

BUSINESS JOURNAL

LAKE OF THE OZARKS

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Ballot issues loom for Missouri voters

by Alison Schneider

According to the Secretary of State, these are the statewide ballot issues for the November election. You can get more detail by going to the website: <http://www.sos.mo.gov>.

Constitutional Amendment 2 (human cloning and stem cell research). Should the Missouri Constitution be amended to allow and set limitations on stem cell research, therapies, and cures which will ensure Missouri patients have access to therapies and cures and allow Missouri researchers to conduct research permitted under federal law; ban human cloning or attempted human cloning; require medical and public oversight and reports on the nature and purpose of stem-cell research, and stop state or local governments from preventing or discouraging such research and will impose criminal and civil penalties for violations to this amendment. The anticipated annual impact on state and local governments will range from \$0 - \$68,916.

Constitutional Amendment 3 (tobacco use and reduction and cigarette tax). Should the Missouri Constitution be amended to create a Healthy Future Trust Fund which will be used to reduce and prevent

tobacco use and increase funding for healthcare access and treatment for eligible low-income individuals and Medicaid recipients and to cover administrative costs; be funded by a tax of four cents per cigarette and twenty percent on other tobacco products; and be kept separate from general revenue and annually audited?

Additional taxes of four cents per cigarette and twenty percent of the manufacturer's invoice price on other tobacco products generates an estimated \$351 - \$499 million annually for tobacco control programs, healthcare for low income Missourians, and payments for services provided to Missouri Medicaid beneficiaries and uninsured Missourians. Local governmental fiscal impact is unknown

Constitutional Amendment 6 (tax exemption for nonprofit or veterans). Proposed by the 93rd General Assembly (Second Regular Session) SJR 26. Should the Missouri Constitution be amended to include a tax exemption for real and personal property that is used or held exclusively for nonprofit purposes or activities of veterans' organizations? The estimated state government

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Eldon asks voters for \$7 million bond issue

by Alison Schneider

The Eldon School Board will be asking voters to approve a \$7 million no-increase bond issue when they go to the polls this November – this on the heels of last year's hotly contested 30-cent levy increase that was approved by district voters on the second effort. The 2005 levy garnered the \$890,000 over the last year needed to "keep the lights on" after a surprisingly drastic cut in state-provided funding left this and many other Missouri public schools in some pretty dire straits. The levy passed by voters last fall was to cover operating costs that were not being funded as they had been planned – through little or no fault of the school's administration

In 2001, 41.25% of Eldon's operating funds were state-based (with 49.38 being from local tax sources and 9.38% being federally funded); while in 2005 that figure had dropped to 37.67% (49.37% local and 12.97% federal). This abrupt drop in state funding caused a budget crisis in an already financially struggling district.

Dr. C.J. Huff, Superintendent of the Eldon Schools reported that he had worked hard in his first years at the helm to trim \$1.3 million

from the approximately \$14 million operating budget to stop the previous years' deficit-spending trend. The trend was in no way due to frivolous spending or mismanagement, but rather the constant effort to keep the school performing up to constantly increasing state and federal performance standards, as well as upkeep of the aging buildings and trying to pay a competitive salary to teachers in an effort to keep quality educators in the district. Through some creative budget cuts, he and the school board were doing a pretty good job of trimming the "fat" and still performing at a reasonable level when the state cuts hit – and hit hard. This left the district with no choice but to go to the voters for help.

They were not alone. Statewide it was a banner year for school levies as districts scrambled to cover the cuts in state funding. (Hold-harmless schools like Osage and Camdenton weren't hit quite as hard by the cuts, being funded more through local property taxes and only minimally through the state-mandated funding. It's important to note that all Lake area schools are within a few hundred dollars of each other with regard to per-

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Blunt appoints Edward R. Martin, Jr. Chief of Staff

by Darrel Willman

Blunt said upon the appointment in a statement, "I am pleased to welcome Ed Martin to our team and look forward to his contributions to our ongoing efforts to help move Missouri forward as chief of staff. Ed brings an exceptional legal, professional and personal background to this job and has shown the ability to bring diverse groups of people together to get results, a skill that will serve him well in our state capitol."

Martin, 36 of St. Louis, currently serves as chairman of the St. Louis City Board of Election Commissioners. He is a founding partner of the law firm of Martin & Simmonds.

His education includes a bachelor's degree in English literature from College of Holy Cross in Massachusetts and a juris doctorate with health law certificate and masters of applied ethics in health care from Saint Louis University.

Martin serves on the Missouri Chamber of Commerce Leadership Missouri Board, has founded and co-hosted radio talk shows in the St. Louis area, serves on the St. Louis Review editorial board and writes a regularly featured column in The Arch City Chronicle.

Martin said, "Gov. Blunt has accomplished so much in his first 18 months in office—taking a state government that had completely lost its way and led it to sound fiscal stability. It is rare to see an elected official who delivers on nearly every promise he made in his campaign. Given that record of accomplishment and the focused agenda for the future, I consider it an honor to be asked to serve. It will be my goal to see that he succeeds in completing his vision for the taxpayers of Missouri," Martin concluded.

We took a moment to get to know Ed, on a bright September afternoon shortly after he assumed his duties officially.

Being appointed to this post is no small matter. It instinctively indicates a position of familiarity with the governmental process at the state level, and more so, a familiarity with the Governor as well. We asked Ed how he came

to know Gov. Blunt, and receive the appointment.

"He and I met each other in about 1999, working for the catholic church in St. Louis. I think we first started really talking in 2001 when he was Secretary of State. We got to know each other. Over the years, especially when he was running for governor, I used to talk to him a lot—he was interested in St. Louis and the catholic church there. He was sort of interested in what I was doing. Then when I left the law firm where I was working, he appointed me Chairman of the board of elections for the city of St. Louis. I never talked to him about the job—he said something like 'hire good people and run good elections.'"

Martin's St. Louis positions and the attention grabbing cases he worked on in the past gained him the attention of the new Governor and his advisors. But with a non-political background, the new position will require some adjustment on Martin's part. His duties will be vastly different from that of a lawyer.

"It certainly varies a little bit from Governor to Governor, but

basically Chief of Staff for the Governor is the head of his team. That includes our media staff here, that takes care of day to day business. Constituent services and policy development for the government and all that kind of stuff. It also includes our Cabinet Directors and Deputy Directors—all those people kind of report to the chief of staff.

"The Chief of Staff manages for the Governor. Making sure that his priorities are clear and the staff communicates back what's going on. The chief of staff plays a role with the Governor in helping to formulate priorities and accomplish them. The COS does have to think also about politics in some way. Politics—it seems sometimes to be a dirty word to people but it has to do with governing too."

Ken McClure left the Governor's office in August, and the vacuum was immediately felt by Martin. But Ed feels his differences when compared with

McClure are advantageous.

