee for exercising his or her rights under Missouri's Workers' Compensation statutes.

In 1973, by amending Section 287.780 of the Missouri Revised Statutes, the General Assembly granted an employee the right to file a civil action for damages against an employer who discharged, or in anyway discriminated against him or her for exercising any rights under the workers compensation law. Prior to 1973, any such discharge was a misdemeanor violation. Now an employer faces the possibility of an adverse monetary judgment in civil court.

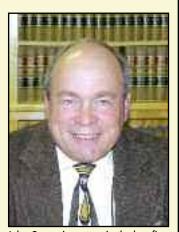
This statutory exception to the atwill doctrine, although at first glance a seemingly powerful tool for employees, has been very narrowly construed by the Courts. There must be an exclusive causal relationship between the employee's exercise of his or her right, i.e. the filing of a claim, and the discharge. This has been an extremely difficult burden for an employee to meet; however, if the employee meets the burden, the employer must then show a reason for the termination other than the employee availing him or herself of workers' compensation benefits, i.e.

The Court has enumerated a fourpart test an employee must meet to establish a claim for retaliatory discharge: (1) an employment relationship existed between the employee and the employer prior to the time at which an employee's injury or occupational disease occurs; (2) the employee must have exercised a right under the workers' compensation law; (3) the employer discharged or discriminated against the employee; and (4) "an exclusive causal relationship between" the employee's exercise of a right granted by the workers' compensation law

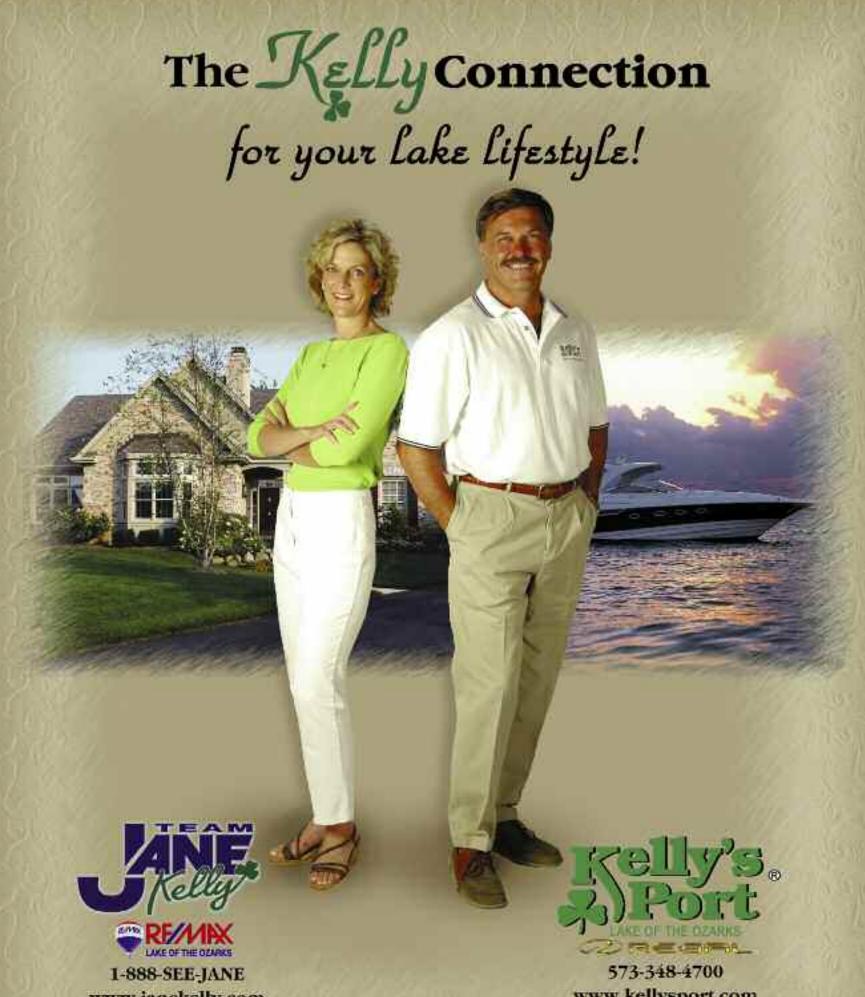
and the discharge or discrimination by the employer.

An employee has no cause of action for retaliatory discharge if the employer can show that a "valid and nonpretextual" reason exists for the discharge. For instance, an employer can dismiss an employee if that employee has recovered from their injuries, but is either unwilling or unable to perform his or her job duties. The workers' compensation law is not designed to ensure employment, and an employer has no duty to hold a job open or retain an injured employee where the necessary work can not be performed. In such a situation, an employee may still have rights to certain benefits allowed under the workers' compensation law; i.e. temporary total disability, medical, and permanent partial or permanent total disability benefits. This does not, however, save an employee's job with the employer, and no cause of action for retaliatory discrimination exists.

Very rarely, if ever, will direct evidence exist that an employee was discharged or discriminated against for exercising his or her rights under the workers' compensation law; therefore, indirect evidence must be used to establish a cause of action. As such, proving a claim for retaliatory discharge under Section 287.780 RSMo is a challenging endeavor, but regardless, employers must be aware that they can not simply discharge an employee because he or she files a workers' compensation claim against



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



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PTI Client Services overcomes negative connotation

by Mike Bissell

Owning and operating a successful company in today's competitive and ever changing business climate is difficult enough under normal circumstances. When that company also labors under a less than desirable stereotype, the challenges to become successful are even more daunting.

Despite the negative connotation telemarketing usually elicits, PTI Client Services of Osage Beach and Lebanon has grown from about 24 chairs in the lower level of the Stonecrest Mall, to where they now employ 115 people in Osage Beach and 156 in Lebanon, with a payroll of nearly 3 million dollars annually.

As owner and Director of Operations Steve Schneider says, "If it was as bad out there as the common perception, none of us would be in business, because no one would buy anything over the telephone, and that's just not the case."

The most common question a person must ask themselves

when they receive a call, is, "how did they get my name and number?" Schneider explains the various types of calls that are made.

"You get on a list for a variety of reasons. For the type of work we do, would fall under the heading of EBR, which is an existing business relationship. In other words, if you have a credit card with a bank or a credit card company, or an insurance policy with an insurance company-things of that nature, that's the bulk of the work we do, as far as our outbound calling is concerned. The other type of calls would be what I would term, "cold calling". That's where you're calling from a list that is basically purchased from a list broker."

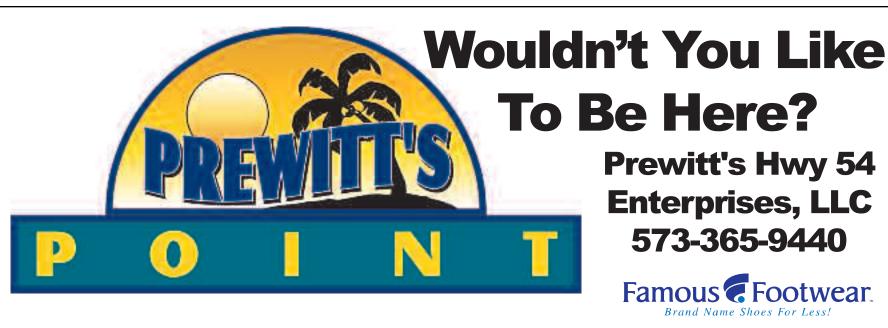
"As an industry," Schneider continued, "there's less and less of that type of calling going on. Telemarketing in this country is approximately three times more efficient than newspaper or personal media type advertising.

The problem comes in when, with any type of cold calling, there's always different telemarketing laws and regulations across the 50 states. It's become more and more difficult, so more and more companies are opting out of that type of calling. Here at PTI, we do very little of that type of calling now. As a matter of fact, most of the calling we do is inbound calling, where the customer is calling us. Probably 75 percent of the work we do is inbound customer service work, where companies are routing customers to us."

State and Federal laws and regulations, including the no call lists, also complicate the issue for PTI, and other like businesses. "In our particular case," Schneider explained, "the companies we work for provide us with the lists and those are already pre-scrubbed and screened against the Federal and state no call lists. A lot of the calling we do is exempt from that, because of the existing business relationship, but we're finding that a lot of companies screen against those lists anyway. Quite frankly, as an industry, the do not call lists are a benefit to us, with one exception. The benefit is, that if you don't buy goods or services over the telephone, we don't really want to waste your time or ours, because it costs us money every time one of our employees makes a call. The problem with do not call lists comes in with all of the different regulations. As an industry, we have opted for and promoted a one national do not call list, that everyone can subscribe to. It's somewhat redundant to have someone on a national do not call list, and then turn around and have them on a state list as well, with different regulations. It would be the same as if you had to have a different driver's license for each state you drive in. It's like having different regulations where you drive on the left side of the road in Illinois and on the right side in Missouri. In a lot of respects, it's been politically convenient to attack telemarketing; that's where you get all of the different regulations in different states."

Since approximately 75 percent of the work PTI does in for inbound service calls, where the customer is requesting information, training is important and must be constantly updated. "Our training can last as long as a week, depending on the type of project, and as short as day," Schneider said. "We do the initial training during the week when we hire. Then there's the ongoing product training as well. As I said, about 75 percent of what we do is inbound calls. For example, if you have a credit card and you call in for some reason, whether it's to activate the card or to make some sort of change in your billing address--something like that, a lot of credit card companies will route your call through companies like ours. We then take the opportunity to offer products and services you might not be aware of. That requires a certain amount of ongoing training."

With virtually everyone owning a cell phone these days, isn't continued on page 36















Pier 1 Imports















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Another "Budweiser" coming to St. Louis

by Jim Salter, AP

St. Louis, MO (AP) — A beer claiming to be the original "Budweiser" will soon be sold in the shadow of Anheuser-Busch Cos. Inc., maker of the better-known beer of the same name.

Czech brewer Budejovicky Mestansky Pivovar (BMP) isn't interested in picking a trademark fight, at least not in the U.S., where it's calling its beer B.B. Burgerbrau _ burgerbrau translated means "Beer of the City's Residents." In Europe, the same brew is sold as "Budweiser Bier."

"I don't want to stick my hand in that fire," said Rob Neuner, president of Classic Beverages LLC of Darien, Conn., the U.S. importer of B.B. Burgerbrau. "Budweiser is a trademark of Anheuser-Busch. We don't want to market the beer as Budweiser per se, but we don't see any problem saying the beer is from the town of Budweis."

Labels use the Czech term "Budejovicke Pivo," which translated means "Budweiser Bier," and the brew will offer point-of-sale references to "Czech Budweis City" as the site where the beer is made.

B.B. Burgerbrau was introduced in a handful of U.S. markets this spring. It will arrive in St. Louis _ along with Kansas City and some other Missouri markets _ within two weeks, Neuner said.

He said B.B. Burgerbrau uses the same recipe of the original beer that dates back two centuries and offers a taste that "bridges the gap" between domestic U.S. beers and more full-bodied imports. "It's very soft, very drinkable, it doesn't fill you up," Neuner said.

Mark Bobak, chief legal officer for Anheuser-Busch, disputed claims that B.B. Burgerbrau was the first to use the Budweiser trademark.

"Anheuser-Busch has no objections to them selling beer in the United States as long as they do not infringe our intellectual property rights," Bobak said in a statement. "The Czech brewer does not have any rights whatsoever to the Budweiser or Bud names in the United States.

"Anheuser-Busch has made significant investments since 1876 to develop our Budweiser and Bud brand names in the United States and throughout the world, and we will protect our famous trademarksfrom any possible infringements by any brewer."

Anheuser-Busch and another Czech brewer, Budejovicky Budvar, are involved in lawsuits in about 40 jurisdictions throughout Europe and Asia in a dispute over the Budweiser name that dates back 99 years.

Anheuser-Busch's Budweiser is the world's best-selling full-calorie beer, and its Bud Light is the best-selling beer of any kind. The St. Louis-based company claims its use of the name Budweiser dates to 1876 _ 19 years before Budejovicky Budvar came into existence.

Brewery founder Adolphus Busch chose the Budweiser name because it had a slightly Germanic sound to it, yet was easily pronounceable by Americans, making it appealing to both Americans and German immigrants, the brewery said.

But BMP said its beer was first brewed in 1802, long before Anheuser-Busch came into existence, and was known then as Budweiser Burgerbrau. It was named after the Czech city in which it was made, Ceske Budejovice, but called Budweis by the German-speaking people who populated the area.

Nearly a century later, Budejovicky Budvar _ also based in Ceske Budejovice _ began brewing a beer with the Budweiser name, leading to a legal dispute with Anheuser-Busch that dates to 1906. Some European and Asian courts have favored one company, some the other.

Until 1918, the half-German, half-Czech Ceske Budejovice was part of the Austro-Hungarian Empire and was officially known by its German name "Budweis." When the Czechs declared their independence in 1918, they officially changed the name to Ceske Budejovice.

Both Budejovicky Budvar and B.B. Burgerbrau say references to Budweiser or Budweis are appropriate nods to a town with a rich beer heritage dating to the 13th century.

"It's the name of the town, Budweis," Neuner said. "There are certain qualities associated with that town." ■





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pe 20 October. 2005 Lake of the Ozarks Business Journal

Woman 2 Woman benefit brings Simpson back to area

Mark this date on your calendar: Sunday, October 16th. On that evening, at either 5 pm or 9 pm, you will have the opportunity to support an outstanding local assistance program while enjoying the high-powered yocals of former local and

celebrity singer, Jake Simpson, along with other high octane local performers. These two allstar concerts are being brought to you by local radio station, Mix 92.7, and The Filling Station who will host the event on their new stage at Hwy 54 in Osage Beach.

Says Filling Station owner, Casey Mulligan, "I've been involved in fundraising for women's issues in Illinois for 20 years. I found out about Woman 2 Woman from a friend of mine who is active in this organization, and was really impressed with the work they do. I'm thrilled that we can do something to support them."

Woman 2 Woman is a not-forprofit local organization formed 4 years ago with the purpose of assisting women from all walks of life who need help in reaching their goals. They provide mentoring, education and referral organization serving women in Camden, Morgan and Miller counties. They do not provide money. Support groups, classes and mentoring are provided out of their office location at The Landing in Osage Beach. Says President and Founder of Woman 2 Woman, Kim Spangler, "We try to provide a setting where women feel feminine and special - a non-institutional setting."

There have been 550 clients to date, since November of 2000. Ninety percent of clients are single mothers with family and community issues. The testimonials are powerful, from a single mom who received her GED with outstanding scores, to a terminal cancer patient who was assisted with legal paperwork, counsel for her family, hospice referrals, social service assistance and networking with a medical care team, to an upwardly mobile executive who needed help leaving an abusive relationship. Since the fall of 2003, 13 clients have obtained jobs, 6 obtained housing, 1 graduated college and 5 are in college, 2 are in vocational training, and 4 have received their GED's.

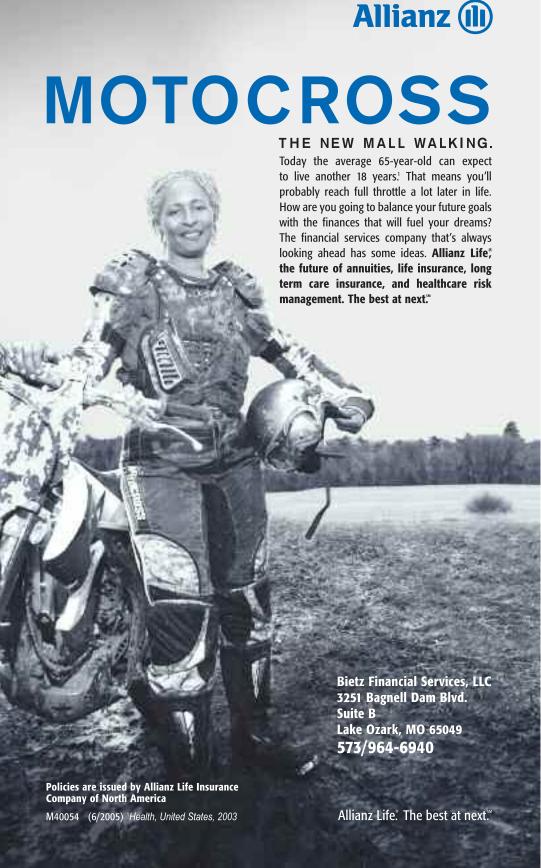
The organization depends entirely on the support of volunteers. Ruth See is one such volunteer who is has also been responsible for helping to organize this concert event. Says Ruth, "I've seen the results. A woman comes in who is just a bud, and then we watch her bloom. Body

language says a lot from where they are when they first come in to how confident they are when they leave."

Says Spangler, "We are grateful to The Filling Station, Mix 92.7, Jake Simpson and the other singers and individuals who have helped to put together such an amazing benefit concert. It is through efforts such as these that our organization is able to continue to help women in the area."

Along with Jake Simpson (see accompanying background story), here are some of the other well-known local performers. Kelly Hooper is from Osage Beach, sings R&B, hip-hop and Motown, and is responsible for putting together what she calls, "a dynamic, exciting group of incredibly talented singers." Marie Perry from Boonville, Anna Jones of Camdenton, Tim Campbell from Linn Creek and a performer in the Country Lights Show, Julie G. of Jefferson City and this year's grand champion in karaoke from The Filling Station, and Beth Givens from Lake Ozark who has performed with Shoii Tabuchi in Branson and recorded several gold albums in Nashville as a background singer.

It is recommended that tickets be purchased in advance by calling or stopping by The Filling Station, or the Woman 2 Woman. The phone numbers are: The Filling Station - 348-4796, Woman 2 Woman - 302-7700. Woman 2 Woman is located at 1060 Main Street at The Landing in Osage Beach. Only 150 tickets will be sold for each performance. The cost is \$10 per ticket with the money going directly to Woman 2 Woman. There will be a 50/50 raffle and a multi-item raffle at each performance.





Lake of the Ozarks Business Journal October, 2005 Page 21

Q & A with local singing celebrity Jake Simpson

Tell us a little about yourself, for the readers out there who don't know your background.

I grew up in Crocker were my graduating class was, I believe, 46. I graduated from high school in 1993. GO LIONS! That makes me, hmm,--no longer in my twenties. HA!

When and where did you have your first paid singing performances?

My first paid performances where at Big Surf when I was 15or 16. Yea, I was 16 because I drove to work every weekend. I made \$65 for four days worth of work. Smashing good fun!

second season the executive producer, Andrew Golder called me and explained the new, second season. Theidea of singing on prime-time TV for nine weeks was too attractive and I couldn't turn it down.

Tell us what you won with both years.

If you don't mind getting a little existential, the prize I consider to be the most important was winning my freedom. For the first time in my life I didn't have to worry about paying my rent. I also bought my dream car; a Beemer convertible. Don't worry, it was used. My frugal little brain mentor, and childhood band director, John White. He now teaches music in Stover and has, from what I've heard, created yet another award winning middle and high school music program.

Hats off to Mr. White! My third influence is someone who at

times has played the role of stage mom, and at other times has saved me from any number of embarrassing situations. She is also a wonderful and talented singer and songwriter. She is a rock among human beings, and the maker of the best darn beef brisket I've ever tasted. Ladies and gentlemen, please welcome to the stage, Mrs. Penny Lower!

She has taught me the meaning of being a trooper, a performer, and a friend. I love her, her husband Mike, and her son, continued on page 22



How did the first Star Search opportunity arise?

I was living in New York City and found out about a Star Search audition at work. I went to a cattle call which is nothing more than a bunch of singer/actor types all waiting for a chance to perform, a cappella, in front of uninterested judges. (They liked me, though, thank goodness)

Tell us a little about your experience with that program.

Star Search was a great experience for me and gave me, what I consider to be, some of the tools needed to make a living in the music business. I met some really cool, driven people on that show. Some of my best friends either worked behind the scenes or performed on the show.

How were you able to perform on Star Search for a 2nd year?

A couple of months before the

would not allow for a new Beemer. Oh yea, I won a record contract with Sony Music.

Who were your biggest musical influences growing up?

When I'm asked about my influences growing up, I think I'm expected to say someone who might be famous.

The truth is I had three influences. They weren't only musical influences, but character influences. They aren't big rock starsnot even star athletes. The first was my grandma Audrey, who forced me, at the tender age of five, to sing 'Away in a Manger' for the church Christmas program. She also paid for my piano lessons until she lost a battle with cancer when I was ten. After that, Grandpa Bob took over and carried on her legacy.

The person who was and still is the second biggest influence in my life is my friend, musical



October, 2005

Q & A withJake Simpson

continued from page 21 Jeremy, dearly and miss them all m_V heart. Who has been an influence in your professional life, before or

since the show? I have learned quite a bit about the business of being in the music

business over the last couple of years. My publicist, Cheryl Kagan has been the driving force in getting me up and running--and keeping my lazy butt off the couch. I say that because the single most important thing in this biz is staying busy. This is also the most difficult part of the process for me. It is so easy to lie in bed until 11 when you don't really have a boss to answer to--so you have to be your own boss. "Get up, Jake!" "Go to the gym, Jake!" "Write a hit song, Jake!" I am truly my worst boss ever!

What have you recorded and what are you working on now?

I did a record a couple of years ago with Sony. Those who know me know how I feel about that record. The entire Sony experience was one of heartbreak and learning. That was my first brush with the "Evil Corporate Machine." I used to get sick of people writing songs about the "Machine", but now I understand. I won't bore you with the gory details.

with big record labels, I've decided to go Indy like so many others in the biz. Independent labels are really where the music is happening nowadays anyway.

They will be the ones who rise up out of the ashes of the dead recording industry. What this means is that I am the one who writes and picks the songs. I also have creative control over the album--very refreshing to any singer/songwriter. It also means if the record sucks, it's no one's fault

How difficult or positive has the experience of trying to break into the music industry been?

This is an easy one--EXPEN-SIVE! It isn't all bad, though. I have had the chance to work with some really talented musicians.

Music is where it all comes down to with me. If I can't express myself through music that I feel passionate about, then give me a shovel so that I can dig ditches for the rest of my life! (Nothing against those who dig ditches--they have way better biceps than me and they could kick my butt if they wanted!)

What drew you to perform at the Women 2 Women benefit concert? (October 16th at The Filling Station. See accompanying arti-

I was so lucky to have grown up in a happy home. I can't tell you enough how that has shaped my life and personality. I also know that not everyone is as lucky as I have been. Not everyone has a mother or father to buy them their first big, expensive keyboard. Not everyone has the ability to go to college. One thing I can't stand about famous people is that they love to use the cliche, "give back to the public".

It sounds so shallow. Well, I'm not really famous but I feel, and have always felt that if you are in a position of influence-no matter how, YOU have the responsibility of helping others. As I watch the division of class widening in our country, I wonder why we have more interest in our next gas-guzzling SUV than in the people living in the doorways of vacant busi-

That is why I help whenever I can. I don't mean to sound over-

ambitious but helping with benefits whenever possible makes a hell of a lot more sense to me than performing in big gaudy concerts. where else locally in the upcom-Because of these experiences

shows lined up for the year but I really don't. This entire year has been about getting back in touch with my music and who I am. In my opinion, an artist can't be an artist without saying, painting, or sculpting something important -something that touches people. I'm still working on that. After I have achieved my goal of reaching people through my original music then I will begin work shopping my stuff. Yes, I guess I could just sing cover songs for the rest of my life, but I want to change people's

Lake of the Ozarks Business Journal

Will you be performing any-

I wish I could say I had tons of

Where are you living now, and do you miss the lake area?

the meantime!

lives--not just remind them of the past. Just don't forget about me in

I have been in Southern California for a couple of years now. I really do love it here, where the sun always shines and the aroma of orange blossoms is only a Sunday drive away. I love nature and staying close to the earth. (Wow I'm really starting to sound like a hippy! Not to worry I hate bell-bottoms.) Of course I miss home very much. But I guess what I miss about home is the people whom I love--not the crappy weather or the tornadoes! I wish everyone from the Lake could move out here with me. Then life really would be

Do you have a website for fans to stay up-to-date - concert dates, available music, current info, etc?

I'm afraid I'm not very computer savvy. I hired someone 4 months ago to work on my website but I haven't heard much out of him since. I promise in the next 2 months I will have a fully functioning website with more downloadable music, video, and hopefully, merchandise. That would really make my dad happy.

Where can people get your

Wow! I shouldn't have said that bad stuff about the Sony album earlier! I'm not much of a salesman. Some folks have enjoyed it though, which does make me very happy. I think it is available online at amazon.com. It is called, "Star Search Winner, Jake Simpson. (Brilliant title, isn't it?) They can also just buy one from my dad at the Women 2 Women benefit on Sunday (October 16th). ■



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Expanded training a partial solution to disaster problems?

by Matt Sedensky Associated Press Writer

Warrensburg, MO (AP)- He's been a volunteer firefighter, worked as an EMT and did first aid in the mountains of New Mexico. And Brad Hubbard has academic credentials, too, about to complete a four-year program in crisis and disaster management.

At just 23, he's exactly what federal emergency officials want.

Hubbard is part of a wave of students in one of academia's newest and fastest-growing fieldsbroad programs in emergency management and homeland security.

Eleven years ago, reeling from flawed responses to hurricanes Hugo and Andrew, the Federal Emergency Management Agency launched an ambitious effort to ensure that disaster officials at all levels of government were trained to deal with catastrophe.

"People got their jobs all kinds of ways," said Wayne Blanchard, who has overseen FEMA's Higher Education Project since its inception. "And generally not because they had any identified management competencies, but who you know."

Cronyism wasn't the only problem. Disaster management wasn't seen as a profession, and adequate training was lacking.

The Higher Education Project sought to change that by persuading colleges to offer degree and certificate programs in emergency management, aimed at producing a new breed of professionals who could assume posts often held by ill-equipped appointees.

Students scattered across the country go through research-based courses in subjects like quarantine and epidemiology; disaster-specific instruction for floods and earthquakes; lectures on politics, planning and leadership; and onsite experience in everything from community emergencies to the Asian tsunami.

"What, ultimately, all of us hoped was that by making this a degree program, we would start churning out and educating emergency managers who had a broader perspective," said George Haddow, a deputy chief of staff for FEMA during the Clinton administration who is now a private emergency management consultant. "Just, generally, professionalize the discipline."

Blanchard says there were four college programs in emergency

management in 1994, but today there are 121 and 110 more are under consideration.

"Even before 9/11 all these programs had more business than they could handle," said David Neal, a professor in the Fire and Emergency Management Program at Oklahoma State University.

Salaries are rising in the field, to an average of \$45,390 annually, according to May 2004 figures from the Bureau of Labor Statistics.

Observers say the result of the growth is a community of emergency managers with far different demographics than a decade ago. More have college degrees and more have chosen the field as a first career. They are younger and more diverse.