"I'm a bit more aggressive in some ways," Martin said, "A bit more out going. Ken was the master of being the 'behind the scenes guy'. I'm also willing to play a public role. Ken also is an expert on state government and in how to get things done. I am having to emulate him."

We asked Ed what he felt were the challenges he faces with the new appointment, and whether or not the Governor had given him specific tasks to accomplish.

"Challenges—well, the learning curve obviously. Getting up to speed is going to be key. So much moves across my desk so quickly that one of the things is when to delegate—hand stuff off, and when to handle it myself.



Edward R. Martin, Jr.

I'm also concerned about the challenge of a high pressure job [like this one] while balancing my family life."

Martin told us that Gov. Blunt has been very supportive, apparently understanding the role will take some adjustment. As for tasks, Martin said, "Not more specific than kind of get yourself figured out and figure out what's going on."

Traditionally, the office of the governor, and in particular, the Chief of Staff is a purely administrative position, not generally in contact with the public. Martin indicated he'd like to change that a bit. "I'm accessible," he said, "There are limits to what I can do, but my commitment is to be accessible to the people."

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Mudslinging campaigns - Can you smell it?

by Alison Schneider

Can you smell it? It's election season. You hear it everywhere. It assaults the senses. Some races are uglier than others, and you are either really amused by the mud slinging or you are really offended by it. Either way – it's tough to get to the bottom of the issues at hand sometimes.

Coming up this November 7th are a number of amendments and seat races. One of the most hotly contested/entertaining races is the Jim Talent / Claire McCaskill U.S. Senate race.

The slinging became noticeable immediately following the August primary – but started off rather quietly. In 2002, Talent, a Republican, narrowly defeated Democratic candidate Carnahan by a 50% to 49% margin – really a close call, to say the least.

But he's had the job for four years now and Democratic candidate McCaskill wants to abandon her State Auditor post for the bigger waters of Washington.

Claire McCaskill is a lawyer

and currently Missouri's State Auditor. She's been in the state legislature, a prosecutor and of course, private practice. She went to Mizzou for her law degree.

Jim Talent is the incumbent



US Senator Jim Talent

for the Senate – he's been there for four years. He's also a lawyer with a degree from Washington University in St. Louis and University of Chicago. He's been a member of the state legislature and the U.S. House and Senate.

On September 2, a Research 2000 poll showed Claire McCaskill slightly ahead of Talent with a less than one percent margin (the same margin that won Talent the seat in 2002), although some other polls have shown Talent slightly ahead – basically, at this time – it's too close to call. That's why it's getting "good" in Missouri.

McCaskill has had a couple of problems with her campaign so far, with an early ad stating that she voted to override Ashcroft's 1990 veto of an ethanol initiative (she had retired from the legislature in 1989 so - OOPS).

She was also attributed as having stated that President Bush has allowed the victims of Katrina to die because they were "poor and black" (another OOPS) – but she says her words were taken out of context, and they probably were.

McCaskill's focus has been primarily in Southwest Missouri, which is a traditionally Republican voting area, and thus far she's spent about \$200,000 of her total \$2.6million dollar budget on her campaign

to date, while Talent has spent about \$2 million of his \$6.9 million budget during the same period.

The Democratic National Party has set aside another \$6 million for her campaign that



State Auditor Claire McCaskill

we should start seeing soon. Talent's stronghold is in the St. Louis area, making it imperative that McCaskill take the more rural areas of Missouri in order to win – that's going to be tough in Missouri – who's rural vote tends to be more Republican.

But you never know. Her spots don't mention her support from prominent and more liberal Democrats – although Bill Clinton has been very visible in promoting her campaign, even making repeated personal appearances on her behalf.

Does this help or hurt her campaign? Overall, her ads work to portray her as a tough-talking prosecutor who is willing and eager to defend us against terrorism (in response to the Republican's innuendos that she is soft on terrorism).

Has Talent had any "oops" in his campaign? Sure – one of his early campaigns stated "people don't care if you're red or blue, Republican or Democrat" ending with "Jim Talent. Works". The point? Not really stating his party affiliation – perhaps distancing himself from the Presidency. Who knows? Right now Bush's popularity is up – so that distance might not be such a bright idea.

In the meantime, President Bush has endorsed Talent and done so quite publicly.

continued on back page



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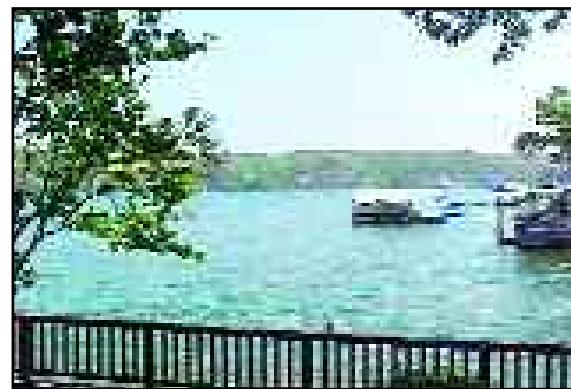
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LAKE STORIES *With Michael Gillespie*



The origin of some local place names

"Kinderhook," after Kinderhook, New York, the birthplace and hometown of President Martin Van Buren. Kinderhook was a Dutch phrase meaning, approximately, "children's place."

The original county seat was the village of Oregon, located at the mouth of Linn Creek. The name apparently came from the term "Oregon fever," in reference to the excitement then sweeping the nation over migration of American pioneers to the Pacific Northwest.

In 1843 the name Kinderhook County was changed. William Henry Harrison had defeated Van Buren, and the people of the county had grown disenchanted with Van Buren's legacy. (During Van Buren's administration the economy had slumped and relations with Great Britain had worsened.) The new county name, "Camden," was chosen in honor of the first Earl of Camden, Charles Pratt, a British jurist and eloquent champion of colonial rights in the years leading up to the American Revolution. (Camden, New Jersey, and Camden, South Carolina, also are named after the same distinguished gentleman.)

To coincide with a new name for the county, the name of the county seat also changed. Oregon became Erie. Only the name changed — the location remained the same. (You can still see a vestige of the original town: Old Erie Cemetery is located on Lake Road Y-49.)

All these changes might have been enough for any other county, but not so for Camden. In 1855 the county seat moved from Erie

to the new town of Linn Creek. The townsites of Linn Creek was a mile up the creek valley and less prone to flooding than Erie. At least, that's what they thought. In 1931, the entire town of Linn Creek had to be permanently relocated three miles farther up the valley. The original townsites would be under 40 feet of water when Lake of the Ozarks filled.

With that 1931 move came yet another change. The seat of county government moved from Linn Creek to Camdenton. The town Camdenton had not existed before the lake came in. It grew by design around the realigned intersections of Highways 54 and 5.