Why then, with all those advances in the quality of the profession and with so many more qualified people, was the response to Katrina so botched?

Blanchard said it could be five to 10 more years before the true fruits of the program are realized, because the people it attracted are still in low-level positions without the authority to lead a response to an emergency.

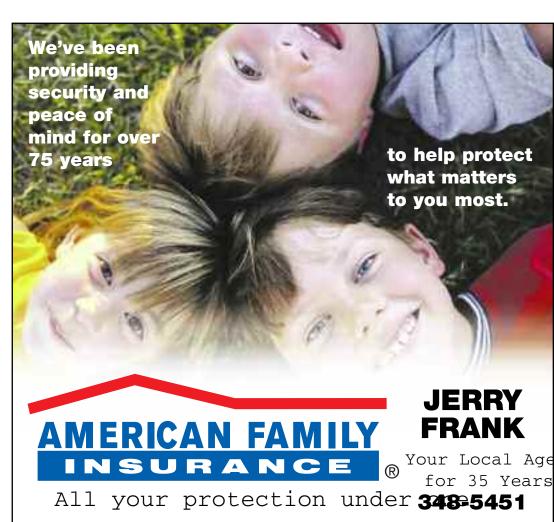
Mike Brown, who headed FEMA before stepping down two weeks after Katrina hit New Orleans, had limited experience in disaster relief. He was a lawyer who headed the International Arabian Horse Association before joining the agency in 2001.

And now FEMA's training efforts could be threatened.

The Department of Homeland Security has slashed the budget of the Higher Education Project, as it has for FEMA operations overall. Blanchard said his program budget was about \$180,000 before the creation of Homeland Security. He said it is around \$35,000 in the current fiscal year and, while the next budget is uncertain, he's been told to prepare for working without program funding.

Blanchard said he hopes the hurricanes will convince authorities of the importance of the Higher Education Project and of a strong emergency response system as a whole.

"Nine-eleven and Katrina you'd think would have a lasting impact," he said. "But after Hurricane Andrew we thought that too."







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October, 2005 Lake of the Ozarks Business Journal

With Dwight Weaver

CANNADY CAFÉ

In 1933, Mr. & Mrs. A. B. Cannady built Cannady's Café on the north side of the highway at the corner of Lake Road 54-24 or Osage Beach Road•in Osage Beach. They also owned and operated an adjacent

grocery store. Across the highway was the Osage Beach Post Office, Idlewild Court and Lake Lumber Company.

Cannady's Café was sold to Dot and Harvey Garvey in the 1940s. They renamed the business Folded Hills

Dining Room. It was operated as Sten's Café for a brief period in the early 1960s, after which the building was remodeled and given a red brick exterior. By 1964 it housed the Osage Beach Post Office.

F.C. Arnold Realty acquired the

post office building in the 1970s after the post office was moved to the corner of Lake Road 54-29 (also known as Passover Road or Old Post Office Road). The old red brick post office building then became Arnold's Country Corner. This business closed in 2005 and the building was demolished, as well as several other structures adjacent to it on the north side.

It's been only a short time since the former sites of Lake Lumber Co. and Idlewild Court next to Beabouts Bait and Tackle were cleared for new businesses. Now the opposite side of the highway has been cleared, bringing a whole look to this busy junction across from the Osage Beach Elementary School.

Vintage postcard image, photographer and publisher unknown, from the collection of H. Dwight Weaver. This brief feature on the Lowell's Boat Docks has been adapted from his newest book "A Guide to the History and Geography of Lake of the



Ozarks, Volume I," scheduled for release later this year. He is also the author of the book "Lake of the Ozarks: The Early Years,"



available from Stonecrest Book & Toy in Osage Beach or online at www.lakeozarksbookandphoto.com

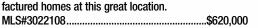


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YHTI Expands coverage through tower addition



Fred Becker of YHTI (in tennis shoes) assists a crew in raising the additional tower at Four Seasons.

YHTI of Washington, MO, became the first internet service provider for the Lake of the Ozarks area to offer high speed wireless internet access. The service allows homes in the coverage area to get internet without the need for phone lines or cables. This allowed residents in remote or hard to reach areas to have access to high speed bandwidth when none was previously

The age of the existing phone lines in some areas also prevented residents from realizing good dial-up connections. Wireless provides the same data transmission rate for everyone it serves, regardless of how many users are present simultaneously. With other forms of access, data rates can drop as shared bandwidth becomes overcrowded.

"We're installing a second wireless tower, so that we've got 900 mHz which is a different frequency. 900 hits the valleys better around the lake. This gives us two locations now- for the people that can't receive from our first tower, we're hoping to be

able to serve their needs with this additional tower.

We're already looking at a third location— each time we will cover more and more of the area. Our intention is to ultimately have six tower locations to saturate the Lake area, allowing everyone to get our high speed wireless access."

Wireless transmission rates are only limited by line-of-site impediments, allowing the additional towers to "overlap" coverage areas.







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The Al Elam Column

With Tim Tabor

Writing an Offer

Once you find the home you want to buy, the next step is to write an offer - which is not as easy as it sounds. Your offer is the first step toward negotiating a sales contract with the seller. Since this is just the beginning of negotiations, you should put yourself in the seller's shoes and imagine his or her reaction to everything you include. Your goal is to get what you want, and imagining the seller's reactions will help you attain that goal.

The offer is much more complicated than simply coming up with a price and saying, "This is what I'll pay." Because of the huge dollar amounts involved, especially in today's litigious society, both you and the seller want to build in protections and contingencies to protect your investment and limit your risk.

In an offer to purchase real estate, you include not only the price you are willing to pay, but other details of the purchase as well. This includes how you intend to finance the home, your down payment, who pays what closing costs, what inspections are performed, timetables, whether personal property is included in the purchase, terms of cancellation, any repairs you want performed, which professional services will be used, when you get physical possession of the property,

and how to settle disputes should they occur.

Buying a home is a major event for both the buyer and seller. It will affect your finances more than any other previous purchase or investment. The seller makes plans based on your offer that affect his finances, too. However, it is more important than just money. In the half-hour it takes to write an offer you are making decisions that affect how you live for the next several years, if not the rest of your life. The seller is going to review your offer carefully, because it also affects how he or she lives the rest of their life.

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



Tim Tabor

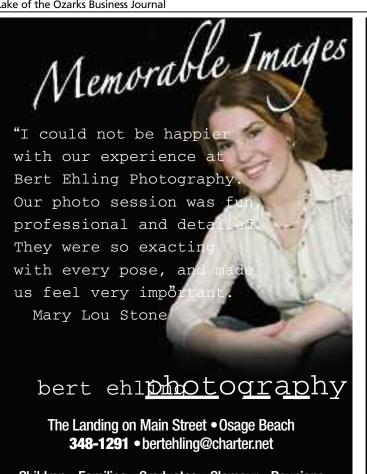


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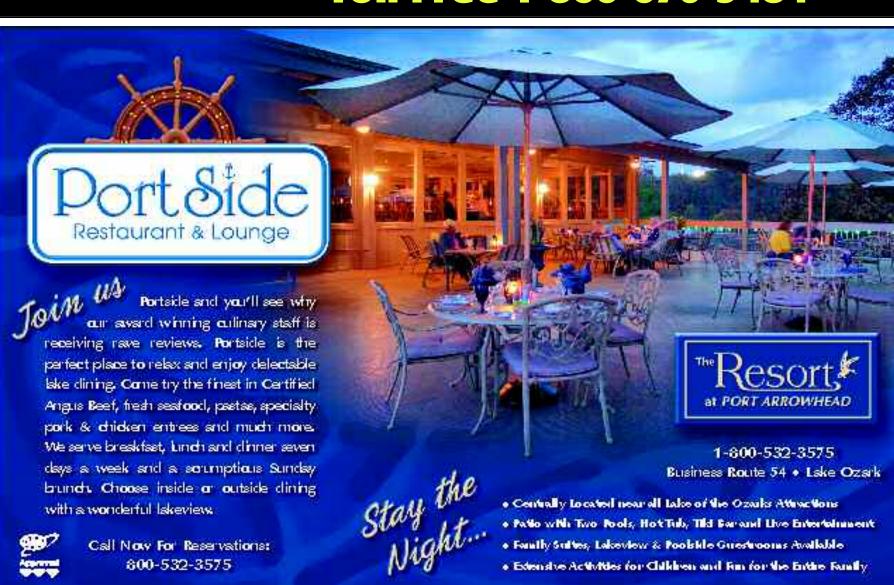


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Hope House announces groundbreaking of new, larger facility

The new Hope House preliminary excavating is complete on the 3.26 acre site located on Lakeland Drive, just north of Bagnell Dam.

The land for the future Hope House was donated by Eleanor Hickey. Rock for the parking lot has already been delivered. The 10,000 square foot building has been approved by the Hope House Board of Directors. Hope House, the emergency aid center, food pantry and thrift store serving eastern Camden and western Miller counties, was recently authorized \$125,000 in Neighborhood Assistance Program (NAP) tax credits, at 70% by the Missouri Department of Economical Development (DED).

Hope House is authorized to solicit donations from certain types of businesses and/or specific qualifying individuals. The total estimated cost of the proposed new, larger facility is \$200,000. During the month of February of this year "A Day of Hope" was conducted with

\$23,000 from local pastors and supporting churches generated. The mission of Hope House is to provide hope and short term help to those in need within the community, as an expression of Christ's Love and care.

To determine your eligibility to participate in donation for this program contact your tax preparer. For more information contact the Hope House at 365-0099 or 365-4234, to see how you can best help perpetuate this meaningful Community Service. Participating in this recent Lake Area Chamber Groundbreaking ceremony were Erby Young, Lake Ozark Christian Church; Rev. Jim Pohl, Lake Ozark Christian Church; Patsy Dalton, Lake Ozark Christian Church; Cindy Lou Conely, Lake Ozark Christian; Bob Long, Lake Ozark Christian Church; Doug Miller, Hope House Board; Kim Wain, Hope House Executive Director; Cheryl Gladback, Hope House Thrift Shop Supervisor;



Eleanor Hickey, Hope House Board; Bob Hatfield, President Hope House; Stan Brooks, Hope House Board; Mike Page, Hope House Board; Clyde Leonard, Horseshoe Bend Church; Juanita & Joe Drion, Hope House Volunteers; Nancy Patton, Hope House Board; Joan poese, Christ the King Church; Alec Page, Horseshoe Bend Church; B.J. Page, Horseshoe Bend Church; Dick Schall, Christ the King Church; Dennis Kuffel, Lake Ozark Christian Church; and the Lake Area Chamber Active Volunteer Ambassadors.





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age 30 October, 2005 Lake of the Ozarks Business Journal

Is the Lake area prepared for a natural disaster? One scenario

by Alison Schneider

After Katrina and the levee failure and subsequent damage – Lake Area residents have to be a little nervous about the situation here. What happens if the dam breaks?

According to Alan Sullivan, an engineer at the Ameren UE Power Plant and implementer of the emergency response planning for the Bagnell Dam facility, we're going to be okay. In 2003, his team invited city commissioners, Police and Fire Departments and other officials to attend and participate in a functional drill, running through an "actual emergency" from start to finish

"It went very well," he reports. "We started from identification of a potential leak to what happens next, then after that, and so on. After that we threw in problems like 'Okay, now the phones don't work, how will you communicate?', 'Now you've lost cellular power – the lines are jammed – what do you do now?'."

"Everyone really worked on it and came up with reasonable and workable solutions to the problems presented," he said.

The training will prove to be invaluable in the event of an

emergency such as a breach of the dam. Could the dam break?

"Let me put it this way," says Sullivan, "My office is 60 feet under water and I've been in that office for years. If I was concerned, I'd be moving my office above ground in a hurry".

Nonetheless, steps are taken constantly to insure that there won't be a problem. In the first place, the dam was built so that the whole facility will not fall.

"It's set up in 40 ft. blocks that will "slide" in the event of a breach, leaving the rest of the dam solid and undamaged." Says Sullivan. There are regular visual inspections of the entire dam, looking for anything that has changed or appears to be a potential problem.

In the 80's, a massive renovation project made the aging, but well-designed dam even more solid.

"We drilled down into the concrete and placed tension rods to reinforce the concrete. Then the tensioning ties were anchored into the bedrock, making the facility solid as a rock" (no pun intended). Sullivan said.

Even if Truman Dam were to breach, the accompanying floodwaters in Lake of the Ozarks would run over the top of Bagnell Dam, not "push it over" as many people would expect. Over the last two summers, the flood gates themselves were strengthened and general maintenance of some of the iron works was done, making it all the more solid.

"The plans for an emergency are well laid," says Sullivan. "We take safety seriously". Along with the painstaking visual inspections, the dam is subject to FERC (The Federal Energy Regulatory Commission) inspections annually. After all, our dam is a hydroelectric facility and falls under their guidance. Every 5 years the federal government does a full-scale inspection of all parts of the dam – further insuring that it's solid and safe and will stay that way.

In the unlikely event of an emergency, the first step of the Ameren Emergency Action Plan is to go to the flooding inundation maps upon first notice of a problem and in progress of the problem. An "on the fly" assessment is made and Alan Sullivan goes into action. Ameren has a computer program that allows the user to circle the geographic area affected and set in motion a computer-generated warning system that calls all phone num-

bers within that area warning them of the impending trouble. Then, of course, radio and television media are notified and they begin to follow the Emergency Broadcast System procedures informing the public of the impending problem. When the electric goes out (and it will, eventually) the warning system switches to an "interoperability channel radio channel" designed for just such situations, allowing us to contact the rest of the world and allowing them to contact us. During this time SEMA (State Emergency Management Agency) and local officials are notified and spring to action. At this point, SEMA and the County Commissioners will have responsibility over traffic control (averting from the designated area and managing evacuation routes) and search and rescue operations. The governor will authorize funds to be released to assist in evacuation and service to the affected areas and will declare a State of Emergency, which allows the government the authority to protect the public and dictate the best way to do that - such as in the case of forced evacuation, procurement of vehicles, etc. The governor will contact federal agencies (FEMA,

Corps of Engineers) and make the appropriate requests from them for aid in handling the situation. All this should take place in a relatively short period of time. After the initial emergency, agencies reassess damage and control responsibilities and more funds are released after a disaster area has been declared. While folks downriver will be going through their own rebuilding after the flood caused by a breach, the 40 ft. section of dam that is damaged would be replaced, and the lake reservoir refilled over time, getting docks and boats off the ground and floating again, allowing us to get back to our lake lifestyle. Simple, huh?

Actually, it is. In the end, it's a natural disaster and there is only so much preparation and control of the situation that we, as humans, have. We can identify the potential problem, study the effect of a 'worse-case scenario', and plan as much as we can. If practice makes perfect, then our community is in good hands. In the meantime, as long as Alan Sullivan feels safe with the 650 billion gallons of Lake of the Ozarks at his back, I think we can feel safe, too.

Congressional task force to tackle high gas prices

by Sam Hananel

Associated Press Writer

Washington, DC (AP)— With retail gas prices breaking the \$3-per-gallon barrier this month, a new task force formed by House Majority Whip Roy Blunt, R-Mo., is looking for ways to ease skyrocketing fuel costs.

The Gas Price Task Force will consider short- and long-term ways to expand domestic oil production, increase national refining capacity, promote renewable fuels like ethanol and biodiesel and encourage energy conserva-

Fuel prices are a huge issue in farming states like Missouri and Kansas, where there are long distances to travel and agriculture is important, said Rep. Jerry Moran, R-Kan., one of eight Republican House members Blunt selected for the task force.

"Farmers have virtually no option, and the costs they face are tremendous," Moran said.

High prices at the pump have the full attention of Congress this month as angry constituents are demanding answers to the steep increases.

Lawmakers have asked the Federal Trade Commission to investigate gasoline price hikes, and last week the Senate directed the commission to look into price gouging after Hurricane Katrina. On Wednesday, the Senate Commerce Committee is holding two separate hearings on energy pricing.

While the task force was being considered before Hurricane Katrina struck, the storm's effect on energy prices helped spur the formal launch, said Blunt spokeswoman Burson Taylor.

"The gas price spikes after Hurricane Katrina present a challenge to work toward solutions now to ensure that gas prices come back down soon and do not spike again in the future," Blunt said in a statement.

Analysts say there is little that Congress or the task force can do in the short term to ease gas prices. Even before Katrina wreaked havoc along the Gulf Coast, oil producers and refiners had been struggling to meet rising demand around the world, particularly in the United States and China

Energy markets have been on edge for the last two years because the amount of excess oil-production capacity worldwide is only about 1.5 million barrels a day, or less than 2 percent of demand. The United States also has a shortage of oil refineries, which are running at about 95 percent capacity.

"It means that anything that upsets refineries, whether it's a hurricane or a refinery accident, causes shortages of gasoline," said Peter Clark, an associate professor of chemical engineering at the University of Alabama. Prices spiked on wholesale and futures markets after Katrina knocked out refineries and pipeline links along the Gulf Coast that provide about a third of the country's gasoline supplies.

"What Congress needs to be doing is making sure the refinery owners down there have all the resources to get these refineries back on track," said Kevin Forbes, director of the Center for Energy and Environmental Stewardship at Catholic University in Washington, D.C.

sity in Washington, D.C.
Since the task force formed last week, it sent a letter praising the Environmental Protection Agency for temporarily allowing retailers nationwide to sell gasoline and diesel that does not meet stringent summer air-quality standards. The group also asked EPA to waive rules on the number of so-called boutique fuels refineries must produce to meet clean air requirements.

All the attention on fuel prices comes two months after President Bush signed a \$17 billion energy bill that did little to address high gas prices. Some Democrats opposed the bill because they said it fails to require automakers to improve the fuel efficiency of new cars, the single biggest user of oil.

Moran said Congress is likely to consider legislation this year to encourage construction of new refining capacity.

In the past, Moran said, law-makers would begin to address energy problems when prices got high, then lose their will to follow through when prices fell again. But high prices may be around for good this time.

"It gives us the opportunity to actually put together the political coalition to do something about it and our constituents will hold our feet to the fire to see that the right policies are developed," Moran said.

Panera to buy Illinois bakery-cafe franchise chain officials say

ST. LOUIS (AP) _ Panera Bread Co. plans to buy 21 franchise bakery-cafes, and two still under construction, in Indiana from Knead Bread, Panera officials said.

St. Louis-based Panera also purchased the rights for certain markets in Indiana. The company expects to pay about \$27.5 million. The deal is expected to

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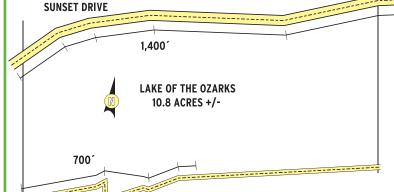
close around Nov. 1.

Panera expects the deal to be earnings-neutral for fiscal 2005 and the first half of fiscal 2006, but said it is expected to modestly improve earnings in the second half of the next fiscal year.

Panera owns and franchises more than 800 bakery-cafes in 35 states under the Panera Bread and Saint Louis Bread Co. Shares

were unchanged at \$49.21 in morning trading on the New York Stock Exchange. The 52-week range was \$34.12 to \$66.49.

Ron Shaich, Chairman and CEO, Panera Bread



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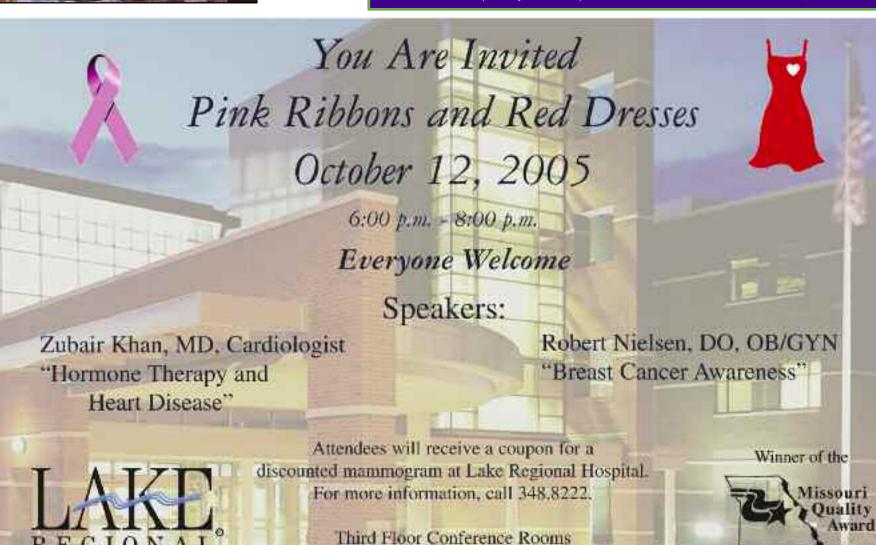
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Osage Beach, MO— Stone Crest Mall will be the site of this year's Osage Beach Health Screening sponsored by Lake Regional Hospital. Free and low-cost tests will be offered on Thursday, October 13th, from 7:30 a.m. to 11:00 a.m. Free screenings will include blood pressure, vision, body fat analysis, pulmonary function testing, colorectal screening kits and glaucoma screening. Everyone is encouraged to attend.

Health screenings offered for

nominal fees include: Complete Blood Count, \$3; Blood Chemistry Profile, \$10; Prostate Cancer (PSA) Screening, \$15; and Thyroid Panel, \$25. Participants interested in the Blood Chemistry Profile must fast for 12 to 14 hours prior to the screening. Black coffee and water are acceptable. Take all routine medications. For more information, please call Lake Regional Hospital's Education Resource Center at 573.348.8222.



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FASCO marks thirty years in Eldon

by Mike Bissell

In an age of plant closings, out-sourcing and foreign competition, Fasco Industries of Eldon has survived to celebrate their 30th year in Eldon in 2005. Diversity and an ability to adapt to the changing marketplace has marked the success of Fasco as a company since their inception.

Fasco began as F.A. Smith Manufacturing Company in 1911 and was based in Rochester, New York. The original roster of products included parking lamps, vases, plugs, connectors, cigarette lighters, ashtrays, gaslight and mantle fixtures, bicycle and motorcycle lamps, battery cases, tail lights and cigarette dispenser/match holders. This diversity of products has been a characteristic of the company over the years, who began producing automotive switches beginning in 1923, developing hydraulic stoplight switches in 1927, a new windshield defroster in 1929, their first blower fan in 1934.



FASCO's Eldon facility

In 1970, Fasco was divided into three distinct divisions: Motors, Controls and Consumer Products. Four years later, construction began on new plants in Cassville, Missouri and in Eldon, with the Eldon facility opening their doors in 1975. The Eldon Development Corporation initially brought Fasco to the Eldon community, by issuing 4.9 million dollars in industrial revenue bonds to finance the project.

According to Human Resources Manager Tami Frazee,

Fasco produces what are called fractional motors, which is any motor that has less than one horsepower. "We manufacture heating and air conditioning applications, which are shipped all around the country," Frazee explained. "For example, Fasco sells RVP motor homes motors, which go into their heaters and air conditioning units. There's actually been a big boost from RVP recently due to Hurricane Katrina, because so many RV's are being used to house hurricane victims. RVP just asked for a quick 10,000 motor order. Primarily though, our motors are used for air conditioning applications--that's our heavy season for those during the summer."

"We have what is called an OEM and a distribution business," Frazee continued. "OEM means 'original equipment manufacturer', and again, a good example of that would be how we deal with RVP, where we build motors specifically for their RV applications. A distribution business is where we build a certain amount of motors and store them in the warehouse. So, if your air conditioner goes out at home, and you go to a local electrical company and ask for a replacement motor, that's where our distribution business comes in. We make a lot of motors for distributors around the country, who turn around and sell them to individuals."

There's little doubt about how significant an impact Fasco has on the Eldon business community. Currently, Fasco employs 540 people in their 250,000 square foot Eldon facility, which also includes an on site warehouse. "That number will go up a little bit during the summer," according to HR Director Tami Frazee, "but normally we try to stay focused around that num-

"Our employees come from all over," Frazee clarified. "We have people from everywhere-from Eldon, Versailles, Stover, Tipton, Jefferson City, Iberia, Osage Beach, Camdenton, California and Russellville. You can go pretty much any direction and find someone who is employed by Fasco. Since coming into Eldon, we've paid approximately 400 million dollars in wages and salaries to our employees. We just celebrated our 30th anniversary and actually have 35 employees who are still here, who started when the plant opened in 1975."

Wayne Morgan is the Eldon continued on next page

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FASCO marks thirty years in Eldon

continued from previous page Chamber of Commerce Director and is acutely aware of the importance of Fasco to the local economy. "They are the largest employer we have in Eldon and even in all of Miller Country," Morgan said. "Their payroll has a significant impact on all of the other merchants in the community. We are very pleased that they have been able to stay here for 30 years. They have been a stable employer for our community, and they have been able to provide many people's life long work, right here in Eldon."

Fasco is currently owned by Tecumseh Products Company, out of Tecumseh, Michigan, who purchased the company in 2003. That hasn't always been the case, though. In 1980, Fasco was acquired by Hawker Siddeley Group PLC of London, England. In 1991, BTR obtained control of Fasco. BTR employs 140,000 people in more than 40 different countries. In 1999, BTR merged with Siebe to form Invensys, which then in turn sold Fasco to Tecumseh.

Foreign competition is always a concern in the contemporary marketplace. "It is a problem," Frazee explained. "We actually have a plant in Thailand that we get some of our distribution motors from. There is also a plant in Piedras Negras, Mexico. The Mexico plant actually makes the stator portion of the motor, which is then shipped back up here for final assembly."

Fasco is also aware of their responsibility as a member of the Eldon community. "Fasco is an excellent neighbor," Chamber Director Wayne Morgan said. " They are always sending their employees out into our community to be involved in different activities. We have had various members of Fasco on our Chamber Board here. They've been instrumental in all manner of civic organizations, such as Lions and Kiwanis. They were also instrumental in forming the Miller County Relay for Life, just a few years ago. They've always been supportive of what we have in the community." ■

PTI Client Services overcomes negative connotation

continued from page 18 it a matter of time before telemarketers try to reach that market as well? "Cell phones are exempt right now," Schneider explained. "I believe that very shortly, that's not going to be the case anymore. So I highly recommend that anyone who has a cell phone, register their number with the national do not call list. It's not that any regulations have changed. It's just that cell phone numbers are not distinguishable. As an example, you can have your home phone number assigned to a cell phone number. So really, from a practical standpoint, you need to register your cell phone because there's no way for us to tell if a number goes to a cell phone or your home."With PTI calling or receiving calls from all states in the continental U.S., this leaves a wide variety of time zones to be covered by various work shifts. Work can start as early as 7AM and run as late as 11PM locally to cover Pacific time zones. In addition, the Lebanon shop will soon be open 24 hours. In the Osage Beach shop, six T1 circuits with 24 lines each are kept busy. Of

the 271 people employed by PTI, many find the flexibility of the hours very attractive. "We have a wide variety of people who are employed here, "Schneider said. "A lot of times, we hire people who may otherwise have a hard time finding work. We have people who are wheelchair bound and people who, for whatever reason, find the flexible scheduling very easy for them. Nationwide, there's lots of people who do this work."

Despite the fact that the majority of calls are "inbound", and the effect of the do not call lists, telemarketing has a ways to go to live down its negative image. Owner of PTI Steve Schneider is aware of this impression. "If you're bothered by a call, simply ask to be placed on the do not call list, or ask to talk to a supervisor," Schneider concluded.



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In the aftermath: Katrina's devastation



Heroes are hard to come by...

by Monica Vincent

When they're local heroes, they're even better. We often take for granted, but can easily recognize the efforts of our Missouri Water patrolmen. Keeping us safe on the water, here at the Lake of the Ozarks. What we don't often know is how readily available they are to answer the call of a national duty.

These officers are our friends and neighbors, our brothers and fathers and sons. That fact is sometimes easy to forget when you look at pictures in the media and see only the uniform. The following is a first hand account of the efforts of some of our local patrolmen in New Orleans by a Lake of the Ozarks patrolman whom this reporter

has known since childhood.

Patrolman Tim Murrell has always been and always will be the type of guy you would want safeguarding you and your loved ones – honest to a fault and brave, with the best sense of integrity and fairness I have ever known. His account speaks volumes for the qualities of the people he

works with. As we all know from extensive media coverage, what has happened in New Orleans since Hurricane Katrina has not been pretty. This account is not pretty either, and may not be suitable for all readers. However, it is true and real, and reminds us of the heroes in our own Missouri Water Patrol...

FOREWORD: A LETTER FROM THE PUBLISHER

The intent of the Lake of Ozarks Business Journal has always been to provide a useful source of information for local business owners and prospective business owners at Lake of the Ozarks. We take a lot of pride in our abilities to not only cover the Lake area, but our abilities as reporters and our belief in the freedom of speech. We understand the duty we have to expand our horizons on a nation-

al level and to report on world events and how they effect us here at home.

When a local celebrity, Mike Roberts, from KRCG 13 goes "From Weather to War" in Iraq (see September issue, by Darrel Willman), it's our duty to share it with you. Now in the aftermath of Hurricane Katrina in New Orleans, we have a first hand account from a Missouri State Water patrolman who works at the Lake

of the Ozarks and was assigned to New Orleans to assist in the rescue effort.

The accounts of Patrolman Tim Murrell and his team members were so riveting we couldn't put it down, and felt it was our obligation to share this piece of history with our readers. These accounts are based on the Missouri State Water Patrol's response to the request for assistance, and are as close to "ground zero" as you

may ever get.

We caution that some of these accounts may not be suitable for everyone. It is our passion to bring you the real stories that effect or have effected the residents of the Lake area, that leads us to this incredible report on arguably the single largest natural disaster in the history of the United States.

Denny Benne

Katrina: the real story on relief efforts

by Tim Murrell, with Monica Vincent

"Well all, here's my story... I'm just gonna' tell you from start to finish. It will probably be long, but it's just the facts as I saw it. I don't know how TV saw it, but everything in here, good and bad happened to me.

Like I said before, some parts may not be pretty and I'll probably put in the more emotional parts, but I'm cool with that. I've never pretended to be a super tough guy, so why start

First off, I had no idea this storm was going to be this devastating. I guess you don't pay too much attention to hurricanes here in Warsaw.

After it hit and all the TV crews and things were showing pictures, I got kind of concerned. I realized a lot of places were hit, but New Orleans drew my attention since I had been

Anyway, I was cruising down Lake Ozarks on the Monday after it hit and I got a call from my buddy, Bill. He said he was glued to the TV and that I ought to see it. I went home and checked it out. Sure-as-youknow-what, it was a disaster.

I then phoned our new head man, Colonel Rad Talburt. He's a cool guy and you can talk to him like you all talk to me.

To my surprise, he said he was trying to get in touch with the Lt. Governor of Louisiana, and that it may be a possibility. I said my bags were packed and ready to go and left it at that.

Throughout the week I'd check in and see what the status was, but there was none. There was no communication with anyone down there. It wasn't because they didn't want to, but because they

I called Colonel Talburt on Wednesday and told him I was going to go home to Higginsville(Missouri) for the dove season opener. He didn't think at that time we would be going, but the offer was still lingering for them to take. I went home, hunted all day, had a good hunt by the way, and got a call to be in Jefferson City as early as possible Friday morning.

As told by a Lake of the Ozarks Water patrolman

I took out from home, went to Warsaw and packed up. It was kind of weird putting my things in the truck and packing off for the great blue yonder. So many things were going through my head that everything went pretty smoothly until I had to say goodbye to Cindy and Tootles(Ellie).

to be going.

At 2pm we were scheduled to go to Mississippi, but then that's when all hell broke loose in New Orleans and they were calling for any marine law enforcement with guns and boats. FEMA then, I suppose, gave us orders to go to Louisiana.

the trucks and eat beanie wienies for a week. I think one of the worst things about the whole trip was me traveling by myself. I like to talk and visit and I was going out of my mind driving down the road.

Anyhow, we drove until about 2 a.m. and made it to somewhere in, I believe, Ten-

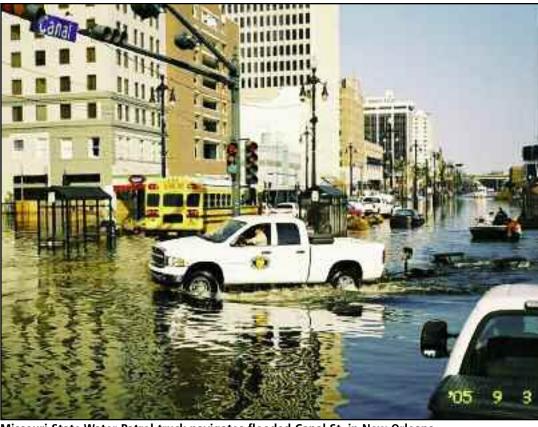
I really started to see the survival instinct kick into people at about Jackson, Mississippi. All the gas stations were packed, very little gas to get, and the stores looked pretty bare. No water to get and knick-knacks were gone. I looked at people's expressions and they were different. Very little smiles. People were sort of panicky looking, if that makes sense. Honestly, our guys looked the most upbeat of anyone. We joked and messed with each other the whole time.

As you drove down the interstate, you saw cars out of gas littering the highway. Lines at gas stations were blocks long. Unleaded gasoline was very, very rare the farther south you went.

All kinds of electrical crews, heavy equipment, and all kinds of semi trucks were headed south at a high rate of speed. There was no speed limit anymore, and I was driving a huge ambulance-like truck that's our dive van.

Pulling four boats in those conditions was treacherous. We had, I believe, four blowouts on the way down there. The first one went pretty rough-- changing a tire along the highway with flying cars, trying to keep four water patrol vehicles together, and finding all the equipment you needed. But by the time we had our last blowout it was pretty funny. I yelled, "Blowout!" on the radio and all four vehicles immediately signal and hit the shoulder. Everyone knew their job and we looked like a seasoned Nascar pit crew while changing the tires. In and out in a few minutes.

When we hit Louisiana, all vehicles pretty much had their emergency lights on. Red lights, blue lights, yellow lights, you saw them all and everyone was flying. We made it to our last exit and went down the exit ramp, when Searcy's truck alternator shot craps. This was the absolute worst place in the continues next page



Missouri State Water Patrol truck navigates flooded Canal St. in New Orleans

That didn't go real good. Cindy held up good until the end and Tootles just laughed and giggled with her new front teeth. We had two giant birthday parties planned, and going for Ellie's 1st birthday which was 2 days from then. Needless to say I was going to miss both parties and seeing my daughter turn one.

A huge lump was in my throat when I honked the horn and waved to my family, including the dogs, and headed to Jeff City.

I made it to Jeff City and met with the other seven people who were going also. We were taken to the Health Clinic and given two shots: Hepatitis A and tetanus. After that, we were still in a holding pattern to see where we were actually going

When we actually left at about five p.m., we still didn't know what part of Louisiana we were going to. I was watching the news and calling my buddy, Billy D, who had already been working in New Orleans for four days. Billy was a big help; he gave me the inside track on what we really needed and what it was like. The conversations always ended with, "Be careful Timmy, 'cause it's bad." If it's bad to Billy D, then

So anyway, all eight of us met up and caravanned down the road. We were packed for bear. Since no one really knew where we were going, and what we were supposed to do, we packed everything and I mean everything.

We were prepared to sleep in

nessee. Not sure what state, but that's about as far as I could go. We had some trailer bearing troubles and stopped to fix it and fill up with gas. We ran into some policemen and asked if there was a firehouse somewhere close to shack. They put us up for about three hours in a firehouse. The air conditioning was so cold that it made your teeth chatter.

We took out at about 5 a.m. and were headed to Reserve, Louisiana. It was like you were going to war- but I didn't know what war would be like. I wouldn't say I was scared, but just highly anticipated the worst. Really no different than just being a cop on a day to day basis, but the probability was higher that you might have to use lethal force in this situa-

Katrina: the real story on relief efforts

continued from previous page world to break down. There was traffic everywhere and this was a staging place for busses to take evacuees away. The National Guard guys told us to park it on the shoulder, but I hooked a rope to the front and dragged it in. One of the funniest things I've ever seen was me pulling Searcy's truck with his boat attached and passing hundreds of different people and Searcy saying, "We're here to help." You'd just have to know him, but it was funny.

We got to this Christian church in Reserve, Louisiana. It was pretty big and we shacked up in a first grade school room. The accommodations were great and a far cry from what I was expecting. We had cots, cold air conditioning, showers, and lots of nice people cooking us jambalaya and other stuff.

Southern hospitality at its finest. Basically we unloaded our massive amount of gear, and I crashed. A big help was that my cell phone worked on the road, at the church and basically everywhere I went. I could call home, friends, or whatever anytime so that was good.

Sunday, September fourth

This was the first day we actually started working. I called Cindy and Ellie and wished her happy birthday before daylight. I was kind of bummed out because I was standing outside in a mosquito infested swamp that smelled horrible while Tootles was making cooing sounds. I got

We all loaded out and met up with the Louisiana Game and Fish guys. Kind of like our Dept. of Conservation and MSWP combined. If anyone at all was in charge, I guess I would say it was them. I honestly did not see anyone who you absolutely knew without a doubt was in charge, but they were the closest.

So we all line up on Highway 10 and take off. Just imagine about 50 or so police cars, trucks, boats, trailers and what-

ever flying down the highway. That's no lie. We had to keep up with these guys because we didn't know where we were going.

We go a total of about 35 miles and meet up at a command post that's in a Blockbuster Video parking lot outside of New Orleans. We sit there for awhile and then follow the Louisiana guys into New Orleans. This was where it got pretty interesting. As you traveled toward New Orleans, you saw more and more damage. You could see more vehicles littering the road, and I saw a sand bag sniper turret. You got on the main bridge to New Orleans and could look out over the town. The dome stuck out the most. Looked like you saw on TV.

We drove right down into the hub of the town, there was another staging place. By now you could see water in the streets. A huge amount of trash littered everywhere you looked.

Officers from all over were unloading their gear and getting ready to dump their boats right there on Canal Street. You could see in a few of their eyes that this was all business. I personally heard from several of them. If you take fire, return fire

I paired up with Dave Wall. Dave is a Sgt. at the Lake and a guy I've known for a long time. "Super Dave" as I call him, is a no-nonsense kind of guy.

Anyway, I just basically said, "Dave, you take care of me with the gun, and I'll take care of the driving of this boat." I had my rifle and shotgun beside me, but I sort of said I'm better off driving a boat than shooting a rifle. Dave agreed and off we took. Without sounding like "Drama-man", I trusted Dave with my life at this point and didn't think twice about it. Like I said before, they had us in a war-like state of mind and it worked for me.

We picked up two guys who are firefighters and EMS with one of the industrial plants down there. They had been there a day before us and helped line us out on a few



Missouri State Water Patrol's Captain Bill Cox and patrolman Gene Cole rescue a resident.

things

As you drove the boat and trailer down to the launch, you were driving in water. The side of every building you saw had been destroyed by looters. Saw a big sign spray-painted on a building reading "all looters will be shot dead".

"Interesting", I thought. As we were backing the boat into the water you could see people, not officers, just hanging around. I was confused. I asked one of our new guys, Marco, what they were doing. He said, "They'd rather stay and steal

than leave." This was the first introduction to what I would see.

We hadn't gone but a few blocks when I saw lots of people hanging out.

You'd ask them if they wanted out and they'd say 'no'. I thought, 'What in the hell is wrong with these people?' I think we made it a couple blocks and a few people asked to be taken out. Sure, we'll take you out. Kind of thought I was saving the world there for a bit, until you looked at all their gear they wanted to take out, and it

was all brand new. Should have figured it out then, but it would take awhile for my mind to fathom that these people were loading up all they've stolen and were now just trying to get out with it. Pitiful.

As we motored down Canal Street the stench from the water was absolutely horrible. I'd say we had made it about five blocks west on Canal Street before we saw any bodies.

The first few I saw were tied up with something to street lights. They were extremely continues next page



A gas fire burns in the remants of a New Orleans home.

Page 40 October, 2005

Katrina: the real story on relief efforts

We started seeing a few more bodies and saw one of the worst I'd ever seen. There was a guy lying on his back, bloated to the max, but had exploded.



A flooded New Orleans street

continued from previous page bloated— as you could imagine, and decomposition was taking over. I'm not tooting my own horn, but I've seen a lot in my day and I've smelled a lot in my day, but the smell of the water was worse than the rotting bodies.

We basically worked off Canal Street and made our own way into the destruction of New Orleans. We went into a real bad part of the city, and you could tell. There were high rise buildings everywhere, and I must admit that I was scared. For the first 30 minutes in there, I knew that if someone wanted to kill any of us, they could and we couldn't do a damn thing about it.

High rise buildings host sniper fire and there's not a lot you can do about it. Like I said, it took about 30 minutes and then I just kind of eased up mentally. I think I came to the conclusion that if they really wanted to shoot any of us they could, so I better quit worrying about it and concentrate on driving my boat through, around and over the cars that littered the area.

We went back into one area and found a group of about five or so people. Marco jumped out of the boat and carried a little old lady and put her in our boat. This lady reminded me of my grandma. Little, old, and frail. You could immediately tell that this lady truly wanted out. She was thanking Marco, Dave and everybody. She had tears in her eyes.

As I motored back to Canal Street with her to drop her off at the duck, she looked up at me and kept saying 'thank you'. She wasn't speaking out loud, just her face, her tears and her lips saying thank you. I'll admit to all of you that I was touched and that I was crying inside. My sunglasses hid the tears in my eyes and I swallowed the lump in my throat you all know about. I'm not scared to tell you that. I kind of decided right then that my trip was worth it.

The day kind of lightened up after that. Got to visit with Marco and his bud. Marco's like me; talks a lot and 'full of it'. The other guy was pretty quiet. Marco does have a weak stomach though. His buddy said he did so I told him one of my body recovery stories and sure as sh*t he puked. He bounced back real quick though. He'd just puke and then raise back up and start chatting. Pretty funny.

His stomach and intestines were hanging out. Needless to say Marco puked some more.

We were starting to name roads and directions off the bodies we saw. Things like, "four blocks North of intestine man." Now don't take this the wrong way, but cops are like that. Besides the fact that it's the way you deal with it, every-

body and their dog knew where that guy was and it was a safety issue. No one knew where Olive Street was, but if you said "four blocks North of intestine man", they knew exactly where you were.

You started to tell that people were running out of drugs too. We ventured way North of Canal Street and found three people on an island. We convinced them that they needed to leave and they nonchalantly said, "Yeah, I guess it's about time. We're gettin' tired of each other and we're out of drugs."

One guy asked if I was the captain of the ship and I said yes. He asked if I would marry him and his girlfriend. I wasn't on the same playing field as them and said I couldn't because my license doesn't transfer to Louisiana. They were absolutely high as a kite.

The feeling that you were actually going to save a life was leaving quickly. You would drive by hundreds of people and ask if they wanted out. They'd say no, but can you give me some water. You didn't give them any water. Sad, but if you did, they would never come out. A few we saved said they were out of water and that's why they were leaving. We did take a few kids out that day, but it absolutely broke your heart to see little, bitty kids with their parents or whoever who would not leave. By the end of the day

I was mad at them.

The ducks worked great for this mass evacuation. You could watch people get on the duck, and if you were in the area of intestine man or a few of the other dead bodies, a few people would smell them, look over and see them, and puke. Vomit was all down the side of the ducks. There were a few marines on the ducks who would distract people or the kids, when they passed the bodies, so they wouldn't see them. I guess that pretty much sums up Day One on Canal

Lake of the Ozarks Business Journal

You could tell the water was receding a little bit by the end of the day. Right before we left, we saw these three guys in a 14 foot jon boat with cameras – obviously media. You could tell the boat was brand new; the 9.9 horse motor still had the tag on it.

I didn't really feel like talking to anyone by this time, but one of them yelled over at me, "Have you seen any bodies?" I kid you not, we had just passed a body not seconds before that. The guy was face down with a bag in his hand. When the media guy yelled this, he wasn't 10 yards from the body. I just yelled no and kept on going.

Got back in for the night and called home. Don't remember what I said, but Cindy said they're still showing people on rooftops in New Orleans continues next page



Sgt. Dave Wall taking down the upside-down flags.

Katrina: the real story on relief efforts

continued from previous page pleading for help. I said that's bullsh*t, because I can count about two or three people that I saw who actually wanted out. News for ya'.

${\it Monday, September fifth}$

Day two was in a new area. We went about five or so miles North of downtown. As we passed on the overhead freeway, you could look down and see the top or side of a car or something that read, "RIP PIGS". Nice welcome for all to see. As we were about to put in, I saw two of the marines I saw the day earlier on the ducks. They were sitting on the concrete divider. Dave and I didn't have any partners that day. I asked them who they were going with, they said no one yet. I said, "Get in the boat, you're with us."

That was it. These guys were pure military and had that 10,000 yard stare, and by this time, I wanted more of them on my team. They had their fins and backpack with them. They had driven all the way from California to help. They took vacation for it. I gave them my guns and said 'you know what to do with it'. I said, 'I'm the driver and you three take care

of the driver.' I felt good with Dave and these guys in my boat.

We motored around and within about an hour found one old man in his house that wanted out. One of the marines spotted the curtain movement and told us. This old man was locked up in his house that had about three foot of pure sh*t water in it. The inside of the house had to be over a hundred degrees. I have no idea how he made it. We had to break the door open because the jams on the door had swelled and would not open. We took him out and back to the Landing zone. Another good moment. Felt pretty good. This guy held on as long as he could which was too long and we lucked out when we saw the curtains

A little bit after that we were cruising down a road when I saw this puppy on a porch. I drove by it feeling real bad. I got to the end of the block and told Dave and the two marines I couldn't take it and had to go back for the puppy.

Went back and got him and gave him water. Told some of the other guys, and Jerry Rogers found some unopened dog food. I named him Lucky. Think you know why. You know the saddest thing I saw was the animals. We passed hundreds or thousands of dogs and cats.

street on a shopping cart being kept afloat by three full bags of trash. The water was absolutely inhuman and she thought blocks from them we saw a man walking in the water. He was obviously drunk and I convinced him to let us take him



Debris amid the flood waters in New Orleans.

Some dead and most dying. It was real sad that the only ones wanting out were the animals and you couldn't do anything for them.

A little later we were motoring up a road and saw a lady wearing a black negligee. As soon as she saw us, she looked the other way and would not answer to us. I kid you not. She was pushing her way down the

nothing of it.

I tried my best to talk her in. I started to explain to her that she was wading in sewage and that she may feel O.K. now, but she would be sick in a few days and she would die right here if she did not come with us. You could see in her eyes for a split second she was considering it, but like a flash, she said no. We left her.

If I haven't said before, it wasn't the hurricane that hurt these people, it was the flood waters. They weren't expecting the levees to break and a wall of water to engulf them. Most everyone thought that the water would recede in another day and things would be back to normal.

Wrong, but you couldn't convince them of that. You could tell where people were still living because the dogs you saw or heard barking were the ones that had been fed and still had life. They weren't dying like the rest and had spunk to them.

We saw this three or fourstory church that had dogs running around on the steps. We pulled up to give them the, "You want out story," and here's what we got: "!@#* you cops! We aren't leaving and we know you can't make us."

A real heart lifter. A few

out. He had one bag. In that bag was nothing but whisky and other alcohol. He told us he had a one-legged buddy who needed help up in a house in front of us. We went there and found nothing but transvestites and heroin.

We left them too. Went about a block and found three people waving us down. I asked if they wanted out. They said yes. I said no problem but we're going to search you before you bring those bags of stuff with you. All you could hear and see was crack pipes splashing in the water.

You could tell them that we weren't there to arrest them for all the drugs they had, but they couldn't bring it or guns with them. They understood, but were only worried about where they were going. I couldn't tell them because I didn't know.

About an hour or so later, I was at the ramp when a guy with a british accent asked for Captain Cox. This meant one thing. Media on our boats. I sicced the BBC guys onto Captain Cox and he gave them the 'tour of hell'.

We passed a house with about ten or so guys playing checkers on the porch. They asked for water. About two



A helicopter hovers over a breach in a New Orleans levee.

continues next page

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Katrina: the real story on relief efforts



MSWP patrolman Jay Pragman

continued from previous page blocks away I saw a dead guy draped over the front window and hood of a car. He was long time dead and decomposition was running down the front of the window. You should have seen the cameras wheel on that body when they saw it.

A little later, we were near that area and heard a gunshot. Turned a corner and saw a New Orleans police officer with a gun in his hand. He said he had a call of a guy wanting help from this house and was shooting his gun to try and wake him or get his attention. About this time we tried to get into the house.

I motored up to the door and we broke into the house. Like before, the jams were swelled shut. When I opened the door it had to be at least 120 to 130 degrees in there. Gene Cole had the waders and went into the

Like a lot of the victims, when the water rose, they went to the roof. The roof ladder was down and Gene found him in the attic and no, he wasn't alive. Draw your own conclusion, but seven days in an attic that was 170 degrees or more. Not nice.

I don't know how they are

going to I.D. anyone when it takes a sponge to pick them up. You could see that a lot of the houses had an attic vent or window in the attic. Some were kicked out and you could see holes in roofs where people tried to break free.

Some holes were big enough and some weren't. Our job wasn't to check, but you could smell death everywhere. We found a house that was totally burnt down and a huge ball of fire was coming out of the water. A gas line had broken and fire was shooting out of the

When we were loading out that day, I really got the idea that we, the Missouri State Water Patrol guys, knew what we were doing. We didn't really stand around and wait for the official word because there never was an official word. We just all stuck together and took out and did what needed to be done. I'm proud of myself and all the guys for that.

I brought "Lucky" back to the church. People were more excited to see the dog than anything. Word traveled fast about Lucky. I called Cindy, she said the television reports were still the same -- people calling for help, standing on roofs. Righta.m. One of the funniest things I've seen were the two marines I drafted. They stayed in our room that night. I kid you not, the alarm went off and before I could even move or open the other eye, the marine guys had their beds fixed, backpacks on and were out the door. I swear in less than a minute and a half. All us guys looked around at

I'm here, and that's just not the

Tuesday, September sixth

each other and laughed.

Day 3 was the same. Hurry up, drive like hell and wait at the meeting place. We went to another different area. Everywhere we went the heads said it was "DICEY", which meant maybe dangerous. It became a game to me and Dave. We rode around and said, "Boy, that place right there looks dicey." This area was Jefferson Parish. Started out real nice houses and went to 'hell in a handbasket' quick. It still wasn't as bad as the two previous days.

The two marines left at noonish. I still haven't heard from them to this day. In and out and no chat. Pretty much opposite of me. We did see a lot more dogs dying in this area. Dogs were starting to pack up and turn to survival mode. Saw some eating a dead body. Not too many bodies in this area, but lots of animals.

You could tell the water rushed in real quick in other areas because there were cars left in the middle of four-way intersections. It's like it came up and they couldn't get out.

Earlier that day, I saw an obviously homeless man wandering around in the muck in a lost manner. I went by him in the morning, but saw him again later. I asked him where he was going. He said 'his sister's'. It was obvious he was out of it. I asked him what her name was and where she lived. He told me and I said, 'Oh yeah,

I know her. Get in the boat and I'll take you to her'.

Lake of the Ozarks Business Journal

When I got my boat up to speed and he couldn't jump out, he looked at me and said while he was crying, 'You're taking me out aren't you?' I didn't answer.

Got back at the load out place and had a girl come up to me and said she was with some kind of 'help the animals group'. This girl had a tattoo of a possum on her left arm. I had ten minutes earlier seen a doberman pincher paddling for its life through that crap and it didn't have any idea where it was going. It didn't make it.

Anyhow, I was mad at this time and she asked me if I had seen any animals in distress. I said, 'Hell yes, I did. Where have you guys been?' She didn't say anything, but handed me a map of New Orleans.

She said, "Can you circle the areas you saw them in?" I said, 'Sure.' I looked at her 14 foot jon boat and said, "You need a bigger boat."

Then, I drew a big circle around the entire city and said, "Look here, you won't have any problem." Probably shouldn't have done that, but I was mad that the only thing wanting out was the animals.

Got back at the church. Lucky was playing with another pit bull-like dog. Captain Cox had taken in his boat a little, bitty dog, about the size of your

continues next page



Patrolman Tim Murrel (seated) and Sqt. Dave Wall

Katrina: the real story on relief efforts

continued from previous page hand, but a Tennessee guy said he'd take him.

There were no nice dogs around -- they were mostly pit bulls, dobermans and such. Lucky was riled up and was biting the hell out of my hand. About then I decided I didn't need a cute little pit bull mix puppy because I know they grow up and what happens to cute little puppies. I didn't want Ellie getting mauled by a dog like it was my hand. I then gave the word that if someone wanted Lucky and it was a good home they could have her.

At the church it was still nice. Lots more people, lots of good food and still real cold. All the people were friendly. I saw little kids and babies. I really, really started missing Cindy and Ellie. I couldn't look at Ellie's picture in my wallet anymore. I know I sound like a baby, but that's the truth. Sorry, but that's how it felt.

Anybody who goes off in the military and leaves their family; I gotta' hand it to you. Not gonna' happen with me. But it was funny, because I could leave my house and go to Oklahoma duck hunting for 5 days and call home and everything was cool, but down here in these circumstances?