The name "Camdenton" is a contraction of Camden Town.

CLIMAX SPRINGS, tucked away off Highway 7, a half-dozen miles south of the Coffman Bend area, was an early-day health spa and resort.

In an era when many Americans sought relief from chronic afflictions by bathing in mineral waters, the 50,000 gallon-per-day discharge of Climax Spring offered real hope — in some cases the only hope — of a cure.

In 1882, the town of Climax Springs began to "spring up" around the spring. (Sorry, I couldn't resist.) By 1889 the town boasted a population of 100 and featured a drug store, blacksmith shop, shoemaker, general store, post office, school, and resort spa. The resort spa included several dozen rooms and bath houses.

The resort might have become a successful enterprise but for one drawback: the only way to reach Climax Springs was over twenty

miles of bad road from the railway station at Warsaw. And that was a bit too much for folks who suffered from debilitating diseases. Other well known spas, such as Excelsior Springs and Eureka Springs, were easily accessible by rail.

Of course the town did survive, thanks in large part to the creation of Lake of the Ozarks. The spring itself is still there, too. It flows through a concrete trough in a small park. Eventually, its mineral waters reach the lake via Rainy Creek.

HURRICANE DECK is the name of both a town and a bridge, but in fact those names come from a prominent ridge line that runs along the east shore of the lake at mile markers 37 and 38. Lake Road 5-36 follows the crest of the ridge.

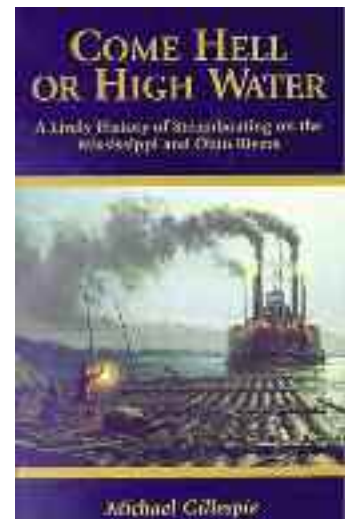
The phrase "hurricane deck" a nautical term associated with river steamboats. When steamboats plied the Osage River in the nineteenth century, crewmen took note of this high ridge, where the wind always seemed to blow. They likened it to the hurricane deck — the breezy, uppermost deck — of a steamer, and the name stuck.

Hurricane Deck is best known for its still-visible, one-hundred-year-old tie chute, at mile marker 37.9. Hand-hewn railroad ties were pushed over the top of the ridge there and allowed to slide down into the river, some 300 feet below.

MILLER COUNTY was named after John Miller, Missouri's third governor. He served in office from 1826 to 1833. The county was created on February 6, 1937.

MORGAN COUNTY, which encompasses the Gravois Arm of the lake and part of Horseshoe Bend, was named after Daniel Morgan, a brigadier general in the Continental Army during the American Revolution. Morgan is best known for defeating a numerically superior British army at the Battle of Cowpens, South Carolina, on January 17, 1781.

SUNRISE BEACH, located along highway 5 between Hurricane Deck and Laurie, began as one of the area's first resort, marina, and residential developments. Opened in September, 1931, the project, with its own roads and water system, faced east on Horseshoe Bend — hence the name "sunrise." Although the lodge burned down a year later, the well-chosen name with its pleasant-sounding connotation has been adopted by the town that grew up around it.



Tobacco tax initiative certified for November ballot

Jefferson City, MO— The Tobacco Tax initiative 2006-25 will give Missouri voters the opportunity to vote on whether to amend the Missouri Constitution to create a Healthy Future Trust Fund to increase healthcare for low-income individuals and Medicaid recipients to be funded by a tax on tobacco products.

The official ballot title reads: "Shall the Missouri Constitution be amended to create a Healthy Future Trust Fund which will:

1. be used to reduce and prevent tobacco use, to treat chronic disease and increase funding for health care access and treatment for eligible low-income uninsured Missourians and Medicaid recipients, and to cover administrative costs;

2. be funded by a tax of four cents per cigarette and twenty percent on other tobacco products; and

3. be kept separate from general revenue and annually audited? Additional taxes of four cents

per cigarette and twenty percent of the manufacturer's invoice price on other tobacco products generates an estimated \$351 - \$499 million annually for tobacco use prevention and cessation programs, treatment of chronic diseases and medical conditions, health care access, and administrative costs. Local governmental fiscal impact is unknown."

Initially, the Tobacco Tax initiative was kept off of the ballot because local election authorities in the 5th Congressional District

of Missouri determined that the initiative petition was 274 signatures short of the 23,527 signatures required from the area.

However, in court proceedings this week, Judge Thomas Brown of the Cole County Circuit Court concluded that the local election authorities should have validated more than 1,000 additional signatures, placing the initiative well over the 23,527 signatures required from Missouri's 5th Congressional District, making it eligible for the November 2006

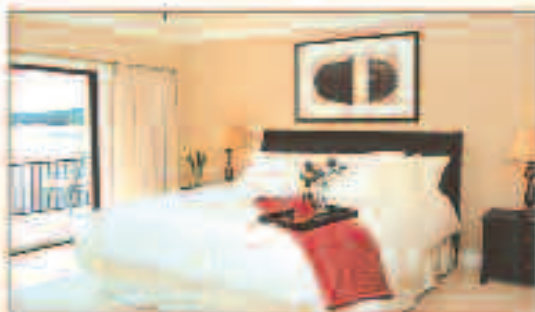
ballot.

In addition to the Tobacco Tax initiative (Constitutional Amendment 3), Missouri voters will have the opportunity to decide on two other ballot measures, Stem Cell Research (Constitutional Amendment 2) and Raising Minimum Wage (Proposition B).

More information on ballot measures and elections can be found at: www.sos.mo.gov/elections. See related story p. 23.

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Boating safety— can enforcement change a careless mindset?

By Michael Gillespie

Late at night on July 29, 2006, Missouri State Water Patrol officers conducted a sobriety check of boat traffic on Lake of the Ozarks. During a two-and-a-half hour period near mile marker 9, fifty-eight boats were stopped. An astonishing seventy-four percent of the boat operators were either arrested, cited, or issued written warnings for various offenses, the largest single category being boating while intoxicated. Little wonder that the *Kansas City Star* found Lake of the Ozarks the "third most accident-prone waterway in the country" over a ten year period from 1995 to 2004.

Stories abound of inattentive boat operators and frequent near misses at Lake of the Ozarks. And sometimes they don't miss. They didn't miss on the night of August 5, 2006, when one person was killed and seven injured in a collision on Horseshoe Bend. The two boats, 29- and 36-footers, were traveling in opposite directions, both groups on board having recently visited well-known night spots.