Don't know how to explain it, but I wanted my own house and family.

Wednesday, September seventh

Day four starts out the same. We're going into an area, I don't even know by now, that starts out a little "Dicey", but then turns into a nice neighborhood.

By this time, there are thousands of people from all kinds of departments all over the place. We run into some Missouri Dept. of Conservation guys and they follow and roll with us this day.

We get to the overhead highway that dumps into a completely nasty swamp. On the highway you once again see tons and tons of trash that proved that people stayed there for more than one day. Diapers, MRE's, beer, water,

human feces, you name it -- it was on that bridge.

Anyhow, here we go, rolling into "Dicey" area. It was a pit. As you entered it was nothing but probably three square blocks of the projects. I motored on, and on my left I saw a dead white dog hanging from a third floor balcony. It was caught in the rails and died

they either need help or they're saying, and pardon my french, "!@#& the government." We took it as the latter, and

the flags were coming down and going with us. I motored "VooDoo" Dave up to the balcony and he shimmied up. We took the flags back and left.

I began to really question why anybody still wanted to look for people who didn't want to be found. These people were crying about no one coming, and when you got there, you got "R.I.P. Pigs", upsidehad a presence about him --almost idol-like. He talked like he was the Godfather or something, and people absolutely without question knew when, and where he was at. He just threw his keys at a kid and said, go get this man his dog. Pretty cool. The kid jumped in the preacher's car and was ecstatic.

I got to the guy's house and he said Lucky had gone home with a couple from Texas who would give it a good home. Got to admit I was disheartened, but I opened the door for a Tootles back in bed and just stared at her, sleeping in the dark.

Friday, September ninth

Pretty much that is it. I feel good about what we did, and folks we actually helped. I think one of the best things that came out of this was to see how proficient our department worked.

Not going to get into that again, but we honestly did stick together like a band of brothers and took care of each other. I don't work with Dave on a daily basis, but in my opinion we made a lifetime bond. Got to work again with my old boss Captain Cox and Gene Cole. I'm proud of all of them and myself. I think it goes without saying that we were all a part of history.

I'm getting over the part of folks not wanting help or us being there. I have come to the conclusion that helping these people was like believing in god. "YOU CAN ONLY HELP THE ONES THAT WANT HELP".

It may not be the way it was on TV or the way it happened to someone else, but it was the way it happened to me.

The officers involved in New Orleans:

Captain Bill Cox Sergeant Dave Wall Sergeant Robert Searcey Sergeant Jerry Rogers Patrolman Gene Cole Patrolman Rob May Patrolman Jay Pragman Patrolman Jay Riley Patrolman Doug Kissinger Patrolman Tim Murrell

Marco and his buddy work for the EMS (Emergency Medical Services) and Fire Deptartment somewhere in Louisiana -- Good hard working guys.

Two Marines, One was James, but I don't remember the other name -- pretty much military men who don't talk a lot, but have a big heart." ■



"Marco" brings a victim out to the boat.

a violent death. As we motored on we heard barking dogs. Then, and only then, on that day did we see the only live human. Everybody else in this god forsaken pit was hiding from us. We asked him if he wanted out, and of course, no was his answer.

This place looked like hell, about like all the others, but after you left that area, it switched to real nice homes. They were all boarded up and were ready for the storm. You could tell the neighborhood you were in by the amount of trash floating. There were tons of boats around by this time. Probably one of the most-- I don't know what you want to call it -- patriotic moments I've witnessed, besides fly-overs at a Nascar race, was what happened when we saw a Coast Guard helicopter hovering over a place in the projects.

We motored over there and found two flags being displayed upside down or backwards. Either way it's a sign that down flags and people firing at workers wanting to fix the levee. I'm thankful for the ones we could save, and I can't say enough for the people who did show up to help.

My lasting impression from this day was three dogs dying on a branch less than 100 yards from the highway. One was dead, flies all over him and the other two were dead, but didn't know it...

Got back to the planning area, A.K.A. the Blockbuster parking lot, and Captain Cox got the word that we were done. No other rescue efforts were going to be done and if so, were going to be in-house.

Got back to the church feeling good. "VooDoo" Dave called his wife and I could hear her happiness over the phone. I called Cindy and said we're done. Of course she was happy too. I got back to the church and looked for Lucky. She wasn't there, but the head preacher of the church thought he knew where she was. The head preacher was a cool dude. He

good home and Lucky found

Thursday, September eighth

Woke up the next day early and was pumped for the ride home. We took off at about seven a.m. or so. Caravanning down the highway at a not-so-high rate of speed. We ran into traffic in Baton Rogue. I was still driving the dive van by myself and pulling a boat this

I was used to driving this socalled big rig by this time and felt like a big rig driver. I stayed with the pack and didn't look back. Traveled most of the day, and I was going stir crazy without someone to chat with until about Harrison, Arkansas.

By this time I got Doug Kissinger to ride with me. I didn't really need a driver, just someone to talk to and listen to me ramble. Doug's good at that. Anyhow, got home at about midnight and came in the house. Cindy woke up Tootles and we all just stared at each other. Got to admit I put ge 44 October, 2005 Lake of the Ozarks Business Journa

Katrina: devastating hurricane leaves questions over response

by Alison Schneider
In the wake of Ka

In the wake of Katrina, Americans are asking themselves many questions, but the question at the top of everyone's list is:

What went wrong?

The sad answer to that question is this: nothing and everything.

The first error in judgment appears to have occurred in 2001, when a report emerged the University Louisiana's hurricane center, evealing that FEMA (the Federal Emergency Management Agency) ranked potential hurricane damage to the city of New Orleans as "among the three likeliest and most catastrophic disasters facing this country" along with a San Francisco earthquake and a terrorist attack on New York City. The research team stated that in the face of an approaching storm, the evacuation routes of the city were simply not capable of handling a full-scale evacuation 250,000 or more people would likely be stranded within the huge basin that is New Orleans. With the accelerating deterioration of the protection of the Mississippi Delta, a category 3-5 hurricane would be allowed to run rampant over the city, causing massive, uncontrollable flooding in the likely event of levee failure. Federal and Louisiana state agencies are blaming each other for the slow response time and it's a matter of opinion as to who holds the burden of guilt in the response time to this disaster. New Orleans Mayor Ray Nagin and Louisiana Governor Kathleen Blanco have blamed the federal government, particularly FEMA, for the slow response. Federal officials have said that initial evacuation and hurricane preparation plans are the sole responsibility of Louisiana and New Orleans authorities and blame those officials for not asking for help soon enough and for not being specific enough when they eventually requested federal assistance. ABC News reported that the published disaster plan shows

that political leaders at all levels

of government were acutely

aware of the potential and likely damage that a huge hurricane

would cause to the city of New

Orleans – so why did it seem to catch everyone with their pants

FEMA director (at the time) Michael Brown sought the approval of his boss, Homeland Security Secretary Mike Chertoff, to send 1000 HS employees to the stricken region of Gulf States. He gave them two days to arrive on site and placed among their primary duties to "convey a positive image" about the government's response.

The timeline of events is a bit muddled, but appears to run something like this:

Aug. 24: Tropical Storm Katrina forms over the Central Bahamas and a hurricane warning is issued for the southeastern Florida coast.

Aug. 25: Hurricane Katrina strikes Florida, leaving relatively little damage in its wake (remember, Florida has been inundated this hurricane season). 11 are reported dead over the coming days.

Aug. 26: Katrina loses some steam as it crosses Florida and is reduced to tropical storm size before moving over the Gulf of Mexico. Over the warm open water it regains strength and grows to a Category 2 hurricane. Winds are reported to be 100 mph. She then turns northwest toward Mississippi and Louisiana. 10,000 National Guard troops are dispatched across the Gulf Coastal region.

Aug. 27: Katrina continues to gain strength, growing to a Category 3 storm, complete with 115 mph winds. A hurricane warning is issued for Louisiana's southeastern coast, including New Orleans. New Orleans Mayor Ray Nagin declares state of emergency and urges residents in "low-lying areas" (given that New Orleans is completely below sea level, this seems a bit of an odd statement) to evacuate. President Bush makes an emergency disaster declaration for Louisiana, freeing up federal funds for aid.

Aug. 28: Katrina continues to grow, becoming a Category 5 storm with 160 mph winds. The mayor orders mandatory evacuation for New Orleans, but also sets up ten shelters including the Superdome and convention center. School buses are used to help transport outer communities to the shelters. It does not appear that those shelters were adequately stocked for the numbers of residents who would seek shelter, however.

Aug. 29: Katrina loses some steam, dropping to a Category 4 with 145 mph winds, and makes landfall. Tears appear in the roof of the Superdome, and the first of the New Orleans levees breaks.

Aug. 30: The second protec-

tive levee breaks and over 80 percent of the city is under water. Louisiana Governor. Kathleen Blanco call for everyone still in New Orleans (some 100,000 people), to evacuate due to the unsanitary conditions caused by the flooding. More people pour into the damaged Superdome and the convention center, which are now operating without power of any type. Federal, state, and volunteers work feverishly using helicopters and boats and other watercraft to pick up hundreds of stranded people from rooftops and any high ground. Reports of massive and sometimes violent looting begin to come from New Orleans. Army Corps of Engineers works feverishly to repair the breaks in the levees and stop the surrounding water from "filling up the bowl that is New Orleans". New Orleans mayor relocated his family to a rented home in Houston, enrolling his children in school there.

Aug. 31: Mayor Nagin estimates that the New Orleans' death toll will be "minimum, hundreds, most likely, thousands." The first groups of evacuees from the waterlogged Superdome are taken by bus to the Houston Astrodome. Blanco reportedly asks White House to send more help. The New

Orleans police chief diverts the search-and-rescue operation to fight the rampant looting and violence. (New Orleans is one of the most violent cities crimewise in America, and there was a reported "turf war" going on between rival gangs trying to lay claim to what was left of the city.) Health and Human Services secretary declares federal health emergency throughout Gulf Coast and sends medical supplies and workers. The Pentagon deploys search and rescue teams and sends four Navy ships with emergency supplies.

Sept. 1: Looting and violence spread throughout the city, but primarily around the shelters, hindering mass evacuation efforts. The military decides to increase National Guard deployment to 30,000. Outside the convention center, sidewalks are packed with people without food, water or medical care. New Orleans mayor issues "desperate SOS" for more buses to evacuate. Hoping to leave with the bus evacuation, crowds at the Superdome swell to 30,000 with an additional 25,000 at the convention center. Bush asks his father and former President Clinton to lead fund-raising campaign for hurricane victims. The Houston Astrodome refuses to take any more refugees after accepting 11,000. Hospitals across the country accept patients from destroyed N.O. hospitals - medical staff in the flooded city has tended many patients tirelessly.

Sept. 2: National Guardsmen arrive in New Orleans in truck convoys carrying food, water

and weapons. Congress approves first \$10.5 billion for immediate rescue and relief efforts. Other states across the nation not affected by Katrina offer to accept refugees as it becomes apparent that the city will be mostly uninhabitable for weeks and maybe months. More than 50 nations pledge assistance.

Sept. 3: Bush orders more than 7,000 active-duty military forces to the Gulf Coast. The leves continue to be repaired.

Sept. 4: Evacuees in Texas grow to around 250,000 and Texas Gov. Rick Perry warns his state is running out of room.

Sept. 7: The Congressional Budget Office predicts Katrina's aftermath will mean the loss of 400,000 jobs in coming months, a reduction in growth of as much as a full percentage point and will raise September gas prices 40 percent higher than before the storm.

Sept. 8: U.S. requests that NATO help to coordinate efforts to help bring in food and supplies after many nations offering aid complain that they have received no answer from U.S. authorities about what's needed.

Sept. 9: As a clear result of the much criticized response to the hurricane, Homeland Security Secretary Michael Chertoff recalls Federal Emergency Management Agency Director Michael Brown to Washington. Coast Guard Vice Adm. Thad Allen replaces Brown as head of the hurricane relief efforts.

continued on next page



New Orlean's historic Bourbon St. is said to have survived the worst of Hurricane Katrina

Lake of the Ozarks Business Journal October, 2005

Katrina: devastating hurricane leaves questions over response

continued from previous page Sept. 10: Having stopped the flow of water from the Gulf and Lake Pontchartrain, the Army Corps of Engineers says most of New Orleans could be drained within a month, though other more ravaged areas may take longer.

Sept. 12: Bush tours Louisiana and Mississippi. Brown officially announces his resignation from FEMA and he is replaced by R. David Paulison, a top agency official with disaster recovery experience. Officials report 515 deaths from Hurricane Katrina so far, including more than 40 bodies found in a New Orleans hospital.

Sept. 13: Bush addresses the federal response to the storm: "To the extent the federal government didn't fully do its job right, I take responsibility."

Sept. 14: Louisiana Gov. Kathleen Blanco accepts her share of the responsibility for the state's approach to the disaster.

Sept. 15: In a live broadcast from New Orleans, Bush pledges one of the largest reconstruction efforts in history and says the federal government will pay for most of it, at the expense of balancing the budget as soon as he had hoped. The death toll climbs to 794 in five states, led by 558 in Louisiana.

Sept. 17: As waters continue to recede, business owners returned to parts of New Orleans to find stores looted, windows broken and restaurant food spoiled. The pumping of floodwaters continues and the mold growing on everything is one of the big concerns facing residents and officials.

Sept. 19: Some residents make attempts to start to clean up their homes and are overwhelmed by the devastation. Many choose to salvage what personal items they can and abandon their homes, finding them irretrievably damaged.

Sept. 20: Hurricane Rita, a category 3 storm, heads for Galveston and Houston, promising massive damage to the area. The Katrina refugees are still housed in the Astrodome and other temporary shelters in the city. New Orleans fears the massive rain that will befall their already devastated city.

Sept. 21: Army Corps of Engineers reports that over 90% of the flood waters have been pumped out and they are cautiously optimistic about the dyke repairs made to the damaged levee system. Hopes are that the repairs will withstand the rains from Rita. Texas Governor Rick Perry orders evacuation of all areas in the expected path of the brunt of Rita's rain and damage. He sets in place emergency procedures that will make sure there are plenty of food and water supplies in the shelters and will transport all persons unable to evacuate the city to those shelters. He authorizes his state **Emergency Management Office** to contact national FEMA officials and requests their help as a matter of procedure.

Sept. 22: The University of Louisiana and Army Corps of Engineers release conflicting findings relating to the cause of the levee failure. The University team finds that the damage was caused by a heretofore undetected leak far below the surface that had been gradually wearing away and finally caused a weak point that broke with the additional stress from the storm waters. The Corps reports that they they felt the failure was caused by the overflow of the water, too tall for the retaining walls of the levee. Their finding was that the overspill flood of water caused the backside of the levee walls to gradually be worn down, ultimately ending in the failure in many places.

Sept. 23: The rains of Hurricane Rita cause the dyke repairs to fail in several sections of the New Orleans levee and allowing a 30 wave of water to flow into the city.. Even though there was less rain that expected, it was just too much for the beleaguered retaining system to hold against the increases pressure. The lower-lying neighborhoods of New Orleans fill up with up to 10 feet of water for the second time in a month. While the Corps works feverishly to repair the repairs, Paul Kemp an oceanographer from the University's Hurricane Center stresses that the levee would not have failed with this rain had it been in pre-Katrina condition. The casualty number of Katrina-related deaths reaches 1078, with 841 of those from the state of Louisiana.

Sept. 24: Rita makes landfall

on the Texas-Louisiana coastline at about 3:00 a.m. Registering a Category 3 at that time, it is quickly downgraded to a Tropical Storm. Early assessments by Federal Emergency Management Agency teams based in Houston pointed to potential problem areas, including flooding of low-lying areas east of Lake Charles; an electrical power plant in Bridge City; an unpassable highway in Port Arthur; possible floating petrochemical tanks; oil wells in Orange; and above-ground pipelines; and residential areas in Jasper and in Sulphur, La. The Navy was prepared off coast with aid, 1000 troops had been mobilized There appeared to be no Ritarelated casualties.

It's tough to say who is really to blame for the problems. Clearly operations did not run as smoothly as hoped in Louisiana. Texas, on the other hand - was fully prepared and the citizens absolutely heede dt warnings and recommendations of the emergency personnel - probably at least in part because of having witnessed the Louisiana problems. The Federal agencies seemed a little more in control of the situation with Rita's threat, but that too might have been as a result of the recent trouble.

Many officials express con-

cern that, knowing how many people would be affected by the catastrophe, every effort was not taken by municipal and state offices to get more of the residents out of New Orleans. In the aftermath, it's easy to point to mistakes in judgement and blame people for not leaving when told, blame the city government for not making more of an effort to get the residents out of town, blame the state and federal agencies for not reinforcing the aging levee system; it's easy.

After all, Texas got it done and got the Federal agencies' notice immediately. Were they just better prepared or did they have a better plan of action? It's hard to say. But remember this- New Orleans, like Florida sees hurricanes often. The French Quarter is almost 300 years old and has seen a lot of storms and floods and still manages to continue. The day of landfall in fact, many French Quarter bars were still serving drinks and music while patrons waited out the storm.

The devastation in New Orleans was not a direct cause of the hurricane - New Orleaners aren't afraid of hurricanes, in fact it's their favorite drink - it was the cause of the shortsightedness of governments officials to tend to their very necessary levee system.

Bottom line- it simply wasn't taken care of. For the last ten years, federal monies were allocated for repair of the system including the renovation of the intricate pumping system that gets rid of water that finds its way in. After all, it's a city in a bowl for all intents and purposes; somebody needed to be keeping a closer eye on keeping the bowl empty.

So, who holds the blame for the state of the city now? It's probably safe to say that everyone holds a little responsibility. Some for not heeding the scientific research warning of exactly this scenario. Some for the reported misallocation of funds earmarked for renovation and rejuvenation of a centuries-old system. Others maybe for not leaving when they saw the storm heading their way. The rest of the country for assuming that it would be okay - after all - it's New Orleans. New Orleans has been around for a very long time.

No doubt, it will rebuild and re-establish itself after much hard work and many tears. Let's just hope our Federal and State agencies have a better eye on the "what if" scenario the second time around.



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News and Information for Boating Enthusiasts

by Randy Kelly

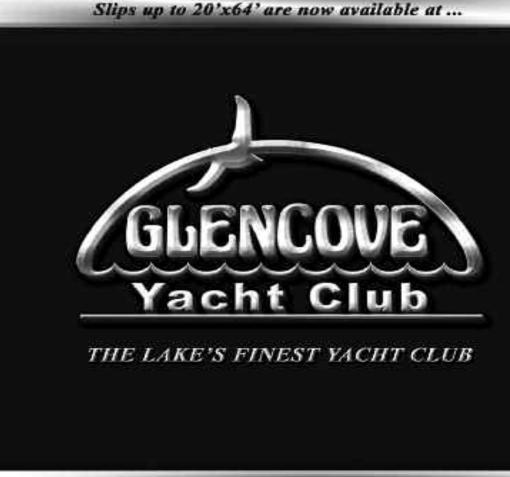
The Fall can be one of the most rewarding times of the year in boating... no matter whether you are buying or selling.

Over the past couple of the weeks, the Lake of the Ozarks Marine Dealers moved into an area that is definitely chartered waters. They hosted the Fall Boat Show and Sale at the 7-Mile Cove that follows suit with what has been taking place around the country for years. Many Fall in -the-water shows are 20 years older or more and there is one main reason... "let's make a deal". The summer and fall circuit start as early as San Diego CA the end of June to what a lot of boaters consider to be the grand-daddy of all the in-water events, the Ft Lauderdale International Boat Show. Last count there are 24 major

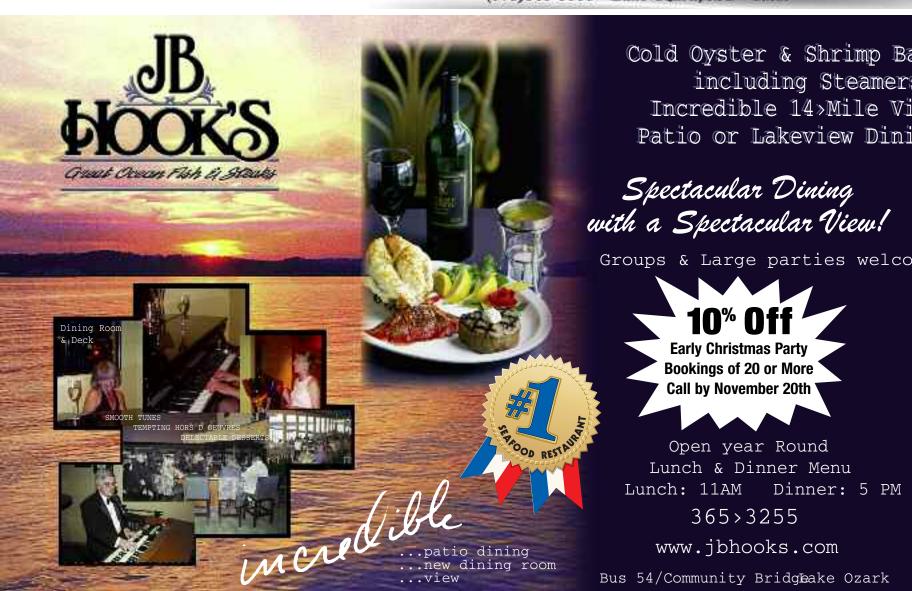
shows throughout the country this time of the season.

As many boaters found out at 7-Mile cove, there are a number of boat dealers that are very motivated this time of the year to move product. The specials being offered were numerous from financing to storage to warranties and beyond. There was not only some premier trades, there were numerous 05 "carry-overs" with an abundant sampling of the latest of the 06 models and all priced very aggressively. The bonus lies in the fact that there is at least 1 to 2 months of some of the finest boating left, with the annual Harbor Hop only a couple of weeks away.

If you missed the show this year, put it on the calendar for the last weekend of Sept next year... we'll be back and hope to see you there.



(573)365-3355 - Lake Ozark, MO - 1mm



Lake of the Ozarks Business Journal October, 2005

Horny Toad benefit concert series raises \$35,000 for local charities

by Denny Benne

The Horny Toad Benefit Concert Series has just completed it's sixth season at the Horny Toad Entertainment Complex at the Lake of the Ozarks. This seasons acts included such notables as The Drifters, Starship, Loverboy, .38 Special, Fog Hat and The Little River Band.

All proceeds from this concert series are donated to the Lake of the Ozarks Kiwanis Club and more specifically directed the Tri County YMCA, Citizens Against Domestic Violence, Wonderland Camp and D.A.R.E. (drug abuse resistance education) less the cost of the band, sound and lights. Merlin Vandervort, owner of

the Horny Toad Entertainment considerably more than we Complex said, "This is our sixth year for the concert series and the fifth year we've donated the proceeds to charity. In past years we've never been able to crack that \$10,000 mark. With the new Horny Toad Entertainment Complex we're able to accommodate a lot more people which enables us to raise

have in the past. I'm excited about what we've been able to accomplish this year with regard to the concert series. I feel like any business owner who benefits from the lake area has an obligation to the community, and who better to give something back to than the kids and the future of our area.

We'll be doing the benefit concert series again next year and are hopeful we can donate even more too local charities."

While not all of the groups have been signed yet, Vandervort assures there will be some big names coming to the Lake of the Ozarks. ■



The band 38 Special performs at the Horny Toad Complex.

Anderson



The band Head East performs at the Horny Toad Complex.

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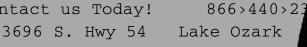
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By the Chief Team at Chief Communications your Nextel Authorized Representative

WIRELESS MERGER MANIA!

You may have noticed the recent merger of Sprint and Nextel comes on the heels of the Southwestern Bell Wireless AT&T Wireless Merger. Good or bad mergers are a fact of life. Publicly trades companies first and foremost are accountable to their stockholders and stockholders demand profits.

With the Sprint Nextel Merger complete the wireless industry now has 3 giants Cingular, Verizon, and Sprint Nextel.

From Sprint Nextel's perspective this merger was necessary for both Sprint and Nextel if they were to continue to compete on an even field with the other two giants.

A merger of this sort gives the new combined carrier more clout and muscle in every area. They gain scale of economy by combining departments like billing, marketing, advertising, customer care, engineering and management.

Fortunately for consumers the industry is very competitive and perhaps a third super carrier like this merger created is necessary to keep

competition keen and rates down. Plus there are still smaller carriers like T-Mobile, U.S. Cellular and Alltel to help keep everyone honest.

Lake of the Ozarks Business Journal

NASCAR fans don't despair plans for Nextel's continued involvement appear to indicate the Nextel Cup affiliation will continue through 2006. In 2007 the name may change to the NASCAR Sprint Cup Series for the remaining 7 years of the original agreement between Nextel and NASCAR.

For Nextel customers in central Missouri and the lake area, with the exception of a new logo on your monthly statement not much will change at this stage. There are plans for new cell sites in Versailles, Gravois Mills, Laurie, Greenview and Crocker, as well as California, Tipton, and Kirksville to name but a few. Hopefully the 200 million in damage to the gulf region system by hurricane Katrina will not hold this build out up.

One other important item on the horizon made possible by this merger is wireless high speed broadband internet service over the Sprint Nextel system; look for more on this in spring or summer 2006.

Stay tuned we will keep you updated and keep looking to this column to for the latest wireless gadgets, services and trends!

Next month Bluetooth handsets what's all the fuss?

Contact the Chief Team at any of our four locations in Osage Beach 573- 302-0033, Camdenton 573-346-3232, Lebanon 417-533-7724 or St. Robert 573-336-3341 for more info on this or any cell phone related questions.



October, 2005



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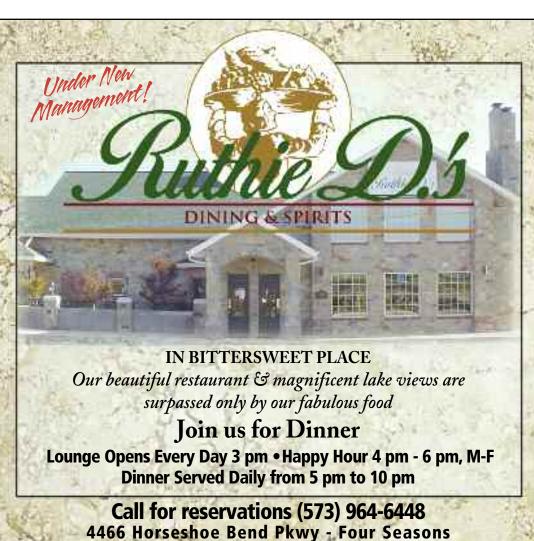
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Blunt signs special session bills amid controversy

by Darrel Willman

Governor Matt Blunt called a special session of the legislature in September to re-visit a bill limiting abortions in the state, and to correct the language of other laws.