They didn't miss shortly after noon on July 15, 2006, when one personal watercraft idling near mile marker 21 was overrun by another PWC doing 25 mph. The operator of the idling craft was seriously injured and airlifted to a Springfield hospital.

Nor did they miss on the same day at mile marker 18, when a PWC crossed in the path of a runabout and was struck broadside. A passenger in the runabout was seriously injured. The PWC operator was killed; his body was not located for a week.

Since Memorial Day weekend to early September there have been 51 reported accidents on

Lake of the Ozarks, ten of them involved two-boat collisions.

Other common mishaps included collisions with docks and shoreline, falls overboard, falls within a boat, swimming accidents, waterskiing accidents, and hits from propellers. It's not known how many of these involved alcohol consumption.

The fact is that Lake of the Ozarks has a bad reputation for water safety. Many small boat operators, especially those with families, are leaving Lake of the Ozarks and going elsewhere. Missouri State Water Patrol officers at other lakes say they've encountered numerous boaters

Many of the accidents can be attributed to an "anything goes" attitude that some vacationers bring to the lake. "It is extremely difficult to change this mindset," says Sergeant Ralph Bledsoe, public information director for the Water Patrol. He says the bars and liquor establishment, as well as large marine dealers encourage the idea.

"All this is done in the name of tourism," says Bledsoe. "Many dollars pour into the lake economy from this 'attraction,' so many are reluctant to be a part of the solution to the problems it brings."

Bledsoe cites the party cove as

access to any public area on the water. We try to combat the ever-increasing number coming to the party cove by being visible and making as many arrests for violations as possible—primarily boating while intoxicated. By being seen arresting drunk operators, we hope that the public understands we do not encourage this type of behavior."

Bledsoe regrets that current BWI law is aimed only at the boat operator. He feels it should apply equally to the passengers.

Outside of the party cove, the Water Patrol handles various situations in whatever way proves most effective. Cutting down on instances of drinking and driving a boat remains a top priority.

"We want the public to know that we are pro-active in addressing the problem of alcohol on the water," says Bledsoe.

Sobriety checkpoints usually are set up at peak times during the year. Summer months are the most productive. The Patrol tries to schedule at least one checkpoint per month.

Until recently, about half of the accidents investigated on Lake of the Ozarks involved personal watercraft, but the Water Patrol does not consider PWCs inherently more dangerous than any other type of boat.

"It is operator error that makes any situation a dangerous one and not necessarily the vehicle," says Bledsoe. "In a large percentage of PWC accidents the age of the operators tended to be younger, less experienced operators—and alcohol use seems to be a common thread."

State law requires that an operator of any PWC or motorboat be at least 14 years old unless under the direct, onboard supervision of a parent, guardian or other person 16 years of age or older. In addition, all boat operators born after January 1, 1984, must successfully complete a boating safety course and carry a boating safety identification card. Parents and guardians are legally responsible for the actions of underage operators.

While many lakeshore property owners see wake zones as one answer to careless boat driving, the solution has its limitations.

"No wake zones are intended to slow down boating traffic in heavily congested areas," Bledsoe says. "More reaction time and less damage are the

results. The usual way these are enforced is for the officers to observe the offending boater operate the craft above an idle speed. The vessel is then stopped and the operator given a citation for the violation. The key element to note is that we must observe the violation."

"Awareness, education, and manpower are the keys to making the waters safer," says Sergeant Bledsoe. "We have increased the hours our officers are out there on the water, increased training for detecting the impaired operator, enlisted other departments and the public in reporting dangerous behaviors, and greatly increased our public service announcements and contact with the media."

Lake of the Ozarks has more officers assigned to it than any other Missouri lake—twenty, including supervisors. "These officers put in long hours trying to do their jobs," notes Bledsoe. "We realize that we are understaffed, but the size of our force is determined by the legislature. Additional officers would be beneficial to the safety effort."

The Patrol has been chronically short of officers since its inception in 1959. The recently enacted Water Patrol fund, which comes from an increased boat licensing application fee, may help. A large portion of the money will go to replacing unserviceable equipment. A smaller portion will be used to increase the officers' salaries.

The Water Patrol has lost 35 officers since 1999 to other higher paying departments. That's 35 out of a total statewide force of 93 officers. "That is a significant number of officers to leave," admits Bledsoe. "We estimate it costs over \$50,000 to train an officer. Fortunately, the officers at Lake of the Ozarks will benefit from the newer equipment (officer safety), retention of experienced officers (making them uniquely qualified), and hopefully more officers at a future date as funding is available."

Are there truly practical solutions to the many boating safety issues at Lake of the Ozarks? Says Bledsoe: "Stricter laws dealing with alcohol and its usage on the water and more officers to be looking for violations would certainly act as a deterrent to the problems we are seeing."



who have left Lake of the Ozarks for good. It's become such a common occurrence that the Water Patrol officers refer to the displaced boaters as "refugees."

an egregious example of irresponsible and dangerous behavior on the lake. "The Water Patrol," he says, "cannot restrict the number of boats that have



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Pleasures and perils of home based businesses

By Michael Gillespie

Whether full-time or part-time, operating a home-based business has many perks. There is no commute time; there is no boss. Overhead is low compared to a storefront business. And you can set your own hours. It sounds great, and it can be the best job in the world provided you know what you're doing.

Nikki and Herb Cushman operate Elite Errands Concierge out of their home. They provide a multi-faceted service for upscale clients. They are self-employed and operate entirely on their own initiative.

Tami Ralston has a home-based business as a sales representative for Silpada Designs. She holds jewelry parties at homes and businesses.

Both the Cushmans and Ralston could have gotten a "regular job" like anyone else, but they chose to work out of their homes, on their own, because it offered the unique experience that was lacking in the everyday workaday world.

"What we like is basically the freedom," says Nikki Cushman. "It's less structured. We're trying to get away from the daily grind and do something for ourselves and provide a service."

Their service includes preparing homes and boats for the owners' arrival, shopping, house sitting, and making reservations and appointments on behalf of their clients. It's been a work-in-progress.

"We got everything kicked off this summer," says Nikki. "We felt that this service was needed at the lake. The lake is booming; we hope that we'll be part of that."

Still, one might reasonably ask

why they took the chance of starting over and relocating from the St. Louis area. Nikki hints at a gnawing dissatisfaction with a former occupation: "Our background is working in automotive service departments, so it's a lot easier to prep somebody's vacation home rather than call them up and tell them that a thousand dollars' worth of repairs are due

Although Tami doesn't work regular hours, that doesn't mean she works at her leisure. "I do evenings, I do afternoons, whatever works for my clients," she says of her jewelry presentations. "I'll go into people's places of business, if they want to have a party in their conference room. I'll go into their homes in the evenings. Or I'll do a breakfast



on their car."