Blunt, in an interview defended his decision to call the special session— at an estimated cost of \$100,000 a day.

A federal judge blocked enforcement of the new abortion law, ruling it would have forced an end to abortions in part of Missouri and created a general chilling effect on abortion counseling.

The governor had this to say regarding the ruling: "This is a good, well written law that will help reduce the number of abortions in our state. We expect a vigorous defense by the attorney general."

The law as written, requires doctors performing abortions to have clinical privileges at a hospital within 30 miles. It also lets parents sue people who "intentionally cause, aid or assist" their minor daughters in getting abortions without their consent.

Legislators also approved a measure repealing a new state law barring posting of personal information about public officials on the Internet. The new law deletes the language about public officials, instead making it a misdemeanor to post the name, home address, telephone number or Social Security number of anyone on the Internet with the intent "to cause great bodily harm or death." The revision makes no distinction as to whether the target is an elected official or who did the posting.

They also passed various bills correcting new laws on drunken driving, child abuse and distribution of prescription drugs at schools.

Blunt considers the special session a success and a fitting end to what has been an historic legislative year.

"The special session was good for Missouri because it produced legislation that protects innocent human life, provides law enforcement officials with more resources to combat underage drinking and drunk driving, and protects Missouri's most valuable possession, our children."

The governor said that while

he was able to get everything passed that was needed, there are additional issues he wishes to tackle.

"There are always new legislative initiatives we are working towards. One piece of legislation I will work hard to pass is a 10 percent ethanol standard in our state. Another bill I will watch closely and work to pass will one that protects our children from sexual predators with mandatory minimum sentences and lifetime monitoring for those who commit sexual offenses against Missouri's children."

Blunt said he was disappointed with partisan Democrat legislators who failed to support an emergency clause on the workers' compensation bill that would have immediately given protection to injured workers.

"It is disappointing that Democrats in the House and Senate turned their back on working families in our state by creating uncertainty regarding a system designed to assist them if there is a workplace injury," Blunt said. "I had hoped they would be able to put aside their partisan frustration to do the right thing for Missourians who are working hard toward the betterment of our state."

When asked about the latest round of BRAC commission recommendations, Blunt said: "I have not stopped fighting for Missouri and these vital homeland security operations. I am disappointed that the BRAC Commission ignored solid reasons put forth by my office and our state's bipartisan congressional delegation."

The governor has asked State's Attorney Jay Nixon to renew Missouri's legal challenge to the commission's decisions. Although historically the decisions are difficult if not impossible to reverse, Blunt remains vigilant in his fight.

"I am hopeful that a court will recognize the historic roles governors played as commanders in chief of the National Guards. National Guard bases should not be closed and units should not be disestablished without the approval of the governor.• I will also continue to encourage the Congress to oppose the BRAC list.

Cardiovascular and Thoracic surgeon joins Lake Regional Health System



Charles Norris, M.D.

Osage Beach, MO— Lake Regional Health System welcomes board-certified cardiovascular and thoracic surgeon Charles Norris, M.D., to their medical staff.• Dr. Norris earned his doctor of medicine at the Medical College of Virginia in Richmond.• He completed his

cardiovascular and thoracic surgery residency at The Cleveland Clinic Foundation in Cleveland, Ohio, and his general surgery residency at the University of Massachusetts Medical School in Worchester. • He was a research fellow in vascular surgery at the Medical College of Virginia. • He completed an internship and residency in general surgery at the University Of Utah School Of Medicine. • Dr. Norris is a Fellow of the American College of Surgeons and a member of the American College of Cardiology and the American College of Chest Physicians.

Dr. Norris' practice is located in Suite 205 of the Medical Office Building next to Lake Regional Hospital in Osage Beach. Patients may make appointments by calling 573.302.2762.

"Supersitter" class Oct. 15

Osage Beach, MO— Want to become a super babysitter? Plan to attend the "Supersitters Child Care Class" on Saturday, October 15, from 9:00 a.m. to 3:00 p.m. at Lake Regional Hospital.

You will learn about child development, medical and emergency procedures and safety for you and the children. Other topics covered include managing mealtime, bathtime, bedtime, temper tantrums and discipline.• Characteristics of a successful sitter and the "business" aspect of babysitting will also be discussed.• The course is designed for children ages 9-13 but parents are also welcome to attend.•

The class is free but registration is required. Please bring a sack lunch or plan to purchase your lunch in the hospital cafeteria. Call 573.348.8222 today to sign up!

"Sing On" cast, crew announced

Helen Branyan, director of the upcoming dinner theatre production of "Sing On" has announced the cast and production crews: Production Staff: Chefs - Eddie Bryant and Jess Wadle, Stage Managers - Susi Kloke and Camille Moore, Light/Sound - Leon Vines, Publicity - Vee Jay Groce, Reservations - Myrna Schoolfield, Costumes - Linda Lagergren, •

Cast: Geraldine - Barbara Hubbell, Aggie - Nancy Wadle, Louise - Jo An Jackson, Henry - Robert Branyan, Polly - Cheryl Glawe, Marla - Lou Ann Stallcup, Saul - Lee Klocke, Bill - Gayland Gaut, Violet - Vee Jay Groce, Phyllis - Judith Wilson, Monte - Chuck Higgins.•

"Sing On" by Rick Abbot, is a comedy about a musical.• It is the hilarious story of a theater group trying desperately to save the bankrupt theatre by performing a musical written by one of its less talented members in order to receive a \$10,000 endowment.

This production will be performed at the Sunrise Beach Community Center, October 19, 20, 21 & 22.• Doors open each night at 5:00 PM with dinner at 6:00 PM and play at 7:00 PM. Admission (Dinner Including Play) \$20.00.

For reservations call: Myrna Schoolfield - 573-372-0573



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"Our New Customers Become Our Old Friends'



The Connoisseur's Connection

by Eric Robbins

As the leaves on the trees are changing color, so is the wine in my glass. I hope many of you will remember my article from a few months ago, when I gave you a refresher course in your ABC's—Anything But Chardonnay. This is a continuation of that lesson, but instead of white wines, I will discuss Anything But Cabernet. While Cabernet Sauvignon remains one of my favorite reds, there is a multitude of alternatives to pique your interest, including, but not limited to, Shiraz, Barbera, Cabernet Franc, Nebbiolo, and, of course, Merlot-just to name a few.

After the release of the movie "Sideways," Pinot Noir has certainly made a charge. Known as red Burgundy in France, Pinot Noir has found a home in Oregon and various parts of California where the cool climate allows the grape to develop intense fruit flavors. Hangtime Cellars' Pinot Noir is a reflection of the climate in the Edna Valley in California. Appropriately named, Hangtime's Pinot Noir grapes enjoyed an average of 115 days on the vine, which allowed the wine to show bright cherry and strawberry aromas and flavors, and a wonderful balance of fruit and tannin. While Pinot Noir is not as full-bodied as Cabernet Sauvignon, its soft tannins and fruit profile make it an excellent companion to a wide variety of dishes—especially salmon.

Delightful with a steak is Petite Sirah. Typically, Petite Sirah has a deep purple/black color and loads of fruit, and often tannin, on the palate. Spellbound Petite Sirah is no exception, with a rich mouth feel and a long finish, it is the kind of wine that just screams to be paired with a thick, juicy cut of beef.

I have to be honest, though. My wife and I both agreewhy ruin a great wine with food?

Speaking of great wine, Lake Sonoma winery has hit a home run with their Dry Creek Zinfandel. In my opinion, the Lake Sonoma Zinfandel is all that a Zin should be, offering layers of black raspberries and plum and chiming in with black pepper and spice. I haven't been this excited about a Zinfandel for quite

some time, and I am sure you will agree. Another wine that really excited Eric Robbins, owner of The Connoisseur's Conand intrigued me is nection located at 5405 Hwy. 54 in Osage Beach, the Ross Estate has nearly two decades experience in the spirits Grenache. Known as Garnacha in Spain, Grenache is one of the mainstays in the Rhone Valley in France, where it is



industry. He encourages you to join him for wine tasting Monday through Saturday, or call 573-302-1919 with any questions you would like to have addressed in his column.

blended into Chateauneuf du Pape and Cotes du Rhone, among others. However, several wineries in the Barossa Valley in Australia are bottling the grape as a varietal wine. The Ross Estate Old Vines Grenache delivers a very attractive bouguet of lifted fruit and hints of cedar. The wine is medium to full-bodied with ample but approachable tannins. Robert Parker's Wine Advocate magazine rated the Ross Estate Grenache 90 points on a scale of 100. I was so enamored that I named it The Connoisseur's Connection's Wine of the Year.

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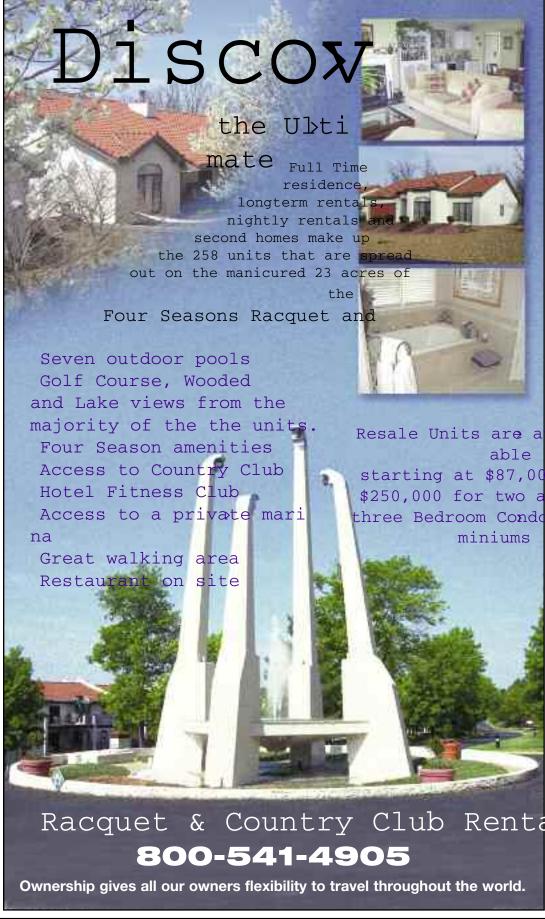
Marinas and other businesses that deal with boats and water exposure have special needs when it comes to their insurance coverages. The General Liability policy excludes watercraft liability as well as coverage for other peopleis boats in the businessesi care, custody, and control. Watercraft liability is strictly excluded from the GL policy and must be purchased separately just as you need to purchase separate coverage for your auto liability and your home liability. Protection and Indemnity (P&I) coverage gives liability coverage for the watercraft being operated. You can purchase P&I to extend liability from workboats, dealer inventory and for customerís boats you are operating. In order to get physical damage coverage for the boats that are owned by customers, and in your control, you would need to purchase Marina Operators Legal Liability (MOLL). MOLL gives the business protection for liable damage to a customer's vessel while it is in the businessesí care, custody, and control. The policy will typically give a specified limit of coverage for all vessels at any one location and then a sub limit for any one vessel. This coverage would be needed if the business is doing any boat repair or storage operations. If the business wishes to cover boats that are held for sale and owned by the business, they would need to add coverage under a Dealer Inventory section of the marina policy. This coverage will also likely have a maximum limit per loca-

tion and a sub limit per vessel. Finally, if vessels are being hauled on trailers from one point to another the insured needs to make sure the policy has coverage for the vessels while they are in transit. Transit coverage is not necessarily included in the MOLL and Dealer Inventory limit. These coverages are not all inclusive of what is needed by a Marina, but are some of the coverages that are often overlooked. Be sure to speak with your agent about your specific operation and risk.



Steve Naught, CIC









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Dedicated volunteer firefighters protect Lake's west side

by Michael Gillespie

The Highway 5 corridor from the Camdenton city limits north to Versailles is divided into four fire protection districts and one municipal fire department. Though separate entities, they each have an important resource in common: they could not function without volunteer firefighters.

Ed Hancock is chief of the Gravois Fire Protection District. Gravois FPD operates seven fire houses and a training/maintenance facility, seven engines, one reserve engine, ten tankers, one medium and one heavy rescue vehicle, a support and operations bus, two fire boats, and a rescue boat. When the district became a tax entity in the early '90s, it originally received a voter approved levy of 30 cents per \$100 of assessed valuation. But reassessments and the Hancock amendment have rolled the levy back to 23.19 cents. "It takes just about everything we do to keep the fleet running, buy an occasional replacement vehicle, and try to keep our firefighters equipped and trained," says Chief Hancock. The purchase price of a well equipped fire truck easily can exceed a quarter of a million dollars. His department, which encompasses an area of 150 square miles- including Laurie and Gravois Mills-employs three full-time people and 45 volunteers. The district couldn't exist without those volunteers. "Our budget this last year was just a little over \$400,000," says Hancock. "If I were to staff all of our seven stations and equipment at minimum staffing, our payroll would be close to three million dollars a

year!"

South of the Gravois district, the story is much the same. Chief John Suellentrop directs the operations of the Sunrise Beach Fire Protection District. His 58 square mile district, which includes Hurricane Deck as well as F, TT, and MM roads, has five stations, 15 apparatus vehicles, two staff cars, and two fire boats. The district's operating budget is one million dollars this year, including a \$180,000 debt serv-

ice. The money comes from a 40.05 cent operating levy and a 9.11 cent debt service levy. "Last year we did 528 calls," says Suellentrop. "That broke down to 66 structure fires, 254 medical assists, and 208 other assorted calls. And through August of this year we're up 12 percent for the number of calls we've made." Suellentrop has 12 full-time people on staff, nine of which are paid firefighters. The rest of the force consists of absolutely essential volunteer firefighters. "We're always in need of volunteers," notes the chief. "I have 24 right now. What would I consider adequate? Double."

Farther south, beginning at lake road 5-61, Mid County Fire Protection District oversees a sprawling 210 square miles that extends to the south Camden County line, excluding Camdenton proper. Mid County's operating tax levy for 2006 is 28.87 cents per \$100, with a debt service levy of 24.442 cents. The district has ten full-time staff members, including six paid firefighters who work revolving 24 hour shifts. Thirty-five to 45 volunteers round out the force.

The area north of Gravois Mills along Highway 5 is serviced

by Versailles Rural Fire Protection District (beginning near route TT), and the Versailles Fire Department, within the city limits. Both districts rely entirely on volunteers. Kay Williams, city collector for the City of Versailles, is spokeswoman for the Versailles FD. The department, says Williams, has one station, three fire trucks, and one car, with an annual budget that falls between sixty to seventy thousand dollars. All 15 firefighters, including the chief, are volunteers, and they've been at it for for anywhere from two to 30 years. "If we lose someone," say Williams, "there's someone usually wanting on."

Versailles' firefighters are sent to school in Columbia one weekend in the winter and one weekend in the summer for training. "And then they have training every month at the station," reports Williams. "For two to three hours they go over the fire truck and make sure everybody knows how things are- and procedures."

Beginning this year certain members of the Versailles FD have been certified in emergency medical training (EMT). Williams expects many more continued next page







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Dedicated volunteer firefighters protect Lake's west side

continued from previous page responses because of it. "We think we will get maybe 300 calls this year. That's about double." When an alarm comes in, be it fire or medical, the volunteer force responds with simple precision. "They all have radios." Williams says. "The person who is closest to the fire station will pick up the fire truck. The rest of them go in their own vehicles, with their gear. They carry it with them all the time."

Though not openly advertising for more volunteers, the Versailles Fire Department welcomes interested individuals. "We never turn anyone down," states Williams. "We'll work with them." Williams praises the dedication of the volunteers and says the city does its best to maintain morale: "We have good equipment. If they want something, they'll get it."

Down at Sunrise Beach FPD, volunteers take the same training as the paid firefighters. "We have weekly training," says Chief Suellentrop. "During the summer months, because of this being a tourist area, they train every other week. On the rest of the year it's every week; in our case it's Thursday evenings. They

Dine in Carry out also have available to them spring and summer fire school through the University of Missouri. They will take various fire academy classes that are given in the area, or even out of the area sometimes. Then if they want to do the EMT class, that's given two or three nights per week. They've got some ride along time with the ambulance services and with the hospital, and that generally takes six months to complete that course." "In their training session one

night a week," adds Suellentrop, "it's basic firefighting. It's done either as a classroom or as classroom and hands-on- whatever our training officer feels that we have a need for." Volunteers may also take Firefighter I and II classes through area community colleges. Completion of those two courses qualifies them to take the state fire marshal's certification exam, which can lead to a full-time job. "Of the nine firefighters that we have," adds Suellentrop, "seven had started as volunteers- whether it was with our department or another department."

Suellentrop makes it clear volunteer firefighting requires a great deal of dedication, and time: "They're putting in anywhere from two to four hours a week just in normal training, plus however many calls that they can respond to. An average call- not counting a structure fire- is generally going to take at least an hour. By the time they drive to it, do what they've got to do, and drive back, they're going to have an hour to an hour and a half involved in every response that they make.

The firehouses are strategically placed throughout the district. It takes the volunteers "roughly about 15 or 20 minutes to get on scene," says Suellentrop. report to every fire. But according to the chief, "If they're free to respond, they're going to be there. It's generally understood that a firefighter is an A-type personality. They're a driven type individual; they take charge;



So if they respond to four calls in a week, they've got roughly ten hours put in. The average responder probably puts in somewhere around ten to fifteen hours at a minimum."

Sunrise Beach volunteers answer calls by responding to their nearest firehouse, where they pick up their apparatus vehicles and report to the fire.

they're active."

To become a volunteer in the Sunrise Beach FPD, the applicant goes through a peer review. Suellentrop explains: "That is really more of a situation where we are looking to pair them up with a mentor that's going to answer their questions and keep them abreast of what's going on, direct them to what their interest

Volunteers are not required to

in the fire service is, and beyond that it's show up at the training and show up at the incidents that we have. They're provided their training and their equipment, and we pay them reimbursement for their gas that they use at the end of the year. They are paid based on per hour participation, which is token.

They need to be in good health. We have an agility test we put all of our paid people through, and that's all required as a matter of being hired. We are in the process of hiring now, so we have set up the agility course. For the most part everyone of our volunteers went through it just to see how they did. They do as well as the paid firefighters."

Suellentrop points out, however, that physical requirements can be waivered for some volunteer categories: "We've actually got a support group who are people that don't want to fight the fire. A lot of times they are retired individuals that don't feel they're physically fit to do that, and maybe they aren't. But they want to participate, and they can. They'll either drive a truck- a tanker, something of that natureor maybe they'll run the rehab section where they're taking the tired people and setting them down and giving them water or

continued on page 60



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LAKE STORIES WITH MICHAEL GILLESPIE

"The Legend of Watkins Holler"

by Michael Gillespie

The following story was told to me by my Uncle Herold. He helped build the lake in 1929-31. I can make no claims as to the truth or accuracy of this story, and must leave that judgement to the reader of this tale.

Jess and Sarah Watkins had carved a farm out of the wilderness where a small creek flowed into the Osage River. For fifteen years they raised some of the finest mules in the region, together with abundant crops cultivated in the bottomland.

Naturally, the creek that tumbled out of the hills and wound through their farm came to be called Watkins Holler.

But prosperity would not be theirs forever. In 1861 the War Between the States cast a pall over the land. The very remoteness of the region prevented large armies from marching through. Instead, small groups of local toughs organized as militia. Things soon got out of hand. Espousing one cause or the other, the militias often were little more than armed gangs looking for an excuse to rob and murder the rich and unwary.

Jess Watkins had thus far been spared, but he knew it was only a matter

of luck. He was not a coward, yet discretion dictated a move to safer grounds. One fateful day he called his neighbors together and proposed to them a most remarkable sale.

"I will sell you my land," said Jess, "together with my livestock and my implements—all that you see here before you—for \$500, gold."

There were looks of disbelief on the faces of the men. The property was worth five times that value.

Jess continued: "I'm doin' this because I'm of no use to my family as a corpse, and I believe it will come to that the way things are goin'."

A neighbor interrupted. "I ain't agin' a bargain, Jess. But you'd be a fool to give this place

up at sech a price."

"Nor do I intend to," answered Watkins. "So hear me out. I don't want any misunderstandings on this. I will sell it all to you as I said, and I'll take my brood and clear out, but only until the war is over. Then I will come back—the devil hisself cain't stop me. And when I do you must sell my property back to me at the same price."

And so it was that the farm on Watkins Holler changed hands, at least for a time. There were two buyers: one was a neighbor, slow, measured phrases. "No, Judge. I ain't takin' that gold with me." Watkins looked Judge Fristoe square in the eye. "I'm aburyin' it right on the farm, out by the stone wall. That way I know I'll have it when the time comes." His eyes narrowed as he contemplated his friend. "You're the only one that knows, and I trust you like a brother to keep it to yourself."

Within a week of the sale the Watkins family left for Texas. It was October, 1862. The war would last three more years.

old Absalom Pogue; the other was Doc Collins from Linn Creek. The two men pooled their money and paid in gold coin. The papers were drawn up by Judge Fristoe, a good friend of the Watkins family. After the sale the judge asked Jess where he was taking the family.

"Texas," replied Watkins.
"There ain't no fightin' down thataway. We'll be safe enough, I reckon."

"And how will you live?"

Jess' face hardened. "We'll find a way. Lord knows, it cain't be no harder than clearing this land."

"You'll have your \$500 gold with you. That'll keep you going."

Jess said nothing for a moment, and then he spoke in

Pogue and Collins profited handsomely during the war by selling mules to the armies. By war's end, they were quite willing to sell the property back to the Watkins family. Yet the Watkins family did not return that year.

Another year passed, and another, and still no sign of the family. Old Pogue had died, intestate, and Doc Collins sold everything of value on the farm, then let it go fallow. In 1873, a typhoid epidemic claimed the life of Collins and his family. A year later, wild fire burnt down the Watkins house and outbuildings and the forest reclaimed nearly all of the once-prosperous farm. All that remained was the stone fence that ran out near the meandering creek that a few

still called Watkins Holler.

Judge Fristoe, friend to the end, made inquiries of Watkins family. He wrote to acquaintances and postmasters all the way to Austin, but always with the same negative response. Folks back home shrugged off the mystery: "Likely, they went somewheres else." Perhaps, but Fristoe knew Jess Watkins would never leave \$500 buried in the ground. Fristoe feared the worst: the Watkins' had met their death somewhre on the road to Texas. Perchance some Good Samari-

tan had taken the time to give them a decent burial. That was Fristoe's hope, but he never spoke of it, nor of the buried gold. The secret went with him to his grave in 1875.

The story might never have been revealed were it not for a nephew of the judge-one Leo Stovall. Thirty-five years after Fristoe's death, Stovall, who lived in Jefferson City, came across some papers the judge had left in a sealed trunk. Amongst the papers was a journal in which the judge had mentioned the sale of the Watkins farm and

hinted at the prospect of buried gold. Stovall immediately set out to locate the trove. But there was one significant problem: the journal did not include a description of the land, nor a map of Watkins Holler.

Stovall first went to Camden County, where Fristoe had been a judge. There he learned from the county recorder that deeds dating from the time in question had "gone down the river in the flood of '03." Thinking, perhaps, that the property had been on the Morgan County side of the river, he paid a call on the recorder at Versailles. He found scattered records from the proper time, but none mentioned the name of Watkins. Next he went to search the Miller County records, and Benton County as

well—always with the same disheartening results. Stovall passed from the scene a sadder but wiser man.

Unknown to the nephew, his inquiries at the courthouses had caused a stir. Word got around that someone was looking for a treasure at Watkins Holler. And there were a few old-timers who knew exactly where the old farm was located. One family, it is said, bought up the land—indiscreetly, of course—in the hopes of locating the gold at their leisure, but they never found it.

They did find something else. On certain autumn nights a light appeared along the old stone wall that paralleled Watkins Holler. It appeared as a pinpoint of light, much like a

moving lantern. The new property owners had seen it several times and told their neighbors. One of the neighbors, who once had worked at the Stover coal pits, said it was gas seeping upwards from a coal deposit.

That seemed to settle it. But the family that had bought the land knew it wasn't gas, for this light only appeared during October nights. It was the cold ghost of Jess Watkins, they said, coming back to get his money and buy back his farm.

And that's the story as I have it. Tall tale—who can say? Perhaps in a quite cove, some night this month, you may see a flicker of light dance across the wavetops. A reflection of starlight, or a light on shore. Probably. Or maybe, just maybe, you've found Watkins Holler

Happy Halloween! ■

Historian and tour guide Michael Gille-

spie 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.

Rustand Earns National Certification in Permanent Cosmetics

Marilyn Rustand, of Facial Designs Permanent Cosmetics, LLC, in Osage Beach, has earned her national certification in the permanent cosmetics industry by passing the national Certified Permanent Cosmetic Professional (CPCP) examination. The CPCP examination was developed to support the growing need for the permanent cosmetic professional. Permanent cosmetics are a cosmetic tattoo including eyebrows, eyeliner, lip liner, full lip color, areola/nipple repigmentation and scar camouflage. Legislators, clients, landlords, physicians, the media and others who have an interest in the industry are demanding credentials that are creditable and have substance beyond a training certificate.

The consumer, regulators, and industry professionals, specifically the Society of Permanent Cosmetic Professionals (SPCP) members have asked for a proficiently developed, nonbiased competency exam that will be identifiable with the SPCP, the world's largest professional organization for the permanent cosmetic industry, and have met that demand. The SPCP have presented this examination as requested to legislators as a key



element for each permanent cosmetic professional's credentials portfolio. Rustand, an active memer of the SPCP, now has the highest certification in the permanent cosmetics industry, in addition to many other advanced training certifications.

It is highly recommended to the public, if they are considering a permanent cosmetic procedure, to seek the SPCP logo use by the technician they choose for services reflecting membership activity and important credentials. Press Release





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by Senator Chuck Purgason

The Veto and Special Session for this year is now over and the legislature will not meet again until the new legislative session begins in January of 2006. • While the legislature has been in session in Jefferson City, the Medicaid Commission has been meeting at every available minute to work toward structuring a new Medicaid system for the state of Missouri. •

Many people have asked me the direction in which the commission is going. I cannot give you the recommendations of the committee, but I can tell you the some of the things that I have learned and the direction I think we need to go. • In our old Medi-



Senator Chuck Purgason (R) District 33

caid program, all the people fall under the same Medicaid envelope. •All the people who fall under the guidelines of the Medicaid system are largely in the same program just different levels and variations of the program. I believe that we must view the Medicaid population in three groups.

The first group could be called healthy poor, who make up the majority of people on Medicaid. These individuals should be mainstreamed into private insurance coverage, be it with an employer or through an individual policy. • This program must be designed with patient choice being the first priority. •We must move away from the cold, uncaring system that tells a person when and where and what type of care an individual has and leaves them with no way to direct or make their own choices within their health care systems. • We must also turn the person from a

recipient into a watchful consumer who has an interest in and an incentive to improve his or her health and to make health lifestyle choices. •Some of the ways this can be accomplished is through health care vouchers Health Care Savings Accounts, but many other good ideas are in discussion.

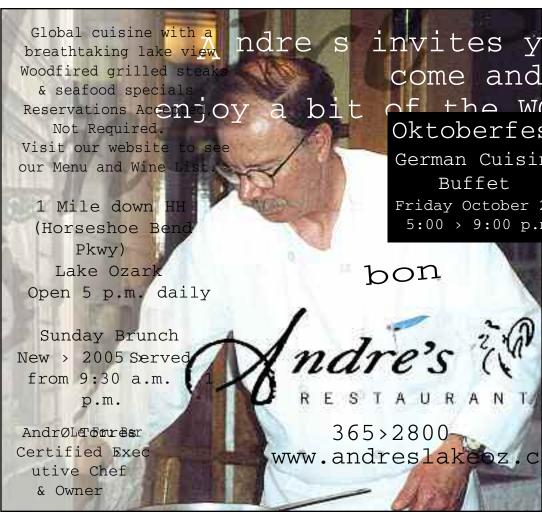
The disabled population should be part of a "Capabilities Program" that reintegrates those Americans with disabilities and workers' compensation injuries into society and into the workforce to the extent they are able and willing. • These people should not be limited by their disabilities, but have the aid and assistance to integrate into society and into the workforce with again choices of care and living accommodations to live up to a persons own capabilities.

For the elderly, we must emphasize long-term living instead of long-term care. Modern information technology systems, home diagnostic kits, realtime monitoring, and instant assistance when needed is achievable. •We must become pro-active in planning for a future for our elderly by implementing long range investments that lead to an independent and higher quality of life with the person again being in a position of making his or her own choices for long term living, • This can be accomplished with ideas such as incentives for long term care insurance and a system that brings choice and competition into a health care system for our elderly.

Although this is a generic outline, I hope it will give you an understanding and a quick report of many long days and hours and hours of public testimony from recipients, providers, and the people who deal with our current Medicaid system on a daily basis. I think we can all agree that we have to do a better job and it is our responsibility to provide for the people who need us most.

Again, I thank you for your comments.• You may contact me at 573-751-1882, e-mail to chuck.purgason@senate.mo.gov or write to me at the Missouri Senate, State Capitol, Room 420, Jefferson City, MO• 65101.■





Special session includes abortion legislation, fixes to laws

by Senator Carl Vogel

The recent Veto Session and Special Session ran concurrently. Any veto override has to begin in the chamber where the bill originated. The only bills vetoed this year were two House bills dealing with lobbyist disclosures and line items in appropriations bills. Since all bills dealing with the budget originate in the House, the Senate could not take any action until the House voted.

There was no attempt made to override the two lobbyist bills so the vetoes stand. There were several votes taken on the line item vetoes to the budget. If successful, the money would have been restored to the various programs. It takes two-thirds majority to override a veto which means 109 votes in the House. Ultimately, all the vetoes stood as the required number of votes were not reached. Since no overrides were successful in the House, the Senate adjourned with no action

Special Session continued on a quieter note compared to last week. According to Senate rules, bills reported from Committee have to wait a day before being debated by the full membership. In an attempt to save money and time, the Senate recessed until 12:01 a.m. so the Workers' Compensation bill could be taken up for consideration. Although the changes only involved five words and a couple numbers, some members wanted to debate the changes which had been made in the Regular Session. The call for Special Session was narrowly defined to correct only drafting errors, so other issues could not be considered. As a result, the opponents of the original bill spoke at length on the issue in order to keep the members in session well into the early morning.

When the Special Session was gaveled to an adjournment, the changes sought by Governor Matt Blunt on several issues passed easily and are expected to be signed into law. However, the correction to the Workers' Compensation law will not take effect for ninety days since the emergency clause failed to receive the required two-thirds majority. Had it passed, it would have



Senator Carl Vogel (R) District 6

become law immediately upon the Governor's signature.

With Special Session and Veto Session now over, the next date of significance for the Legislature is December 1. This is when bills will be eligible to be pre-filed for the upcoming Session which begins January 4, 2006. Between now and then I will attempt to outline some of what we can expect to see in the 2006 General Assembly. There will be no shortage of issues and ideas to consid-

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





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Page 60 October, 2005 Lake of the Ozarks Business Journal

Firefighters

continued from page 55 drinks. They may wind up being a staff person or an aid to one of the commanders keeping paper records. There's lots of other jobs."

Mark Harding, training officer with Mid County FPD, explains how his district enlists and trains its volunteers: "There is an application process, they're required to attend an officers' meeting after filling out the application. As far as prerequisites, high school diploma or GED, must have a valid Missouri driver's license, and from there we will train them. We have a Back to Basics class, which new recruits can obtain within four months of joining the department. That class is for the beginner. It goes through everything from orientation to self-contained breathing apparatus, wildland firefighting- it basically touches every subject. After they get done with the basics, we offer them the Firefighter I and II class, which gets more in depth. We do that in-house."

Recruits are also given a 40 hour class called First Responder.
"It's a basic medical training," says Harding. "It's a pre-EMT type class, they're trained a little bit lower than the EMT.

"We ask that they will at least give us two hours, which are required for Monday night trainings, and then we put more training on their shoulders, such as the First Responder. To fight fire, we ask them to do their probation time- 90 days- and their Back to Basics class, then they will be allowed to fight fire. They can show up to a fire [before then] but they will be limited to a support-type operation. They have to stay out of harm's way."

As with Sunrise Beach, Mid County also utilizes volunteers in support roles. "Some of our older volunteers are tanker drivers," says Harding. "Their main job is to drive and operate the fire trucks. We have some volunteers who choose to be just on the medical side of it."

At the end of the year Mid County has a banquet in which their volunteers receive a check. "We operate on a point system," Harding explains. "For each call they receive a certain amount of money. The amount is determined by the number of calls that a person would run." Harding estimates that it averages about six dollars a call.

In the Gravois district, Chief Hancock explains his department's screening and training process for volunteer firefighters: "We give them an overview- what they're getting themselves into. In the meantime we do a background check, we're looking for felony records, DWIs, those kind of things. Some of that the insurance company requires, some of that we require because we feel like the public puts an extreme amount of trust in the fire department. We need to protect that faith.

"After the initial application process begins," continues Hancock, "they're brought in and placed on probation for a minimum of six months. At that point they're actually starting to respond. Depending on their background and what they know, they may not be allowed in anything above a support level initially. A lot of it is on the job training. They go through a driver's check and operation check on each piece of equipment before they're allowed to drive it. There's also a number of firefighting skills that they have to master before they are allowed to go full operational."

Gravois volunteers are asked to attend three meetings a month: a business meeting, a training session, and a station house duty session. That's the minimum level of commitment. More is required if they wish to become proficient in technical rescue, medical services, or hazardous material. "I don't know if you can track the actual hours," says the chief. "You have to look at the hours of commitment for the individual."

Gravois FPD does not have an upper age limit for volunteers. As with other departments, they have a support division. "Originally the support program was designed to give our senior firefighters someplace to go after they felt they could no longer do the job," Hancock says. "And we've opened that up to people coming in because a guy may have a bad knee that he can't do structural firefighting, but he can drive a truck."

A system to reimburse volunteers for their gas is also in place in the Gravois district. Says Hancock: "Each response to an emergency call is worth a point. The check comes out maybe the first or second week of December, which gives them something. They run somewhere between \$3 and \$5 per point. With the gas continued on page 61

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Firefighters

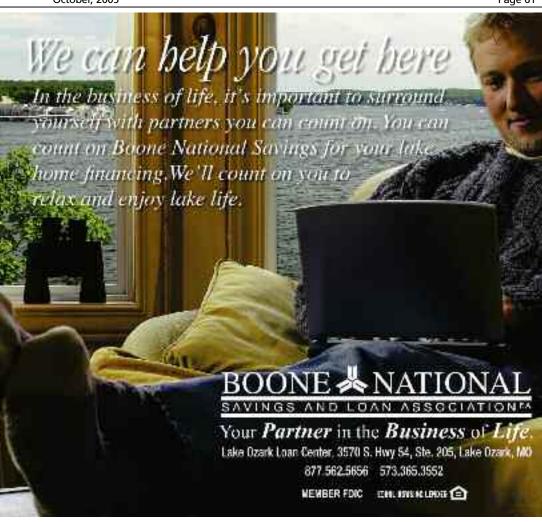
continued from page 60 increases that doesn't even cover their fuel costs anymore. The board has requested that we look at some other options to offset these additional fuel costs. We're trying to find some other solutions to help them out."

Hancock states that while the number of volunteer firefighters remains steady, "We're not growing. We're not seeing new people having the ability to devote the time and commitment to do the job that we did in the past. Our average age still is in the upper 40s. We've got one firefighter still on the roster- he's not extremely active in operations, but he's still helping out- I think his last birthday he was near 90. He still tries to help out."

The problem with obtaining new volunteers, claims Hancock, has much to do with the downsizing of some area places of employment. "It's a reality that these firefighters who are volunteers for us are also generally critical employees to their companies. So employers are somewhat

reluctant to excuse them, except for the major alarms. And there's some that simply won't anymore. Our employers have been pretty good, but it's under the assumption that the volunteers don't abuse that privilege by responding to minor calls that they're not really needed on."

Given the training requirements, the odd hours, the out-ofpocket fuel expense, and the inherent danger, why would anyone want to become a volunteer firefighter? Chief Hancock is quick to answer: "I think the fire service is one of the last places, especially in the volunteer world, that you as an individual can make a difference in the outcome of somebody's life. We don't go to work until somebody is already in trouble and our mission is to try to improve the outcome of what's already happened. So it gives the opportunity to go out there and have a really positive effect on people's lives. And those are the things that trigger people who want to do this." ■





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Irons: Mizuno MP33
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"I'm partial to mallets just because of how they look and feel. I'm not real convinced. I wouldn't use it." Does not recommend.

*



Larry Salsman Director of Golf Sycamore Creek 1270 Nichols Rd Osage Beach

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"It doesn't have enough weight to it. I don't see anything that isn't already done right now. They're okay, but for fifty dollars more, get the Taylor-Made."

★-1/2



John Crane

Head Professional Club at Porto Cima POB 1690 Lake Ozark Woods: Titleist Irons: Titelist (573) 964-3100 Lessons available Pro since 1998

"I would not putt with that. Leave them on the shelf. The mallet is better than the blade, but still not good." Does not recommend. "Not a great feel. Kind of heavy. Looks like a block to me." Does not recommend.

Nate Boeh

Osage National

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The manufacturer touts these as "the most innovative, accurate and forgiving putters on the market" and said RankMark gave them "Best of the Best". We're not sure which putters they got for testing, but we can tell you that overall, these putters aren't just "dead-straight", they're just dead. We couldn't get one of our pros to like these, and we didn't either. Retail as tested \$200 "Heavy-weight" mallet, \$150 "Plain-Jane" blade-type. At these prices, go with something like the Taylor-Made or Odyssey putters found everywhere for around \$175. Even with his clearance sale now underway, they're underwhelming. www.deadstraightgolf.com



TAYLOR-MADE MONZA CORSA PUTTER

"Rolls it nice, doesn't skid. Fits well in your hand. For a better player. All the bells and whistles. I'd use one, give it a try. Real soft face, got a good click to it. It's balanced really well. A solid putter."

"I like the way it sits up. I really like this because of the weight- and the long line. A heavier putter you don't have to hit as hard. Absolutely recommend it, I could see putting with it- I like it a lot."

"It does get the ball rolling a little quicker. Tagging onto to the weight port system. Pretty square on the ground. 4-stars, I would recommend it, it would help some people with their putting."

It sits up nice, has a nice soft feel to it. Nice balance to it. For the guy who wants to take it straight back and straight to it— a nice putter. I'd recommend it for anybody looking for a mallet putter.

A softer face, feels good. Doesn't take those first two or three hops coming off. Recommend to the higher handicappers who are struggling with their putting game. Feels good.



What a difference a little technology makes. It's clear that Taylor-Made put the weights in the back of this club based on the success of their line of drivers. They could have used internal weighting for the same effect. But even if they are cosmetic, they lend a technical look to this first-class putter. The company has used a unique compound for the face insert designed to reduce hop and skid for a faster-rolling ball. The large alignment line allows for easy set-up and the club lies very flat, giving you a built-in better chance for a better swing with less loft. Pricey, but not outrageous. Retail as tested \$180. http://www.taylormadegolf.com/

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Putt this - Taylor-Made's Monza Corsa

by Darrel Willman

If your putting could stand some improvement, and you're searching for just the right club to eliminate those 3-putts, this putter and some practice could be just the thing.

I'm not about to say that a club can make that kind of difference, but one of our pros when testing the Taylor-Made Monza said it was the "club making the golfer instead of the player making the shots". He just may be right in theis instance. They have pulled out all the stops on this

The Monza Corsa is a large, mallet-style putter engineered with high-tech features allowing golfers to get the ball rolling quicker. Smooth and accurate, this stick is just about perfect.

Their new "Anti-skid Groove System Insert (AGSI)" is made of "Titallium", an durable seven-metal alloy" that Taylor-Made says is 65% less dense than steel. The face has 12 milled grooves that Taylor purports to be 66% narrower and 50% closer together than typical. Each groove channel is then filled with a soft polymer.

to deform, softening the impact and straightening bias on the shot to some extent. These grooves also impart forward spin, by "grabbing" the ball. This in turn is supposed to lessen skid and hop.

Players can install as little as four grams or as much as 28 grams in the putter's two rear ports, allowing them to tailor the weight.

It shipped with a very nice grip and metal shaft, and came with a very classy magnetic head cover. With all of the graphics and red and black, we weren't sure if they were selling sports cars or putters. Hence the name.

A small grey pouch held two one in the retail version.

straight, and the setup allows you to go through the ball without any loft.

It has a nice, solid sound on strike, and seemed to indeed lessen the skid and hop. I made a couple long shots I'm not sure I

▼ aylorMade

could have dropped with my usual putter.

The price is in the upper range for putters, \$175 or so, but you'll pay the same for a good Odyssey or Ping mallet. If you take putting seriously, this may

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be one to try. It's easily our Editor's Choice for putters (we have a couple more to show you in upcoming issues). You can get more information on Taylor-Made at (800)888-CLUB or www.taylormadegolf.com.



age 64 October, 2005 Lake of the Ozarks Business Journal

Power, utility define 2006 models- what's new from some carmakers

Two words describe the new 2006 cars, trucks and sport utility vehicles: power and utility. From the new-generation Honda Civic to the sporty Chevrolet Corvette, many new 2006s come to show-rooms bristling with more power than ever. The Corvette Z06, for

example, is the fastest production 'Vette in history. Its 505-horsepower, 7-liter, LS7 V8 combined with just 3,200 pounds of weight helps the two-seat coupe zip from zero to 60 mph in less than 4 seconds. Even the economical Civic now has 197

horsepower in its Civic Si hatchback, up from 160 in the previous model.

Along with the power trend, plenty of 2006 models offer versatile seating and cargo room. Mitsubishi returns to the pickup truck market with the 2006

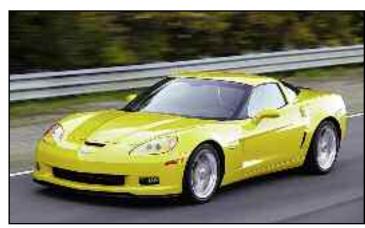
Raider, Subaru has its first sevenpassenger vehicle in the B9 Tribeca, and Dodge creates a whole new idea of rear-seat room with its Ram Mega Cab.

BUICK

The revision of Buick's sedans is complete in the 2006 model year with the introduction of the new, full-size Lucerne. It's the

CHEVROLET

A new, retro-styled, tall wagon called the 2006 HHR is dramatically designed with styling cues from the 1949 Chevrolet Suburban. But this is no SUV. The five-passenger HHR is front-wheel-drive and rather compact in size, has modern amenities such as an iPod integrator, and is offered



2006 Chevrolet Corvette Z06 - 505-horsepower, 7-liter V8

first Buick car with V8 power in more than a decade. (Buick has an SUV with V8.) Specifically, the 4.2-liter V8 in the top-level Lucerne produces 275 horse-power. There's also a base, 197-horsepower, 3.8-liter V6. Available with five or six seats, the front-wheel-drive Lucerne becomes the premium Buick sedan as the Park Avenue is retired. Also, Buick's Terraza minivan offers a new, uplevel, 235-horsepower, 3.9-liter V6.

CADILLÂC

The biggest car at Cadillac, the full-size DeVille, is restyled and renamed for 2006. The new DTS has a front end that resembles the edgy styling of other Cadillacs, while the rear is streamlined and formal. There also are new,ergonomic seats, new interior and upgraded suspension tuning. Buyers continue to choose between two versions of a 4.6-liter Northstar V8 offering horsepower of up to 291. Cadillac's two other new models are high-performance variants of current cars. The 2006 STS-V is a 469-horsepower, five-passenger sedan with supercharged, 4.4liter Northstar V8, while the XLR-V is a 440-horsepower two-seater with the same supercharged V8. Meantime, all-wheel drive is available this year on the STS with V6, and the CTS-V sedan has a new, 400-horsepower, 6-

In the first half of calendar 2006, Cadillac plans to debut the new-generation Escalade SUV.

with 143- and 172-horsepower, Ecotec four-cylinder engines.

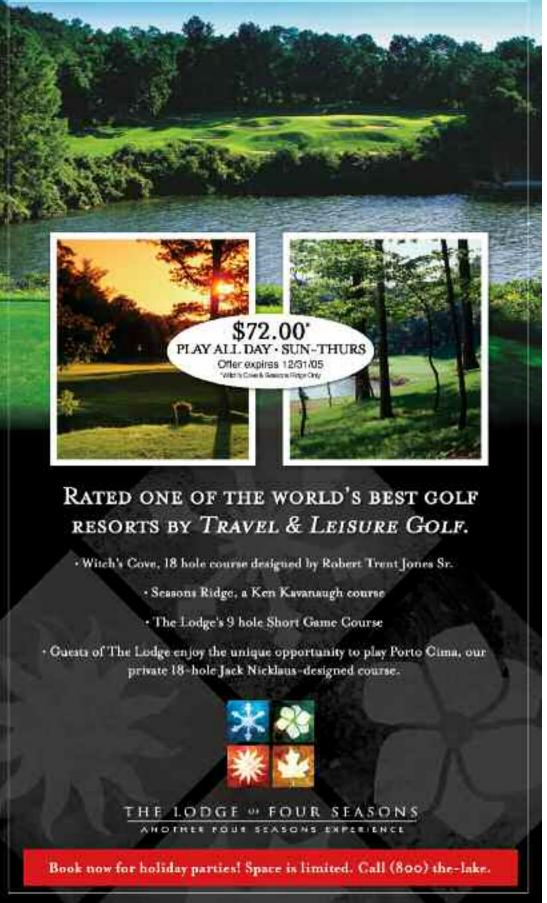
Chevy's other retro-styled vehicle, the SSR pickup truck, gets more power for 2006 with a 400-horsepower, 6-liter V8.

This is the same engine that's used for the new, midsize TrailBlazer SS with 395 horses, up from the 300 horsepower found in lesser TrailBlazers with 5.3-liter Vortec V8. It's easy to spot the sporty, five-passenger TrailBlazer SS: It wears big, 20-inch, flangeless wheels.

Performance is the news for the 2006 Corvette, too, as the Z06 coupe returns with race-bred suspension, lightweight body and 505-horsepower, 7-liter V8.

Also for 2006, the mid-size, five-passenger Impala sedan and Monte Carlo coupe are restyled, front and rear, and get new engines and updated interiors. The base engine now is a 211-horsepower, 3.5-liter V6, while the uplevel powerplant is a 242-horsepower, 3.9-liter V6.

Meantime, the 2006 Monte Carlo SS and new Impala SS come with a 303-horsepower, 5.3-liter V8 with Displacement on Demand technology that automatically deactivates certain engine cylinders when they're not needed in some driving conditions. This helps boost fuel economy. SS models of the Malibu and Malibu Maxx are added for 2006, too, with 240-horsepower, 3.9-liter V6.



2006 cars and trucks

continued from previous page Last but not least, there are supercharged, 2006 Cobalt SS sedan and coupe models with 205-horsepower, 2.4-liter, Ecotec engine.

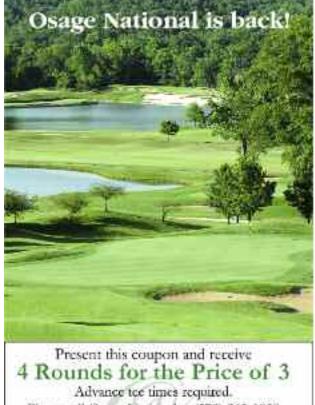
CHRYSLER

The PT Cruiser is updated for 2006 with a new interior and a 230-horsepower, 2.4-liter, high output, turbocharged, fourcylinder engine. Previous peak horsepower was 220.

DODGE

Get ready for a really big truck. The new Dodge Ram Mega Cab has the largest pickup cab ever. Twenty more inches of cab length over a fourdoor Ram Quad Cab help provide 145.2 cubic feet of interior space. And it's put to good use, with the Mega Cab featuring the first reclining rear seats in a regular production pickup truck. Indeed, there's a full 44.2 inches of rear-seat legroom, more than what's inside a Maybach, limosized sedan. Power comes from a gasoline, 345-horsepower, 5.7-liter, Hemi V8 or 325-horsepower, 5.9-liter, high output turbocharged, Cummins inline sixcylinder diesel.

The 2006 Charger, a full-size, rear-wheel-drive sedan with aggressive styling, bowed in May. Now, there a 425-horsepower SRT8 version with 6.1-liter Hemi V8. The Charger SRT8 also comes with sport-tuned suspension, continues on page 80



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Tips from TNT

by Brenda Christen

Whaddya mean 'Did I back up?'

Murphy's Law of Computers: If it is going to breakdown or crash it will always do this when you haven't backed up the really important data and always on a day that you can't afford to be without the computer!!

How many times have we all experienced this? This is usually something all of us learn the hard way at some time in our lives.

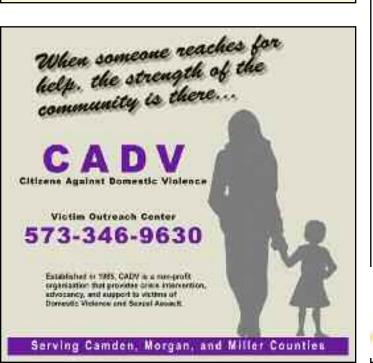
We try to emphasize to clients that it is very important to back up their data. Inevitably, a virus or spyware gets into the computer, corrupts the data and you lose the file or data or it's just never the same again and forces you to reinstall the program, or the hard drive needs to wiped, or hase to be replaced, it's always a good idea to have all the important data backed up. Hard drives crash and hard drives die, it's just a fact of life. Backing up important information is always critical. Do NOT back up the actual programs, those need to be reinstalled after the hard drive is wiped or a new install. Several items that come to mind that should be backed up are: 1.) Any photos that you do not have on a disk or in print. 2.) Any pertinent documents regarding your finances, insurance, medical and legal, etc. 3.) If you are a business, all of the financial data as well as any important correspondence, legal documents, business contacts, etc. Also it is a good idea to print out your e-mail addresses and file them so that you can retrieve them and type them back in as well. Yes, you can export them, but this is not always "user friendly."

We have seen clients bring in computers with a new hard drive they installed and it crashed six months later. They had lots and lots of info that was on the hard drive but wasn't backed up. The hard drive was sent off to a Hard Drive Recovery site, because the information was important. This is a costly process in the several hundred to a couple thousand dollars.

"I backed up my information to a floppy disk and now it won't see it." This is a common. Once upon a time floppy disks were the most reliable form of back up available. Today, there are so many options. You can burn a CD, you can save to a "Memory Stick or Thumb Drive," or a Zip disk, etc. These are a more reliable form of backing up the information. You can also back up to another hard drive or tape drive (this is becoming more outdated for small businesses and homeowners.) Homeowners should probably back up at least once a month.

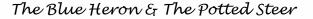
It is best NOT to back up to: 1.) 1.4" floppy disks and 2.) the same harddrive. The latter is almost self explanatory. If the harddrive crashes..and your backup is on the same drive...what have you gained?

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





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Ad Number 12

Ethanol: turning the corner on gas prices

by Michael Gillespie

Though available for more than thirty years, ethanol, sometimes called gasohol, is just now gaining wide acceptance in the marketplace- and that's due to the staggering rise in gasoline prices. A ten percent blend of ethanol mixed with regular gas sells for about four cents a gallon less than unblended gasoline. An 85 percent mixture of ethanol with gas currently sells for 50 cents a gallon less. But can ethanol be used in every car? Is it worth the price? Does it harm the environment? Your engine? To get the answers, the Business Journal toured Missouri's newest ethanol production plant and posed these questions to the experts.

Tiny Malta Bend, Missouri, population 249, is situated along a flat stretch of U.S. Highway 65, some eight miles northwest of Marshall. There is the usual grain elevator on the east side of town, but to the west of town a newer set of structures, looking like a

hybrid between an elevator and a tank farm, rise above the tree line. It's Missouri's newest ethanol plant, Mid-Missouri Energy.

Only one of three ethanol plants in the state, Mid-Missouri Energy is jointly owned by 729 farm families, some of whom live near Eldon and Stover. "Missouri has no producing oil wells or oil refineries," says Gary Marshall, CEO of Missouri Corn Growers Association. "But our state is home to over 3 million acres of corn that can be processed and refined into ethanol, a clean burning, domestic, renewable fuel that can be substituted for gasoline." The Malta Bend facility represents a \$60 million investment. It was designed to produce 40 million gallons of ethanol per year.

Billy Gwaltney, chemical engineer and general manager of MME, explains how fuel can come from corn. "The production of ethanol from corn is really pretty simple. We take in num-

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WEITH WILLIAM OF THE STATE OF T

ber 2 yellow corn. The first step is to hammer mill it into a flour and then put it into a water solution, a slurry. Then we cook it by steam injection." The cooking, known as liquefaction, breaks the starch molecules in the corn into sugar.