Tami Ralston chose her home-based business as a rep for Silpada because of the flexibility it offered. "I had small children at home," she says. "I wanted to work outside the home, but I couldn't give 100 percent to another position because I couldn't comply with their hours."

show on Saturday morning, or a Sunday afternoon show." During the fall sales season, she'll easily put in 40 hours a week. She's been at it for four years now.

Any home-based business must start out on firm footing. That means the business must comply with local ordinances and with the tax laws. It can be somewhat bewildering.

For example, if you operate a home business in Camden County that involves selling a product, you must obtain a county merchant's license. If you provide a service only, then no license is needed. If you should live within the city limits of Osage Beach, you will additionally need an occupational license, whether you provide a product or a service. If you live outside Osage Beach, but perform work in the city, you will need a contractor's license. In Lake Ozark you must have a vendor's license to sell in the city, unless you are selling a product wholesale. In that case, no license is required.

If your home-based business is engaged in manufacturing and selling a product, then you need a state sales tax ID number. You can obtain one by submitting a Form 2643 to the Missouri Department of Revenue. The ID number allows a business to take advantage of the sales and use tax exemption. Simply stated, the exemption permits you to purchase goods for resale from suppliers without having to pay sales tax on those supplies.

The next step is to decide whether to incorporate. For many home-based businesses, no special entity is required; the business can operate as a sole proprietorship. For others, like the Cushmans, it was best to formally structure the business. "We did an LLC," says Nikki. "We went through an attorney to set that up for us. It was his suggestion, because with us going into such high end boats and homes, it protects our personal investment."

An LLC provides no tax advantage over sole proprietorship, but it does provide liability protection under state law.

One tax advantage that is peculiar to home-based businesses is the home office deduction. It allows a home entrepreneur to deduct a percentage of home utilities, general repairs, homeowners insurance, real estate taxes, and mortgage interest. The percentage is equivalent to the percentage of home space used in your business. This includes work and storage space. But the space must be used exclusively for the business. So a desk in a bedroom would not count as legitimate space. A home office requires a separate

room.

Since many home-based businesses start out on a part-time basis, you should be careful to operate it as a business, and not as a hobby. You may not think of it as a hobby, but the IRS will if you don't make a profit in three out of five years. If the IRS determines that your business is a hobby, you must still pay taxes on any profit, but you can't deduct your losses. The only way to dispute the finding is to show that you have a business plan, that you are keeping accurate records, that you have consulted professionals, and that you've made changes that should result in a profit.

Advertising is especially important to home-based businesses because without a storefront the home-based business is generally invisible to the public. Ralston relies on word of mouth. "My clients are women," she says. "Word gets around like wildfire." She also wears her jewelry wherever she goes. It often draws favorable comments that, in turn, lead to a booking. The Cushmans have advertised in the print media, but they also have joined the local chambers of commerce and the board of realtors to get the word around. "We do have a website, www.eliteerrandsconcierge.com," notes Nikki. "We try to put our face out there as much as possible, and join all the different organizations as a legitimate company."

Both Ralston and the Cushmans report difficulties in finding affordable health insurance. Nikki Cushman says that the loss of health insurance was the biggest fear they had of leaving a steady job. For now, they pay high premiums and look for something better.

Nevertheless, working a home-based business has undeniable attractions. "Working out of your home you've got all the comforts," says Nikki. "Everything is at your arm's reach at home. It seems like you're more efficient, more on top of things; you get more hours out of the day. It's just a lot easier to concentrate on what you have to do. You have to want to succeed; you have to want to be good at your craft; you've got to want quality out of your own work and take pride in it."

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Twelve scams most likely to arrive via bulk email

Email boxes are filling up with more offers for business opportunities than any other kind of unsolicited commercial email. That's a problem, according to the Federal Trade Commission, because many of these offers are scams.

In response to requests from consumers, the FTC asked email users to forward their unsolicited commercial email to the agency for an inside look at the bulk email business. FTC staff found that more often than not, bulk email offers appeared to be fraudulent, and if pursued, could have ripped-off unsuspecting consumers to the tune of billions of dollars.

The FTC has identified the 12 scams that are most likely to arrive in consumers' email boxes. The "dirty dozen" are:

1. Business opportunities

These business opportunities make it sound easy to start a business that will bring lots of income without much work or cash outlay. The solicitations trumpet unbelievable earnings claims of \$140 a day, \$1,000 a day, or more, and claim that the business doesn't involve selling, meetings, or personal contact with others, or that someone else will do all the work. Many business opportunity solicitations claim to offer a way to make money in an Internet-related business. Short on details but long on promises, these messages usually offer a telephone number to call for more information. In many cases, you'll be told to leave your name and telephone number so that a salesperson can call you back with the sales pitch.

The scam: Many of these are

illegal pyramid schemes masquerading as legitimate opportunities to earn money.

2. Bulk email

Bulk email solicitations offer to sell you lists of email addresses, by the millions, to which you can send your own bulk solicitations. Some offer software that automates the sending of email messages to thousands or millions of recipients. Others offer the service of sending bulk email solicitations on your behalf. Some of these offers say, or imply, that you can make a lot of money using this marketing method.

The problem: Sending bulk email violates the terms of service of most Internet service providers. If you use one of the automated email programs, your ISP may shut you down. In addition, inserting a false return address into your solicitations, as some of the automated programs allow you to do, may land you in legal hot water with the owner of the address's domain name. Several states have laws regulating the sending of unsolicited commercial email, which you may unwittingly violate by sending bulk email. Few legitimate businesses, if any, engage in bulk email marketing for fear of offending potential customers.

3. Chain letters

You're asked to send a small amount of money (\$5 to \$20) to each of four or five names on a list, replace one of the names on the list with your own, and then forward the revised message via bulk email. The letter may claim that the scheme is legal, that it's been reviewed or approved by the government; or it may refer to sections of U.S. law that legit-

imize the scheme. Don't believe it.

The scam: Chain letters-traditional or high-tech-are almost always illegal, and nearly all of the people who participate in them lose their money. The fact that a "product" such as a report on how to make money fast, a mailing list, or a recipe may be changing hands in the transaction does not change the legality of these schemes.

4. Work-at-home schemes

Envelope-stuffing solicitations promise steady income for minimal labor-for example, you'll earn \$2 each time you fold a brochure and seal it in an envelope. Craft assembly work schemes often require an investment of hundreds of dollars in equipment or supplies, and many hours of your time producing goods for a company that has promised to buy them.

The scam: You'll pay a small fee to get started in the envelope-stuffing business. Then, you'll learn that the email sender never had real employment to offer. Instead, you'll get instructions on how to send the same envelope-stuffing ad in your own bulk emailings. If you earn any money, it will be from others who fall for the scheme you're perpetuating. And after spending the money and putting in the time on the craft assembly work, you are likely to find promoters who refuse to pay you, claiming that your work isn't up to their "quality standards."

5. Health and diet scams

Pills that let you lose weight without exercising or changing your diet, herbal formulas that liquefy your fat cells so that they

are absorbed by your body, and cures for impotence and hair loss are among the scams flooding email boxes.

The scam: These gimmicks don't work. The fact is that successful weight loss requires a reduction in calories and an increase in physical activity. Beware of case histories from "cured" consumers claiming amazing results; testimonials from "famous" medical experts you've never heard of; claims that the product is available from only one source or for a limited time; and ads that use phrases like "scientific breakthrough," "miraculous cure," "exclusive product," "secret formula," and "ancient ingredient."

6. Effortless income

The trendiest get-rich-quick schemes offer unlimited profits exchanging money on world currency markets; newsletters describing a variety of easy-money opportunities; the perfect sales letter; and the secret to making \$4,000 in one day.

The scam: If these systems worked, wouldn't everyone be using them? The thought of easy money may be appealing, but success generally requires hard work.

7. Free goods

Some email messages offer valuable goods-for example, computers, other electronic items, and long-distance phone cards-for free. You're asked to pay a fee to join a club, then told that to earn the offered goods, you have to bring in a certain number of participants. You're paying for the right to earn income by recruiting other participants, but your payoff is in goods, not money.

The scam: Most of these messages are covering up pyramid schemes, operations that inevitably collapse. Almost all of the payoff goes to the promoters and little or none to consumers who pay to participate.

8. Investment opportunities

Investment schemes promise outrageously high rates of return with no risk. One version seeks investors to help form an offshore bank. Others are vague about the nature of the investment, stressing the rates of return. Many are Ponzi schemes, in which early investors are paid off with money contributed by later

investors. This makes the early investors believe that the system actually works, and encourages them to invest even more.

Promoters of fraudulent investments often operate a particular scam for a short time, quickly spend the money they take in, then close down before they can be detected. Often, they reopen under another name, selling another investment scam. In their sales pitch, they'll say that they have high-level financial connections; that they're privy to inside information; that they'll guarantee the investment; or that they'll buy back the investment after a certain time. To close the deal, they often serve up phony statistics, misrepresent the significance of a current event, or stress the unique quality of their offering-anything to deter you from verifying their story.

The scam: Ponzi schemes eventually collapse because there isn't enough money coming in to continue simulating earnings. Other schemes are a good investment for the promoters, but not for participants.

9. Cable descrambler kits

For a small sum of money, you can buy a kit to assemble a cable descrambler that supposedly allows you to receive cable television transmissions without paying any subscription fee.

The scam: The device that you build probably won't work. Most of the cable TV systems in the U.S. use technology that these devices can't crack. What's more, even if it worked, stealing service from a cable television company is illegal.

10. Guaranteed loans or credit, on easy terms

Some email messages offer home-equity loans that don't require equity in your home, as well as solicitations for guaranteed, unsecured credit cards, regardless of your credit history. Usually, these are said to be offered by offshore banks. Sometimes they are combined with pyramid schemes, which offer you an opportunity to make money by attracting new participants to the scheme.

The scams: The home equity loans turn out to be useless lists of lenders who will turn you down if you don't meet their qualifications. The promised credit cards never come through, and the pyramid money-making schemes always collapse.

continued on page 34



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Health savings accounts?

Bridging the gap between lower premiums and higher deductibles

By Michael Gillespie

Health insurance costs have risen dramatically over the past few years, and it's getting worse. As a result, many individuals go without health insurance, and about half of all small businesses cannot offer health insurance to their employees. The problem was so widespread that Congress passed the Medicare Modernization Act of 2003. Among other things, the act created the Health Savings Account (HSA) for individuals and employees.

Under a traditional health insurance plan, the insured pays a monthly premium to maintain coverage. When medical expenses occur, the insured must additionally pay 100 percent of the costs until a deductible limit is met. After that, the insured pays a lesser amount, typically 20 percent, up to a maximum level.

Historically, the policy with the lowest deductible amount was the most coveted. It meant the least out-of-pocket expenses to the insured. But that was before health insurance coverage skyrocketed. Nowadays, according to a recent study by the Kaiser Family Foundation, the average annual premium per employee for a company-sponsored health plan is \$7,172. That's more than many employees and small businesses can afford. Of course, the premiums are lower with a higher deductible. But a high deductible policy seems to defeat the purpose of affordable health care — what good is it if the insured cannot meet the expense of the deductible?

That's where the Health Savings Account comes in. The HSA is a tax-exempt trust or custodial account that you set up with a qualified HSA trustee to

pay or reimburse certain medical expenses you incur.

To put it simply, it's a special savings account from which you may draw upon to pay your deductible medical expenses. The account may be set up at a bank or through an insurance company. Contributions to the account are tax free. The account accrues interest. Withdrawals from the account are not subject to taxes provided they are used to pay for qualifying medical expenses. The unused portion of the account can be rolled over from year to year.

The idea behind an HSA is that the premiums are going to be

more money than you were with a lower deductible plan. And with an HSA you have the ability to pay your deductibles because you've got money in there."

The qualifying criterion for opening an HSA is that you must have a high deductible plan. The IRS currently defines a high-deductible health plan as having an annual deductible of \$1,050 for individuals, or \$2,100 or families. That means no benefits are paid by the plan until the medical bills exceed those amounts.

Are high deductible health plans inferior to traditional plans? According to a recent survey commissioned by the Blue

isfaction levels from individuals with traditional insurance. Sixty-five percent of HSA-eligible enrollees who purchased coverage directly and 61 percent with employer-sponsored coverage said they were likely to recommend similar plans to others.

All HSAs are individually-owned accounts. Employers may contribute to their employees' HSA, and deduct that contribution as a tax free employee benefit. But the money in the account belongs to the individual. If the employee leaves to work somewhere else, the employee gets to keep the money in the HSA as long as he or she maintains a

tax return. It's not an itemized deduction; it's an adjustment to income. Then, when you have a medical bill, you're allowed to pay that bill out of the health savings account.

"It's letting you cover your out-of-pocket expenses. It's letting you deduct those expenses on the front of your tax return in a roundabout way because you're deducting the contribution into the health savings account. If you don't have an HSA and you have medical expenses, they go on Schedule A, and you have to take 7 percent of your adjusted gross income and subtract that from your medical expenses, so it leaves you with a very watered-down deduction, if any at all. And even then you have to be able to itemize before you can benefit from whatever remains. So you go from a really poor deduction if you have no HSA, to a right-off-the-top deduction with an HSA."

Individuals who do not make many withdrawals from the account may end up with additional funds for retirement. "If you go down the road to age 59," says Medlin, "and you have money in your health savings account that you haven't used, you're allowed to move that over to your IRA, and then you can add that to your retirement. Of course, it will be taxed when you take it out of your IRA." Or, if you leave the money in your HSA until you turn 65, you can access these funds for any reason, tax-free.