Next, its fermented. The fermenters are a set of four huge tanks, each as tall as a three story building. "Three of them are 700,000 gallon fermenters," says Gwaltney. "We input yeast into the fermenters and we batch ferment it for about 48 hours. That's really the step that creates all the ethanol. It takes about 19 hours to fill a fermenter, and we monitor that, we input different amounts of yeasts and nutrients as we fill it. We then collect samples and run analysis of the fermenters every four hours, and if we see something that's not going according to design then we may input a little more enzyme, we may add a little more yeast, we may adjust the pH or the temperature. We do a

lot of sampling and run it into the lab. It's a bit like making wine or beer," he adds with a smile. "We're a big still, a brewery, very similar."

"When it comes out of the [fermenter] it goes through distillation. When you distill ethanol and water mixtures you can only get it to 190 proof- 90 percent alcohol, 5 percent water. In the old days that's what our moonshine whiskey was. That's not good enough to use in our fuel industry. It has to be 200 proof. It has to be 99.2 percent pure ethanol. We use relatively new technology called molecular sieves to get that last five percent of water out." Gwaltney points to three vertical tubes about ten feet in diameter and as tall as the fermenter tanks. A maze of structural steel beams and catwalks frame these shining steel tubes. Gwaltney calls them vessels. "They are filled up with ceramic beads about the size of a pea. Those ceramic beads are designed so that the

water molecules get trapped inside of them, but the ethanol molecules can't get in there. So we vaporize the 190 proof, then we force it through that column with the ceramic beads. The water molecules get trapped, the ethanol molecules go through. When it comes out it's 200 proof."

The plant is engineered for safety. Ethanol concentrations inside the buildings are not high enough to ignite. Only after distillation is it considered combustible, and by then it is stored in a tank farm 250 feet away from the rest of the process.

Every few minutes a truckload of corn arrives, to be weighed and emptied. Most of it comes from a fifty mile radius. The ethanol is shipped out by rail and truck. "We're going to make 140,000 gallons of ethanol a day," tells Gwaltney. "Today about 70 percent is going out on rail cars, 30 percent on trucks." Most of the railroad tank cars are

continued on page 71



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Apple's iPod Nano



2 GB model \$199; 4 GB model \$249

Apple does it again, with a product that shows why they control 70% of the world's MP3 player market and dominate the legal download arena for music. The Nano is the smallest full-featured iPod to date. Just over a quarter of an inch thick, and at 3.5x1.6", it will hide underneath a business card, and is about the same thickness as six or seven credit cards stacked up. It's flash RAM (think quicker than a hard drive) stores up to 1,000 songs on the 4 GB model. It ships with a beautiful 1.5" LCD color display that can show the album art for the current track or a collection of your favorite photos. The Nano sports a click wheel navigational aid for song selection and management via the included soft-

ware (for PC or Macintosh). Because it uses flash RAM instead of a drive, skips and media damage are a thing of the past. In fact, in an online torture test, the only thing the article's author were able to break was the display, even when dropped from a moving car. It charges and syncs via a USB 2.0 port— unfortunately, they omitted the Firewire interface for this model. At \$249 for 4 GB it is a better deal than the previous iPod Mini, but not yet as good a deal as the 20GB iPod Photo currently offered at \$299.

Sony Walkman A3000/A1000 | Dios (LG) TV Fridge



With a new design to directly compete with Apple in the lucrative MP3 player market, they are officially re-inventing their venerable Walkman with this new model. It's due out later this year, in time for Christmas. It will be available in 6GB (NW-A1000) and 20GB (NW-A3000) models. It features an organic EL display that makes the readout disappear into the rest of the player. Built in software will handle music management for you— 'My Favorite Shuffle' will randomly play the 100 most listened to songs, 'Time Machine Shuffle' picks a year at random and plays all the songs from that timeframe, and other functions are available to search and play songs by a number of parameters such as rating, genre, artist, recently transferred, etc. The 20GB version will be available in violet and silver, with the 6GB coming in pink and blue, and all with matching head-

The A3000's battery will recharge to 80% capacity in about 2 hours using the AC adapter, and the A1000 will take 1 hour. A full charge takes 3 hours and 2 hours, respectively. USB recharging is also supported, and a full recharge on the A3000 will take 7 hours, and A1000, 4 hours. We've also seen reports that Sony plans to add WMA playback capability via a firmware update to be released in December. Estimated prices are \$317 for the A3000 and \$272 for the A1000.



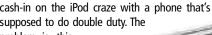


Dios (LG Electronics of Korea) has introduced yet another highend fridge equipped with a 13" high resolution TFT LCD TV complete with stereo speakers, right in the door for viewing whenever your duties in the kitchen take you away from the other set(s) in the house. And they threw in an FM tuner just in case there's nothing on to watch. 25 cubic feet with customized storage solutions for milk jugs, soda cans, frozen pizzas and more. Get filtered water and cubed or crushed ice through the door. It also features removable "Grab&Go" bins for serving, which can be taken straight to the table. It also has what LG terms a "Jet Freezing drawer" for fast freezing of sensitive items. The firm also features other fridges previously released that are capable of browsing the internet as well as sending and receiving e-mail. What does all this cool coolness cost, you ask? \$3,150 in titanium.

Motorola ROKR iTunes Phone

About \$249 with service contract

The Motorola ROKR (Get it? Rocker?) was designed with Apple to





100 tracks in its nearly inaccessible removable(?) memory card. Nonmusic features include a VGA (640x480) camera with a flash and 4X zoom; MPEG-4 video capability for clips up to 30 seconds; Bluetooth; photo caller ID; e-mail support for POP3, IMAP4, and SMTP; a speaker-

> ing; instant messaging; basic PIM functions; syncing for your calendar and contacts; Java (J2ME) support; a vibrate mode; and a WAP 2.0 wireless Web browser. It does add a couple unexpected goodies: lights that flash with the tunes, and dual speakers for listening without headphones (although the sound quality is purported to be poor).

phone with a dedicated key; text and multimedia messag-

It interfaces via a USB port, features the same Apple software as the iPods. You won't be able to

get tunes through Bluetooth or online however, and you'll be limited to the 100 song maximum even if you upgrade its TransFlash memory card. The form factor is acceptable, but not nearly as cool as the wafer-thin razor-type flip phones dominating the market today. It is the only game in town as far as taking your iTunes

Lodge of Four Seasons rewarded for their measure of service

by Monica Vincent

Meetings & Conventions magazine recently announced the winners of its prestigious Gold Key Award for 2005. This annual award is bestowed upon the world's finest meeting properties. The Lodge of Four Seasons was one of only a handful of select recipients this year.

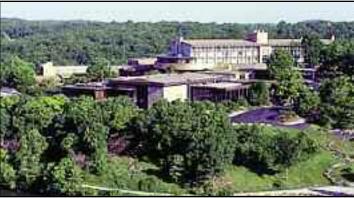
All winners of this award of excellence were nominated and selected by the 70,000 readers of M&C, who based their votes on the overall professionalism and quality of the property. This year, the readers honored 190 domestic and 20 international hotels and resorts as Gold Key winners. Meeting planners selected their winning properties based on strict industry criteria including: staff attitude; quality of meeting rooms; quality of guest services; food and beverage service; proficiency of handling reservations; availability of technical/support equipment and range of recreational facilities.

great rate, then having to lower it to keep up with their competitors. The winner in the battle for customer loyalty will provide a "WOW" experience, which is exactly what we strive for at The Lodge of Four Seasons every day."

Perpand W. Schreer, M&C'o

Bernard W. Schraer, M&C's Group Publisher had this to say "Dedication to quality has always been a trademark of M&C's readers who represent the highest level of meeting and incentive professionals. 2005 Gold Key winners have met these tough standards by providing outstanding service."

Acknowledging that statement, Kelly says, "Planners, guests and people in general are starving for that extra moment of attention, for someone to escort them rather than pointing the way, for someone to ask them about their day. When the hospitality industry stands a little straighter, smiles a little more often and makes friends with



The Lodge of Four Seasons

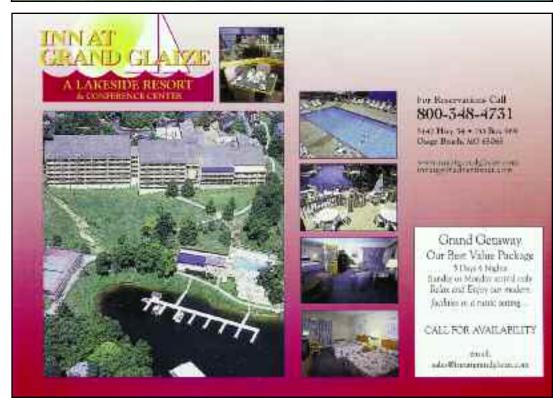
The Lake of the Ozarks Business Journal congratulated Shannon Kelly, Director of Sales and Marketing for The Lodge of Four Seasons and asked him for insight on what it takes to become a Gold Key Award winner. Kelly explains, "Once a meeting planner finishes the checklist and confirms that there are beds in which to sleep, rooms in which to meet and restaurants in which to eat, the only difference a planner can measure is price. They can't possibly perceive value, because no one has bothered to demonstrate why they are better than the next option. So, on most days, meetings destinations are engaged in a constant dance of quoting a guests rather than serving customers, there are no price objections to overcome. People choose to do business with their friends."

All winners will be honored and receive their Gold Key Award as part of M&C's Gold Awards gala ceremony on November 11, 2005 in New York City. All winning hotels and resorts will also be featured in Meetings & Conventions' Gold Awards issue published this November.

Best advice from 2005 Gold Key Award winner The Lodge of Four Seasons? "Customer service is currency", says Kelly with a smile







The Vandervort Report

A time to be charitable.

You can hardly turn on the television this year without seeing devastation all over the world caused by Natural Disasters. From the Tsunami to Hurricanes, Mother Nature has managed to remind everyone on Earth the power of her fury. From the sights on television it all seems surreal, but coming from someone who has spent a lifetime rebuilding communities after natural disasters I can tell you first hand that the devastation is definitely a reality.

Seven years ago I spent the better part of a year all along the Gulf, from Pascagoula to Gulf Port rebuilding after Hurricane George. And it seems like every couple of years prior to that; from Andrew to Hugo to Opal, the list goes on; disasters have a way of reminding us all of our mortality.

Hurricane Katrina was unique in the fact that not only did New Orleans suffer the pounding of the wind and storm surge, the broken levy added insult to injury by engulfing the entire city with unrelenting flooding and no relief for weeks. Now every one is playing the blame game and pointing fingers back and forth because the disaster relief efforts in the first couple of days were completely uncoordinated and mismanaged.

No doubt everyone involved could have and should have handled things a lot better, but the truth is; that the devastation was beyond anyone's comprehension. No one was prepared for a hurricane to leave an entire city submerged under water for weeks. Usually a hurricane hits, leaves its trail of death and destruction and is gone.

It never fails that at every disaster site I have ever been to, the only organization that ever got there as quickly as we did was the American Red Cross; providing immediate relief services, and a sense of calm in unimaginable circumstances. As a Disaster Restoration Contractor my company was proud to be a Corporate Sponsor to the American Red Cross, because I know how absolutely important it is to help provide some since of normalcy to peoples lives in the hours and days immediately following a disaster; before companies like mine can help those individuals rebuild their communities. Imagine not having a place to live, a place to work, a place to send your children to school or even a place to worship at a time when you need it most.

Having sold my disaster reconstruction business and being away from it for the last three and a half years, it's easy to get removed from something you are not facing every day. Over the last month I can hardly stop thinking about the victims of the disaster, the thousands of my former employees who are down at the disaster sites starting the clean up and reconstruction process, as well as the thousands of Red Cross and other charitable organization volunteers who are away from their families to help others in need. It's not that I miss it; quite the contrary, I am very glad to be here at the lake and not chasing hurricanes all over the country any more, but I do think that we all have responsibility and an obligation to help our fellow citizens in a time of crisis.

When I look at how great life is here at the lake and see how devastated hundreds of thousands of American citizens are you can't help but realize how much we all take for granted. I would encourage everyone to look in the mirror and realize that your life could just as easily be devastated by disaster. For those who think that those kinds of disasters don't happen in the Midwest needs to think again. Missouri is struck every several years by devastating tornados and believe it or not, it is very likely that an earthquake will erupt in Missouri in the next decade.

I encourage every one to look into their heart and dig as deep as they can into their pocket to help our fellow citizens rebuild their lives. The American Red Cross and the Salvation Army are both excellent charities that will directly help the hurricane victims.

On Saturday October 15th, I am sponsoring a "Ride for Relief" motorcycle ride around the lake charity fundraiser to benefit the American Red Cross. The event will start at Peckers restaurant with breakfast and registration from 10 to noon, travel 125 miles around the lake with one halfway point stop at Big Dicks, and end up at the Horny Toad Complex @ Toad Cove. There will be a hog roast at 5:00 pm at the Toad. A \$25 minimum donation per person is all it takes to participate. Breakfast and the hog roast are compliments of Peckers and the Horny Toad. There will be a band, numerous events and a silent auction. Every one is encouraged to participate, if you don't have a motorcycle you are still welcome to donate and join in on the festivities. All proceeds will go to the American Red Cross for disaster relief.

I hope to see you there! Merlyn Vandervort, CR, CGR President, Millennium Group of Companies.

Merlyn Vandervort CR, CGR

President, Millennium Group of Companies



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Ethanol: turning the corner on gas prices

continued from page 67 destined for California, Arizona, and Nevada. The trucks carry ethanol to various Missouri destinations.

Though ethanol is the primary product of the facility, it isn't the only one. "The only thing we take out of the corn is the starch," Gwaltney further explains. "Everything else is still there. So after we take the mash out when its fermented and we take the ethanol out, we've still got a very liquid slurry." When dried, the slurry forms a product known as distillers grains, a viable livestock feed. For every bushel of corn that comes into the plant, approximately a third converts to ethanol, a third is reconstituted as the by-product, distillers grains, and a third converts to carbon dioxide, which can be sold to beverage companies or packing plants.

"About 85 percent of our revenue stream comes from the

ethanol side of the business," figures Gwaltney. "The other 15 percent comes from the byproduct side. But that is very important with the margins that we're looking at in the viability of a successful ethanol plant. You need to get revenue back in from that by-product."

Is ethanol the fuel of the future? Is it going to work in every car? First, the consumer needs to know that there are various percentage blends of ethanol mixed with regular gasoline. The most common blend, ten percent ethanol to ninety percent gasoline, is known as E-10. That's what currently is available at some lake area gas stations, most notably Casey's General Stores. Another much higher ethanol to gas blend, E-85, is sold at a relatively few outlets around the state. The E-85 blend is meant only for flexible fuel vehicles. To further explain the choices, and the consequences, State Fair Community College automotive technology instructors Jason Hansen and Matt Robertson, along with MME's Gwaltney, answered some of the more common questions.

Does E-10 blended fuel produce better gas mileage?

Hansen: "This ethanol is an alcohol base, so you're not going to get the same BTUs out of it. You're not going to get the same mileage as you would using gasoline."

Robertson: "There's really not that much of a difference [in BTU] because 90 percent of it is gasoline. So I don't think you could hardly notice it on your fuel calculations."

Is E-10 blended fuel harmful to your engine?

Hansen: "It's really not so bad anymore. The thing that would be detrimental would be the corrosion factor. It used to be bad on the injectors, too. I think they've changed the way they're making the injectors so they don't have the same problems they used to. If you switch back and forth, if you use a couple months of reg-

ular gasoline with no ethanol and then switch to ethanol, I think that's more damaging to your fuel system components. I would definitely stick with the blended fuel if you plan to use it."

Robertson: "Alcohol is definitely corrosive. Especially rubber things like the fuel lines. It used to be when you had carburetors it would cause a lot of problems in there. And then alcohol also attracts water; alcohol has an affinity for water so it's going to attract water and then rust things more than straight gasoline. The rubber parts and the carburetor parts are affected a lot more than the fuel injected parts. And again I think the main thing is if you're going to use gasohol, stick with gasohol, and not go back and forth. I think that, from my experience, is the most harmful thing.'

Gwaltney: "The car manufacturers say that on the materials of construction on all of our modern day automobiles, certainly the 2000s and back into the 1990s, there is no problem whatsoever in running E-10. The

reputation that still exists in some people's minds about the disadvantages of alcohol were based on automobiles that had burnt the old dirty fuel of many years ago- the leaded fuel. Remember the old lacquer buildup, shellac, you used to see on your fuel lines, your carburetor? If you used ethanol in that environment, it would soften that up, actually dissolve it. But before it could dissolve it all, ethanol would loosen it and the build up would go to your fuel filter. There are materials, rubber, o-rings, but those are not issues in today's automobiles at the levels of E-10 or E-20. It's pretty widely accepted that most modern day automobiles will burn up to 25 or 30 percent.

What's different about flexible fuel vehicles?

Robertson: "The coatings that they use all have to be compatible with that much alcohol. And they have a fuel sensor. You can use any blend, like maybe you've got a tank of E-85, the next place that you would fill up is straight gasoline. Well, that sensor can

continued on page 72

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Ethanol: turning the corner on gas prices

continued from page 71 tell the difference of how much alcohol is going into the engine and make changes accordingly. When you're using alcohol [E-85] you have to use synthetic oil. Any blowby that would get into the mineral based oil would harm your engine."

Gwaltney: "Certainly you don't want to go to E-85 unless you've got a flex fuel vehicle. The primary difference is the materials of construction. Your fuel tank and your fuel lines are going to be stainless steel. Perhaps some of the tanks [in the future] could be fiberglass.

"When we started up this plant in February there was no place nearer than Kansas City or Columbia to get E-85. If you had a flex fuel vehicle, you couldn't find a pump to fill it up. The reason you couldn't get anybody to put a pump up is there wasn't enough flex fuel vehicles on the road demanding that fuel. So what we have managed to do is start to get the awareness up. Plus it's being priced at 40 cents to

\$1.04 a gallon under unleaded. That gets a lot of people going to their car dealer and saying, 'What does this flexible fuel vehicle cost, and where can I get one?' And GM and Ford and Chrysler are starting to produce more of them. We're starting to see some momentum."

What effect does ethanol have on the environment?

Robertson: "There's more oxygen in the emissions [with ethanol]. Alcohol is an oxygenated fuel. Hydrocarbons are one of the major pollutants coming out of a gasoline vehicle. You don't have that with an alcohol burning vehicle. In some cities like St. Louis, they have tax credits for oxygenated fuels like ethanol fuels, and they have to burn it."

Gwaltney: "There is no question that its cleaner burning, it's good for our environment, it does reduce our dependency on foreign oil, there's just no other way of looking at it that every gallon of ethanol that you burn in your car is a gallon less of a crude oil based fuel that you have to burn."

Does it take more energy to produce ethanol than we get out of it?

Gwaltney: "Not in today's ethanol plants. We're much more efficient than we were twenty, thirty years ago. We actually have a net energy gain of 60 percent. That is based on the energy inputs from the time you fertilize the farm ground and grow the crop clear through to when you produce the ethanol and deliver it to the marketplace. One of the flaws in [oil company] equations is they count the energy input from the sun to produce the corn. Those BTUs are also added into the energy model that they use, and it shouldn't be counted because we don't pay for that. Our natural gas bill here at Mid-Missouri Energy, if you combine natural gas and electricity, our energy bill is going to be approximately a million dollars a month. It's no secret, if you produce 4 million gallons of ethanol in a month, and you're selling it today at an average price of \$1.50 a gallon, there's over a million dollars a week of revenue coming in. We're not paying more

for energy; it's not about subsidies that we're getting back to offset that. We just literally don't use that much energy to produce ethanol."

Are we going to see more ethanol blended gas?

Gwaltney: "There are a lot of signs out there right now that we are turning the corner, we're starting to build some momentum with the acceptability of the ethanol industry by the oil companies. What's caused that? One reason is MTBE has been banned by over twentyseven states. Ethanol is still the best alternative. MBTE is an oxygen additive that's required for formulated gasoline in many of the bigger cities. The main reason that MTBE is being banned is it gets into the ground water from leaking underground tanks. It has the ability to leach immediately through the soil and get into the water table. And that has been discovered time and time again, particularly in the big cities of the east coast and out on the west coast. It looks to me like MTBE is going and ethanol is going to take over.

"The other reason is, it has become very profitable for major oil companies to blend ethanol. They can buy it at a significant discount to unleaded and they can put it in for up to ten percent and no automobile manufacturer has had any problems with that. Not only are they able to purchase ethanol at a significant discount to unleaded, but they get a 51 cent per gallon blender's credit for every gallon of ethanol that they blend into gasoline."

"It's not been a slam dunk that this is a great industry to be in. It's taken some time to demonstrate that. We're kind of that way in Missouri. We need to see, show me, that it's going to work. And now we believe and we're getting on board."





MO Hospitals Quality Care Report On-line

JEFFERSON CITY, Mo. - In 2003, Missouri hospitals were among the first in the nation to publish clinical data on the quality of care patients receive. Now, that information is online at www.focusonhospitals.com.

The new Web site shows how often Missouri hospitals provided currently recommended care for three common health problems that affect the largest patient populations treated in hospitals - heart attack, heart failure and pneumonia.

"This is the first online statewide quality report for Missouri's hospitals," said Marc D. Smith, president of the Missouri Hospital Association. "Missouri hospitals are deeply committed to quality improvement and communicating clinically meaningful information to patients."

Sponsored by the Missouri Hospital Association, Focus on Hospitals allows visitors to search for specific data about each hospital's performance related to treatments for heart attacks, heart failure and pneumonia. Consumers can choose to have results displayed by various categories, including region, city and number of hospital beds.

In addition, the site offers instructions for using the report, explains how the results were calculated for hospitals and provides contact information for hospitals. The frequently asked questions section gives answers and guidance for consumers about their medical care.

"Focus on Hospitals gives patients current data reflecting recommended guidelines for treating heart attack, heart failure and pneumonia that are based on science and research," Smith said. "Patients can use this information to initiate a serious discussion about their medical care with their physicians."

For hospitals participating in this project, Focus on Hospitals

provides a framework for identifying and using a standard set of valid, reliable and comparable hospital quality measures. It also reinforces their commitment to providing public information to their communities.

"We care deeply about our patients and have provided unbiased information to help them make important decisions about their medical care," said Michael B. Shirk, president and senior executive officer of Boone Hospital Center in Columbia, Mo., and chair of the MHA Health Care Quality Advisory Committee. "Focus on Hospitals is another resource patients can use to take an active role in making health care decisions that affect their safety and well-being."

Data from 98 hospitals is available online at Focus on Hospitals. These hospitals also have submitted data to the Centers for Medicare & Medicaid Services for its national quality report, Hospital

Compare. Some hospitals in Missouri and the Kansas City area have chosen to participate in the national report but have declined to participate in the Missouri-specific report at this time.

Data will be updated quarterly and will include seven additional measures for heart failure, heart attack and pneumonia in mid-June 2006. In the future, the site will include data on additional medical conditions once they are developed nationally.

The Missouri Hospital Association is a not-for-profit association in Jefferson City that represents 139 Missouri hospitals. In addition to representation and advocacy on behalf of its membership, the association offers continuing education programs on current health care topics and seeks to educate the public, as well as legislative representatives, about health care issues.



Susan Spica Welcomes Rick and Patty Friesz

Susan Spica, Broker/Owner of Prudential Lake Ozark Realty is proud to announce the addition of Rick and Patty Friesz to the Prudential Lake Ozark Realty office. Upon retiring from their business, Friesz's Donuts, in Columbia, Missouri, Rick and Patty moved to the lake area and began their own real estate careers. The Frieszes said, "After several years of schooling and practical experience, we realize how important Prudential's national network is for our clients. We look forward to starting new relationships; house by house-business by business."

Women's Health Program Oct. 12

Osage Beach, MO— October is Breast Cancer Awareness month and Lake Regional Hospital is focusing on the importance of women's health issues by hosting "Pink Ribbons and Red Dresses", an evening of learning. The event will be held from 6:00 p.m. to 7:00 p.m. on Wednesday, October 12, in the 3rd floor conference rooms at Lake Regional Hospital.• Featured speakers will be OB/GYN Robert Nielsen, D.O., and cardiologist Zubair Khan,

M.D.• Dr. Nielsen will review the importance of mammography in breast health and Dr. Khan will discuss heart disease in women.

Each attendee will receive a coupon for discounted mammogram at Lake Regional Hospital and will have a chance to win great door prizes

The program is free but registration is required.• To sign up, call Lake Regional Hospital's Education Resource Center, 348.8222.



Titian Consulting, email todd@titianconsulting.com, or (888) 890-4302. Participating in this recent Lake Area Chamber ribbon cutting ceremony were John Loyd, Senior Consultant; Todd Kelley, Senior Consultant; Ann Schell, Ancient Waters; and the Lake Area Chamber Active Volunteer Ambassadors.

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2107 Bagnell Dam Blvd., Lake Ozark, MO 65049 At Pauls Supermarket Complex Located at Bus. 54 & HH ge 74 October, 2005 Lake of the Ozarks Business Journal

Ribbon Cuttings and Public Announcements by Businesses



Accurate flooring, Hwy. 54 in Osage Beach at Stone Crest Mall, (573) 348-1679. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Kasey Hudson, Installer; Mike Renda, Owner; Susan Renda, Owner; Mike Smith, Installer; David Morgan, Installer; Alan Wadsack, Installer; Philip Zoellner, Installer; and the Lake Area Chamber Active Volunteer Ambassadors.



Art of Photography (573) 480-3587, email bradphoto@charter.net Participating in this recent Lake Area Chamber ribbon cutting ceremony announcing new membership were Cheryl Wetzell, Office Manager; Brad Wetzell, Photographer; and the Lake Area Chamber Active Volunteer Ambassadors



Bessco Tees and Signs Located off of Nichols Rd. in Osage Beach behind Jimís Pro Auto, (573) 216-3326. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Heins Pappenfoht, Installer; Stan Bess, Owner; Dan Bess, Manager; Sheila Bess, Owner; Robert Ushman, Painter; and the Lake Area Chamber Active Volunteer Ambassadors.



Cold Stone Creamery Opens at the Osage Beach Premium Outlet, Hwy. 54 in Osage Beach, (573)348-6262. Participating in this recent Grand Opening and Lake Area Chamber ribbon cutting celebration (with a portion of the proceeds going to a local civic organization, The Dream Factory), were The Kent Clowns; Linda Clark, Carol Olivarri and Doris Niepert of The Dream Factory; Dave Severson, Osage Beach Police Chief; Penny Lyons, Osage Beach Mayor; Sgt. Arlyne Page; Public Information; Christopher Stockton, Georgann Stockton, Doug Stockton and Dale Stockton, Owners; Sheriff John Page; and the Lake Area Chamber Active Volunteer Ambassadors.