"It's really good for self-employed people," says Medlin. "You can take your medical bills right off the top." It works well, too, for smaller businesses with few employees.

Experts say that HSAs and their high deductible health plans are not for everyone. Since HSAs work best when the money isn't used, people with increased health problems may find it difficult to accrue any tax and savings benefits from their account. And if you don't already have a high deductible health plan, you may be turned down for one if you have health problems.

Should you opt for an HSA, you'll need to be more conscious of costs. Instead of letting the insurance company make the decisions, you will have to assume a more active role in your own healthcare decisions.



lower in a high deductible health plan. "You're supposed to take the money you're saving on premiums and contribute it to that HSA account," says Bobby Medlin, CPA, in Lake Ozark. "You're not out-of-pocketing any

Cross and Blue Shield Association, the answer is no. The survey found that 68 percent of HSA-eligible enrollees were satisfied with the performance of their high deductible insurer. That figure is comparable to sat-

high deductible health care plan. Self-employed or unemployed persons may have an HSA — again, provided they are insured with a high deductible plan. Any person can make a contribution to an eligible individual's account, but all contributions must be made in cash — no stock or property contributions.

According to Medlin, HSAs have some very real advantages beyond the obvious. "You're allowed to put money in there each month based upon what deductible you have and what the tax law allows," he says. Currently, HSA deposits are limited to the amount of the health care plan's deductible, but not more than \$2,650 per year for individuals, or \$5,250 for families.

"You deduct the money you put in there," says Medlin. "You take it right on the front of your



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Horseshoe Bend Water District plans for the future

by Mike Bissell

There are some things you'd think you'd be better off not knowing: how sausage is made and where sewage goes, for instance. Ignoring a problem, though, is not necessarily the best way of handling it. With the continuing growth at the Lake of the Ozarks not showing any signs of abating, the Public Supply Water District Number 4 of Camden County, (Horseshoe Bend) is planning for the future.

John Summers is the General Manager of the Water District for Horseshoe Bend. He explains how the Water District, in along with the Village of Four Seasons, (which is paying half of the cost) and the Four Seasons Lakesites Property Owners Association are addressing the projected needs of the future.

"The thought process behind it is, we know eventually we're going to need central sewers on Horseshoe Bend," Summers said. "With the way second tier lots are being built and with the

density we're seeing, the old septic and aerated septic just aren't going to be enough. And, of course, the long term goal is to keep the Lake water quality where it needs to be."

Scott Consulting Engineers out of Springfield, Missouri is conducting the study of Horseshoe Bend. Their primary focus is to look at what the population of Horseshoe Bend is, what kind of continued population growth can be expected and how much sewage flow can be anticipated. Ultimately, a decision will have to be made as to whether that flow should be treated on Horseshoe Bend, or in conjunction with the existing regional treatment plant. Having the best information available is essential to making good decisions, and their analysis should be completed by the end of this year.

"They're basically starting from scratch," Summers explained. "They've come in and taken a map of Horseshoe Bend

and an aerial photograph taken by the county, and are simply counting existing houses, condo units, duplexes and what have you, to develop their population numbers so they can see what is here today and what they expect to be here twenty years from now. With that information, they can develop plans for the infrastructure and the treatment facilities which will be needed to handle the anticipated flow. What we have so far, from what has already been developed, is that he believes that the existing flow on Horseshoe Bend is somewhere in the range of 1.7 million gallons a day. If 90 percent of the lakefront is built up, and if 40 percent of the second tier is built up, then you would expect that figure to go up to 2.5 million gallons a day. These figures are preliminary, however, but to give you a comparison, the plant which serves Osage Beach and Lake Ozark is right now a 2.4 million gallon per day plant."

Any sort of comprehensive plan will of course be expensive to implement. The water district is the primary contact and the engineering company will turn the report over to them. From there, costs will be charted to help get a clearer picture of what the best options will be and what rates for potential customers will be.

"We're at a bit of a disadvantage in comparison to some of the other municipalities around the area," Summers said, "because we don't have any other source of revenue: we don't have a sales tax or property tax. The only money we can get, is grant money, loans from the state, or what we collect from our customers."

"The way it works, to over simplify," Summers continued, "when utilities make an investment in a plant, it's going to cost you so much to maintain the plant, just like you'd make a payment on your house, you make payments on your infrastructure

and pay for the plant. Then you figure out how many customers you're going to have and spread that cost over the customer base. That's only a portion of your rate, because then you have to consider operating costs."

Since the vast majority of homes are on individual septic systems, it's not unreasonable to assume that there may be some problems which at some point in time would be addressed by a governmental agency. "The Clean Water Act has a section in it about anti-degradation," Summers explained. "What that addresses is, what is the existing water quality, what is the base water quality standard and what do we have to do to bring it up to the base water quality standard. Or, if we're above the base, what do we have to do to keep it at a level above the base, which is where the term anti-degradation comes from. If the water quality is above what the EPA determines is the baseline, then you

continued on page 40

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Hundreds attend Camdenton Medical Park open house

Camdenton, MO—Camdenton Medical Park's recent open house was a huge success, attended by hundreds of guests. The event celebrated the opening of the new Camdenton Medical Park which houses Camdenton Medical Center, Camdenton Medical Center Pharmacy and Camdenton Rehabilitation Clinic. Guests registered to win door prizes and the winners are listed below: • John Davenport won a \$100 savings bond, courtesy of Central Bank of Lake of the Ozarks in Camdenton. • Lynda Brown won a \$50 savings bond, courtesy of First National Bank in Camdenton. • Dennis Massie won a \$20 gift certificate to Senor Peppers. • Beth Sorber

won a 20" flat-screen television. • Carol J. Cox, Ashley Wilson and Peggy Howell each won a pair of Laker Athletic Passes. • Harry

Vermillion, Vic Watkins, William Moore, Paul Janssen, Theresa Pijut, Barbara Kaufman, Paul Janssen and Ray Duncan each

won single Laker Athletic Passes. • Hugh Spence and John Bush each won 1 hour massages from Lake Regional. • Tom

Fuemmeler, Joyce Bush and Dean Burns each won oil changes, courtesy of Ron Hulett Chevrolet in Camdenton.



Bertha Burns shakes the hand of Camdenton Medical Center founder Dr. Don Holley while Gloria Holley and Duke Burns look on



Pharmacist Gene Holman and his wife, Rosie, celebrate Rosie's 29 anniversary of employment with the Camdenton Medical Center Pharmacy. She was hired on September 13, 1977.

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Physical Therapy Assistant Kelly Lucas explains the benefits of aqua therapy to guests. The motorized lift helps patients with mobility problems get in and out of the heated pool.