Columbia College Lake Campus, (573)348-6463. Participating in this recent Camdenton Area Chamber ribbon cutting ceremony were James Pasley, Lake of the Ozarks Building Advisory; Bill Morgan, Simon Oswald Associates; Dan Scotten, Columbia College Trustee; Janet Wright, Columbia College Trustee; Dr. John Keeny, Director of Columbia College- Lake of the Ozarks; Daisy Grossnickle, President Columbia College Board of Trustees; Vicki Franklin, Lake Regional Health System Senior Vice-President and Chief Operating Officer; Dr. Gerald Brouder, Columbia College President; Judy Cunnigham, Trustee; Bruce Mitchell, Camdenton Chamber Executive Director; Mike Kenagy, Lake West Chamber president; and Trisha Roberts, Executive Director Lake Area Chamber.



Document in Dispute, Inc., (573) 964-5159 or www.docsindispute.com. • Participating in this recent Lake Area Chamber ribbon cutting ceremony were Lynda Hartwick, Owner; Jim Hartwick, business manager; and the Lake Area Chamber Active Volunteer Ambassadors.

Air Choice One stops flights

2005 it will discontinue scheduled operations from St. Louis, Mo to the Lake of The Ozarks for the remaining season of 2005.

The company apologizes for any inconvenience this may

Air Choice One, of October 1st,

The company apologizes for any inconvenience this may cause, but looks forward to providing this much needed air service to the Lake of The Ozarks starting next season 2006.

Citing the lack of community support and funding they said the move was necessary until they can find and secure the resources needed to underwrite the cost of scheduled operations. "Thank you for a great 2005 season and hope to see you next year."

Air Choice One 1436 Perrine Road Building E Farmington, Mo 63640

Bennett's Blood Drive Support Honored

(Osage Beach, MO) Osage Beach resident Billye Bennett, R.N., was recently honored by the Community Blood Center of the Ozarks (CBCO) for her exceptional support of the blood donation program. Bennett serves as the blood drive chairperson at Lake Regional Hospital in Osage Beach.

Lake Regional holds several blood drives throughout the year and offers special incentives for blood donors. The next drive will be held Monday, October 10, from 11:00 a.m. to 5:00 p.m. in the 3rd floor conference rooms. All donors will receive free stadium seats or beach towels.

Community Blood Center of the Ozarks, based in Springfield, is the only supplier of blood products to Lake Regional Hospital. Nearly 60% of the population meets the requirements for blood donation. Many people mistakenly assume that they are ineligible to donate blood for a variety of reasons. In general, if you are at least 17 years old, weigh at least 110 pounds, and are in good health, you may donate blood or platelets. For more information on donating blood, visit the CBCO website at www.cbco.org.

Alvin Lawson "Surgical Technologist Preceptor of the Year"

Lake Regional Health System Named Outstanding Clinical

(Osage Beach, MO). Certified surgical technologist Alvin Lawson was recently named Preceptor of the Year and Lake Regional Health System was selected as the Outstanding Clinical Sight of the Year by the students in Rolla Technical Center's surgical technologist program.•

Lawson and several other surgical techs served as preceptors to the students.. The students particularly liked the hands

on training and the practical advice offered by Lawson. • He explained procedures and surgical techniques and why they are important. He has been nominated for Preceptor of the Year each of the past five years. This is his second time to win the honor. A Surgical Technician Preceptor is a specialist in surgery who facilitates practical training to a stu-

Lawson is a Certified Surgical Technician First Assistant. •He has worked at Lake Regional Health System for six years and has been a Tech for 15 years. He is also a volunteer Lieutenant with the Osage Beach Search and Rescue, OBFPD. • The role for Lake Regional Health System is to facilitate the clinical perioperative experience and education of the Surgery Technician student. This is done through actual participation in a surgical procedure under the guidance of designated clinical preceptors with the education and experience to guide the student. This clinical education is facilitated through mentoring, teaching and coaching the

students by the preceptor for assigned surgical cases.

Lake Regional Health System is one of ten hospitals that offer clinical training for students in Rolla Technical Institutes' Surgical Technologist program.. The students come to Lake Regional each January. This year, ten students rotated through the Surgery Department.• In addition to this year's honor, Lake Regional Hospital was named Outstanding Clinical Sight for years 2000-2001, 2001-2002.



Dr. John Bechtel Earns Board Certification

(Osage Beach, MO) John Bechtel, M.D., has achieved an important milestone in his medical career. He has been awarded board certification in radiation oncology by the American Board of Radiology. He passed his boards on the first try, impressively scoring in the 99th percentile on his written test.

Dr. Bechtel is the radiation oncologist at Lake Regional Hospital's Center for Radiation Therapy where he treats cancer patients and oversees the administration of radiation therapy. The center also offers IMRT, intensity modulated radiation therapy. With IMRT, the optimal dose of radiation is delivered to the tumor and the dose to the surrounding healthy tissue is minimized.

How will Dr. Bechtel spend his free time now that he's done studying for his boards? He wants to learn to play golf and guitar and he and his wife, Rebecca, look forward to starting a family.





AmerenUE Helps Fund Building Operator Certification Training

AmerenUE announced that the company is contributing \$300,000 to initiate in Missouri the nationally recognized Building Operator Certification Training Program. Over the next two years, AmerenUE's support will also help 210 applicants attend 80 hours of classroom training and project work on building systems operations and maintenance to earn their Building Operator Certification (BOC).

This training provides an overview of preventive maintenance, energy efficiency principles and the fundamentals of building systems equipment and operations for commercial building operators. It focuses on energy conservation techniques and efficient lighting fundamentals. It also covers heating-ventilationair conditioning systems and controls, indoor air quality and environmental health and safety regulations.

The Energy Center of the Missouri Department of Natural Resources, with the Midwest Energy Efficiency Alliance, provides BOC training at a cost of \$2,300 — but qualified applicants who are working at organizations in AmerenUE's service area will pay \$1,150 thanks to the AmerenUE support.

The initial BOC classes will be offered in St. Louis at AmerenUE's 1901 Chouteau Ave. Downtown St. Louis headquarters with 7:30 a.m. to 3:30 p.m. sessions set for Oct. 26, Nov. 22, Dec. 13 in 2005 and in 2006 on Jan. 17, Feb. 13, Feb. 14, March 9, and April 12. The Missouri Department of Natural Resources 1738 East Elm Street Conference Center will be the site for Jefferson City sessions set for 8 a.m. to 4 p.m. on Oct. 19, Nov. 17, Dec. 15 in 2005 and in 2006 on Jan. 26, Feb. 22, Feb. 23, March 16, April 13 in 2006. For more information or to register online, visit www.boccentral.org. Additional class schedules in 2006 have not been set at this

"Our goal with this program is to help building owners and operators reduce energy use while retaining comfort levels for occupants," building Richard Mark, AmerenUE senior vice president, Missouri Energy Delivery. "This certification offers a complete background on how building systems operate and what the best approaches to controls, systems and efficiency may be for buildings of every size and location. We want our customers to be more profitable in order to promote economic growth in Missouri."

The program was developed as part of a settlement approved in 2002 by the Missouri Public Service Commission and other parties. Through that settlement, AmerenUE Missouri electric customers with rates that are 20 percent below the national average received their eighth rate reduction since 1987 — \$110 million in phased-in electric rate reductions, in addition to other programs that help low-income customers and encourage energy efficiency.

This program was one of many endorsed by state government leaders and Ameren management who met for several months to discuss the structure and rollout of these initiatives. Other programs that resulted from these collaborative sessions included:

- · AmerenUE Clean Slate Program, conducted throughout the month of May 2003 to allow needy AmerenUE Missouri electric and natural gas customers to eliminate past due bills and get a fresh start in handling their utility payments.
- The Change A Light Program in

2003 and 2004---that offered electric residential customers throughout Missouri a rebate on ENERGY STARÆ lighting products found in hardware stores across the state.

- · Established Residential and Commercial Energy Efficiency Fund, which offered in 2003 electric residential customers in the St. Louis area discounts for purchasing energy-efficient refrigerators and bounties for giving up old units.
- The Low Income Weatherization Assistance Program administered by the Missouri Department of Natural Resources Energy Center. The contribution is earmarked to help low-income AmerenUE Missouri electric residential customers reduce their bills by conserving energy. This ranks as the single largest private contribution ever made to this program in Missouri.

AmerenUE is a subsidiary of St. Louis-based Ameren Corporation. Ameren companies serve 2.2 million electric customers and 900,000 natural gas customers over a 64,000-square-mile area of Missouri and Illinois.

Firemen Help in Katrina Relief Efforts

(Osage Beach, MO) Rick Smith, Terry Burlison, Josh Johnson and Luke Oliver of Osage Beach and Mike Oakes and Steve Dougan of Camdenton joined FEMA (Federal Emergency Management Agency) in the effort to help victims of Hurricane Katrina.• Rick Smith is a Career Captain, Mike Oakes is a career firefighter and the other four are volunteer firefighters with the Osage Fire Department. Dougan also serves as Captain of the Osage Beach Fire Protection District Search and Rescue Divi-

Smith and Oakes were sent to Atlanta five days after the storm hit, then moved to the Dallas, Texas, area to assist with displaced victims. They spent 2.5 weeks in Dallas and assisted with some 18,000 people.

On September 8, the other four were deployed to Atlanta for a week of training and preparation, followed by two days of staging in Baton Rouge.• On September 17, Dougan and Burlison, along with eighty-five others, were sent to New Orleans. The two were assigned to fire-fighter duties at the Harvey Volunteer Fire Department in Harvey, LA.• Harvey is located in Jefferson Parish, about seven miles from New Orleans.•

Dougan and Burlison will assist the Harvey Volunteer Fire Department for the next three weeks.. In addition to working long hours manning the fire station, the men are handing out food, water and ice to those in need. The rescue workers need strong backs for lifting and a sympathetic ear for listening. "Each hurricane victim has a story and it helps them to talk to us about their experiences.. In addition to giving them basic supplies, we listen to them and let them know that people care about them," said Dougan..

Dougan reports that they

have the resources necessary to fight fires that might break out. The fire trucks and fire station did not suffer damage during Hurricane Katrina.• However, many parts of Harvey did not far as well. According to Dougan, "The area is all torn up.. It looks like several tornados came through, ripping up trees and tearing roofs from homes. There are homes with trees blown through them.. It's eerie to see tree trunks standing straight up, with no branches or leaves left on them. • The city of Harvey is gradually restoring power and Target and Wal-Mart have reopened, as well as a few gas stations..

Deputy Fire Chief Jeff Dorhauer states that the District is proud of the commitment these six Osage Beach Fire Protection District members have made.• These individuals have left their families and the comforts of their homes to do what they do best, help others. They truly represent the Lake Area Firefighters, both paid and volunteer, a group of dedicated individuals who place others needs ahead of their own.

With Hurricane Rita bearing down on the Keys, rescues workers are watching to see if it will strike the gulf coast.. During Hurricane Katrina, the levees in Harvey did not break but the area suffered 6" to 12" of splashover where the water rose over the top of the levee. The levees in Harvey are likely not strong enough to hold a large influx of water like Hurricane Rita could produce. Harvey sits 15 feet below sea level.• Rescue workers will be evacuated if Hurricane Rita gets too close to the Louisiana coast..

Dougan works as an electrician at Lake Regional Health System and is also a professional photographer.



Gattermeir Elliott Welcomes Ashley Gates

Gattermeir Elliott Real Estate Co., LLC of Lake of the Ozarks, recently expanded their sales team. We are happy to introduce the newest member of their professional staff: Ashley Gates.

Ashley is a member of the National Association of REAL-TORS, the Missouri Association of REALTORS, and the Bagnell Dam Board of REALTORS.

She chose to become associated with Gattermeir Elliott Real Estate Company because of their rich history and stellar reputation in the Lake of the Ozarks community. She will be honored to be a part of your buying and selling experience. Contact Ashley at 573-480-5930 or via e-mail at Ashley@yourlake.com

Lake Regional Hospital to go Smoke-Free Nov. 17

(Osage Beach, MO) Lake Regional Health System, which includes Lake Regional Hospital and its affiliated clinics, will be completely tobacco free. November 17th is the official day the health system goes smokefree, the same day as the Great American Smoke Out. Visitors and employees alike will be unable to use any sort of tobacco

product on the campus of Lake Regional Hospital, as well as at all of the LRHS clinics. Lake Regional believes that it can continue to set an example for quality health care by providing a healthybreathing environment for its patients.

Programs are going to be put into place for employees of Lake Regional in order to help them stop smoking, such as samples of nicotine gum and patches to curb the cravings as well as free cessation classes.

Lake Regional has taken a stand for the community on the issue of smoking, and has chosen to be tobacco-free, aligning itself with hospitals across the nation taking the steps to provide a healthier place for people to

receive care.

People who want to kick the habit can sign up for smoking cessation classes at Lake Regional Hospital. To sign up, call Mike Sullivan at 302.2250. A smoking support group also meets every Tuesday at 6:00 p.m.



Lake of the Ozarks Harley-Davidson/Buell, 6482 Hwy. 54, Lake Ozark, (573) 302-7600. Participating in this recent ribbon cutting and celebration were Jack & Debi Fleming, Owners, with family members Melissa, Mark & Kallieana Jemes, Jef Fleming, and the Lake Area Chamber Active Volunteer Ambassadors.

Grein Team Attends National Conference

LAKE OZARK Tonia and Mike Grein along with Jenni Glendenning of the Tonia Grein Team recently attended the STAR POWER Annual Conference held in San Francisco. The conference is a top educational opportunity in the real estate profession.

Over 1,800 of the most progressive and forward thinking real estate professionals were brought together to share their methods of success. •We gained invaluable insight into the benefit of operating from a business philosophy and incorporating the latest technology to keep us on the cutting

edge,• commented team leader Tonia Grein.
•With each conference we continue to build a tremendous network for referring our clients to the best agents all over the country,• added Mike

As a part of the conference the Tonia Grein Team received information for consumers about the top six mistakes that sellers make, as well as a questionnaire for evaluating and hiring a real estate professional. These documents are available to the public



through the Tonia Grein Team.

You can contact the Tonia Grein Team at 573-365-9700 or stop by one of the offices located at Business Hwy. 54 & Crossings West Drive and at 4478 Horseshoe Bend Parkway in Lake Ozark.



Silpada Designs Fine Sterling Silver Jewelry, (573) 365-1524. Participating in this recent Lake Area Chamber ribbon cutting and Open House Celebration were Tami Ralston, Independent Representative; Daisy Ralston, daughter; Taylor Smith; T.W. Ralston, son; Max Ralston, son; Dan Ralston, husband; Jan Smith, Independent Representative; and the Lake Area Chamber Active Volunteer Ambassadors.



The Kiwanis Club of Ozark Coast, (573) 348-2757. Participating in this recent Lake Area Chamber ribbon cutting ceremony announcing Chamber membership were Debbie Burton, Secretary; Connie Clark, President; Natalie Barfield, New President; Katie Harker, Treasurer; Missy Martinette-Hill, member; Jennifer Hoose, member; Sheri Ewing, member; Dale Stockton, Cold Stone Creamery; David Kirchner, member; Doug Stockton, Cold Stone Creamery; and Lake Area Chamber Active Volunteer Ambassadors.



The Cozy Café Hwy. 54 & State Road KK, (573) 348-3324. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Kirsti Coats, Daughter/Server; LaDonna Plemmons, Server; Helen Baxter, Cashier; Kee Baxter, Server; Jeff Coats, Owner; Stacey Coats, Owner; Kathy Tuck, Prep Cook; Jimmy Coats, Son/ Buser; BJ Hedrick, Dishwasher; Jacob Vieaux, Cook; Candy Wilson, Lake Area Chamber Marketing Director; and Paul Leahy, Lake Area Chamber President. Not available for the photo was Tom Carbone.

Tonia Grein Team Hosts 5k Walk

LAKE OZARK - The Tonia Grein Team is sponsoring a 5K Walk/Run for Easter Seals on Saturday, October 1st. Everyone is asked to meet at the Tonia Grein Team office located at 4478 Horseshoe Bend Parkway at 9:30 a.m. The Walk/Run is scheduled from 10:00 a.m. to 12:00 noon along the Four Seasons hiking and biking trail.

October, 2005

Each year Easter Seals assists over one million children and adults with disabilities and their families through more than 450 service sites nationwide. •This is a wonderful organization and a worthwhile use of our time and resources. We hope that through our efforts we can encourage more people to get involved,• commented team leader Tonia Grein.

Participants are encouraged to register before the day of the event and all ages are welcome. To register, stop by or call one of the Tonia Grein Team locations in Lake Ozark. You may also register at the Wing Ding event to be held

at the Lake Ozark Lions Club on Thursday, September 29, 5:00 7:00 p.m. With your registration fee you•ll receive a free t-shirt and entry into the drawing for prizes. Lunch will be provided at the end of the Walk/Run.

You can contact the Tonia Grein Team at 573-365-9700 or stop by one of the offices located at Business Hwy. 54 & Crossings West Drive and at 4478 Horseshoe Bend Parkway in Lake Ozark.

New Ruthie D's Manager named

Mr. Sherill Duncan owner of Ruthie D's Restaurant at 4466 Horseshoe Bend Parkway has recently announced Elmer Diehl has been made General Manager. Mr. Diehl has extensive Culinary and Management and service background having graduated from the Culinary Institute of America and Washington University. Mr. Diehl has worked at Tony's and the Adams Mark Hotel in Saint Louis, Quintessence and Les Jardins in Miami and Ocean Village Inn in Ft. Pierce, Florida, being GM of the Florida operations.

Mr. Diehl has stated that Ruthie D's will have a new menu by October 1st. We will use team service assuring attentive service and exquisite cuisine. We will have table side preparation of dishes such as Caesar salad, Chateaubriand, Rack of Lamb, Flaming desserts, and flaming coffees. Every customer will be assured of a fine dining experience.



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STK - 2058P3 2002 FORMULA 370

Sun Sport - \$199,500.00 Twin 375 H.P. Volvo 8.1L GI Duo Prop Closed Water Cooling, Sapphire Metallic Imron Flagship Graphics, Generator, A/C, GPS, Sunbrella Canvas, Central Vacuum System, Only 59 hours!! Many more options! Call your Glencove Sales Representative for a complete list of equipment... Now!! 888-453-6268.

STK# - 2237P3 - 2002 FORMULA 330

Sun Sport - \$111,100.00 Twin 320 H.P. Volvo Penta 5.7 GXI Duo Prop Titanium "A" Imron Graphics, AM/FM/CD Player, Regrigerator, Shore Power, Wet Bar & Sink, Bimini Top, Cockpit Cover, Transom Shower, Microwave, 212 hours, ...much more... call Glencove Marine to schedule a demo now on our most popular sellling model!... **866-453-6268.**

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DEER PATH - REMARKABLE NEW custom home with country setting. 3 acres, outstanding, Irg, level yard with sodded grass. Wonderful floor plan with main level living. Irg kitchen with stainless steel appliances \$235,000 MLS #3019825. **Call Re/Max Lake of the Ozarks, Mike Christensen, 573-280-0127**

HOME FOR SALE 3706 HWY D Excellent location, close to Prewitts Point. 3630 sq ft, 4 BDR, 2.5 BA, recently updated, huge pantry, interior decorated very nicely. Finished full base ment, wet bar and 2 wood burning fireplaces. 1,200 sq. ft. workship with AC and heat. \$189,000 MLS #3021217. Call Re/Max Lake of the Ozarks, Fred Bashore 573-280-3000

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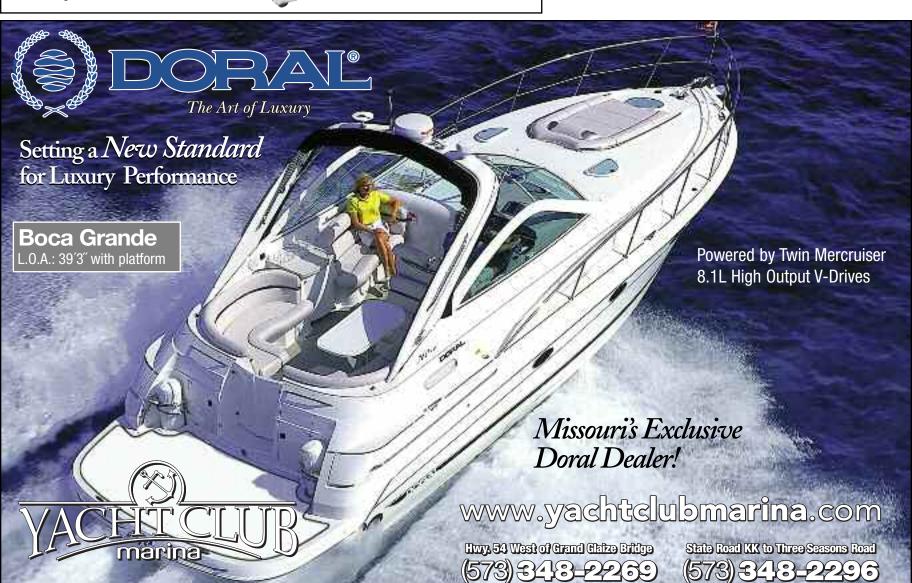
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Power, utility define 2006 models- what's new from some carmakers

continued from page 65 lowered ride height, Brembo performance brake calipers, new front fascia and deeply bolstered sport seats.

Another new model is the 2006 Viper SRT10 coupe. It joins the Viper SRT10 convertible that was introduced in 2003 and has the same 500-horsepower, 8.3-liter V10.

In other news, Dodge adds a fuel-thrifty engine cylinder displacement system on its 345-horsepower, 5.7-liter Hemi V8.

horsepower and is mated to the Explorer's first-ever six-speed automatic transmission. This is 53 more horsepower than in last year's Explorer with V8.

And Ford reports both the new V8 and the Explorer's 210-horse-power, 4-liter V6 put out fewer emissions than typical Ford V8s and V6s.

Other features of the new Explorer include stronger brakes, a new frame, and revised front and rear suspensions.

The full-size Ford F-150 Super-



2006 Mustang GT with V6 can opt for a "Pony Package": bigger wheels and tires, a sport suspension and a custom grille.

Look for a replacement for the Neon small car in summer.

FORD

A second Ford sedan joins the mid-size family car segment in 2006. The five-passenger Fusion has new, rather formal-looking styling and two engines. Its 160-horsepower, 2.3-liter, Duratec four cylinder can be had with a five-speed manual or automatic transmission, while the uplevel, 210-horsepower, 3-liter, Duratec V6 is paired with a six-speed automatic. The front-wheel-drive Fusion also will be offered with all-wheel drive in fall 2006.

The best-selling SUV in the country, the Explorer, is revamped with more power, lower emissions, more comfortable ride, quieter interior and a bolder look. A new, optional, 4.6-liter V8 produces 292-

Crew adds a 6.5-foot-long pickup bed during the new model year, compared with the 5.5-foot bed available for 2005.

A street appearance package that gives a more customized, aggressive look is available for 2006 Focuses in ZX trim.

Meantime, buyers of the 2006 Mustang with V6 can opt for a "Pony Package" that adds bigger wheels and tires, a sport suspension and custom grille, among other things. In light of government studies showing the rollover dangers of full-size vans, Ford is adding AdvanceTrac and its Roll Stability Control to its 12- and 15-passenger E-350 Super Duty Extended Length vans. And for the second time in 10 years, the Thunderbird is gone from the Ford line-up.

GMC

The full-size Savana van has more power for 2006, thanks to a new, 250-horsepower, 6.6-liter, Duramax, turbo-diesel V8.

GMC also has two new, lower-priced, base models of the Sierra Crew Cab pickup. The Sierra 1500 SL Crew Cabs are available with two- or four-wheel drive. Starting manufacturers suggested retail price, including destination charge, is less than \$29,000. The Sierra line also adds an extended cab with short-length pickup bed for 2006.

Meantime, the Envoy mid-size SUV gets fuel-saving engine cylinder deactivation for all models with 300-horsepower, 5.3-liter, Vortec V8. The Envoy XUV, which had a slide-away roof over its SUV cargo area, is no longer offered.

MERCURY

Mercury's compact SUV, the Mariner, adds a gas-electric hybrid version. Based on the five-passenger Ford Escape Hybrid, the Mariner Hybrid is expected to be one of the most fuel-efficient sport utilities on the road, with a combined city/highway rating of some 31 mpg. It's powered by a 2.3-liter,

Duratec four cylinder augmented by an electric motor-generator. Peak horsepower is 155, and the Mariner Hybrid comes standard with all-wheel drive.

Also for 2006, Mercury adds its first new mid-size sedan in a decade. The new Milan (pronounced like the city in Italy) is offered with a 160-

horsepower, 2.3-liter, Duratec four cylinder and a 210-horsepower, 3-liter, Duratec V6, and can seat up to five people. Among the premium features not normally found on base, mid-size sedans are Milan's standard light-emitting diode taillamps and six-way, power drivers seat.

Sharing the platform and engines of the new Ford Fusion, the Milan joins the slightly larger Montego in the middle sedan segment formerly occupied by the Sable. Note, though, that Milan and Montego are sold only as sedans, while the Sable had a wagon, too.

The Mountaineer mid-size SUV is substantially revised for the new model year with new interior, updated exterior, a 210-horsepower, 4-liter V6 that's improved for smoother power delivery and a new, 292-horsepower, 4.6-liter V8. The V8 is mated to a six-speed automatic for the first Mercury SUV with a six-speed gearbox. Power-operated, automatically retracting, side running boards are a novel factory option on the new Mountaineer.

PONTIAC

The first two-seat convertible at Pontiac since 1940 debuts as the 2006 Solstice. Already a darling of auto shows, the rear-wheel-drive Solstice is an eye-catching roadster with a wide track and 170-horse-power, 2.4-liter, four-cylinder Ecotec engine. Best of all, starting MSRP, including destination charge, is \$19,995 for a manual transmission model.

Pontiac also gets its first official SUV in 2006 and drops the Aztek. The five-passenger, mid-size Torrent is based on the Chevrolet Equinox and uses the same platform and 185-horsepower, 3.4-liter V6. Suspension is tuned a bit to the sportier side than in the Equinox, though. The Torrent is available with front- and all-wheel drive.

Pontiac's G6 sedan is joined by a coupe and hardtop convertible during the 2006 model year. The G6 sedan now also is available with an entry, 165-horsepower, 2.4-liter, Ecotec four cylinder, while the G6 GTP sedan and coupe get a new, 240-horsepower, 3.9-liter V6. The same 3.9-liter V6 generates 227 horses in the G6 convertible. ■



2006 Solstice debuts as the first two-seat convertible at Pontiac since 1940. The rear-wheel-drive Solstice is an eye-catching roadster with a wide track and 170-horsepower, 2.4-liter, four-cylinder Ecotec engine.

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