The kids enjoyed the open house too! (left to right) Kallie Davis, daughter of Jed and Laura Davis of Camdenton, and Brennan and Brooke Richardson, children of Clark and Sandy Richardson of Greenview.

"The great thing about democracy is that it gives every voter a chance to do something stupid."

—ART SPANDER

Missouri winemakers have no problem with summer drought

By Repps Hudson—AP

St. Louis, MO— At vineyards across Missouri, as growers get further into harvesting their grapes, they can barely contain their enthusiasm for the same hot, dry weather that may have burned up farmers' corn crops.

These family farmers say the recent days with 90 degree temperatures, coupled with cool nights, are a godsend for this segment of area agriculture.

John Held, vice president of the family owned Stone Hill Winery in Hermann, echoed that praise for the weather pattern this summer.

"We're going to have a great Chambourcin this year. Some of the vidals, which are vigorous and able to stand the heat, are going to be terrific," said Held, referring to a leading white grape many growers and winemakers like in the tricky weather conditions of the Midwest.

"The grapes are building sugars and reducing acidity as the grape ripens" in the late summer heat with the cool nights, said

Glenn Bardgett, wine director for Annie Gunn's Restaurant in Chesterfield and an adviser to the Missouri Wine and Grape Board.

Held cautioned, though, that the third consecutive year of low rainfall and high temperatures is not without costs. Specifically, growers refer to irrigation equipment and the precautions many must take to have a strong harvest, as well as long-term stress on the vines.

"It's a great year, especially if you have drip irrigation and wells," he said. "We've drilled three wells on our vineyards."

Drip irrigation, with its targeted rationing of water for the roots that doesn't create a moist microclimate under the vine canopy as overhead irrigation does, is becoming the norm for more growers, said Jim Anderson, executive director of the Missouri Wine and Grape Board.

Drip systems are more elaborate and expensive to install, but they avoid turning the underside

of grape vines into a humid haven for fungi.

"If you're going to have hot, dry summers, you can't rely on Mother Nature," he said.

In the last two decades, Missouri growers and vintners have nursed the grape-to-wine segment of agriculture and tourism into more respectability and seen it make a larger impact on the states' economies.

The Missouri Department of Agriculture estimates that 1,200 acres of grapes produced by 150 growers and 57 wineries contribute \$35 million to \$40 million to the state's economy, which is a small but popular segment of the state's \$6 billion agriculture sector. Missouri produces about 700,000 gallons a year now, Anderson said. Each gallon yields about five bottles.

Anderson said the winemaking sector of agriculture nationally has doubled in the last decade, with wineries in all 50 states. The total is about 4,000.

Yet growers and winemakers worry that three consecutive

years of drought could damage the infrastructure of vineyards.

Raising grapes in this part of the Midwest is tricky business, growers and wine experts say, because several dry years in succession can damage the vines. Freezing and thawing in the winter also inflict damage.

Growers are constantly searching for new varieties that can adapt to the swings in the climate, yet produce wine the public will buy.

Unlike producers of commodities such as corn and soybeans, grape growers get no federal subsidies. But some states, including Missouri, may give growers and vintners tax credits for part of their investment. And state-funded research can be supported by a fee levied on wine sales.

Growers spend between \$2,000 and \$3,000 an acre for pesticides, herbicides and machinery costs to raise their grapes. Their investment in the trellises and vines, plus their labor, raise their investment to

\$3,000 to \$4,000 an acre — or higher, depending on soil conditions, the kind of grapes and other conditions.

And most vineyards don't begin producing grapes until they are three or more years old, so the return on investment is not quick.

While the recent siege of high temperatures may make for excellent wine this year, continuing dry years could take their toll on many small grape farmers' investments and work, often by family members.

"The long-term effect will be seen next year and the year after," said Jim Nickell, a retired Indiana State University administrator who raises seven varieties of grapes on 46 acres in Illinois' Calhoun County.

He also grows corn and soybeans, but expects his grape harvest to be among his best.

"The quality of the juice and the berry is terrific," he said. "The dry weather is almost a vintage. As far as the yield is concerned, we're going to be down."

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Blue Moon Pet Sanctuary saves abandoned animals

Saint Francis of Assisi would no doubt have been proud of five local women who have dedicated a large portion of their lives to one of his favorite causes — the animals. Blue Moon Sanctuary officially became a reality in the Fall of 1999 thanks to the efforts of Mary Ann Golden, Judy Laber, Carole Killebrew, Adrienne Kimmons and Pat Lamport.

"Most of the animals brought



Joplin

to us eventually go out to good homes but a large number remain unadoptable for a variety of reasons, from being too old, handicapped or simply having too many special needs," Golden says. The women typically care for up to 120 animals at a time, including numerous blind dogs.

Divided by their individual homes it makes for busy days and nights. Most have businesses or jobs to attend to and caring for up to 25 pets at a time requires skillful time management — especially when some animals are on special diets or need particular meds. The primary purpose of the sanctuary is to find homes for unwanted pets and thus far they've adopted out more than 1400 animals, according to Golden. "We try to help out in any way we can, mostly in securing good homes. We try to match up the right pet with the prospective owner." The public may also browse the

sanctuary's website to see photos of adoptable pets.



Wishes

As a 501(c) 3 corporation, all donations to Blue Moon are tax deductible. Some local businesses have been generous with donations while others plan events such as the recent golf benefit at Osage National Golf Course. Proceeds from this event and those upcoming will help a vast number of animals in

need, apparently a number that's growing daily. As the costs of living creep upward, throw away pets continue to be one of society's black marks. Horror stories abound.

"I think people would be shocked at the cruelty we see," says Golden. "People not only dump animals and their babies, they shoot them, run over them, starve them, pour bleach on them. We normally don't handle large animals but we recently helped out with a horse that had been ridden so hard it's hooves were literally coming apart. We've seen it all and believe me, you have to learn how to deal with it in order to be of any help."

The women stress the fact that they are here for the pets — not the pet owners. Some folks seek out the sanctuary to help pay spaying and neutering costs but money is tight and making ends meet is tough enough as it is. Working with local and area

veterinarians is a constant necessity but few if any monetary breaks are given. Golden, who has a wildlife permit, also dedicates a portion of her time attending to injured and orphaned wildlife. Those animals, from squirrels and birds to raccoons, are rehabilitated and released back into the wild.

Help is always welcomed, from donations of time to gifts of money or pet food. Other ways to assist include donations of furniture and household items to the group's Thrift Shop at 167 East Hwy. 54 in Camdenton (next to Subway). Volunteers are always needed to sort through merchandise and assist in shop operations. For more information on Blue Moon Sanctuary call 573-317-9385 or 317-1655. You may also log onto one of the following websites: www.BlueMoonSanctuary.com @Petfinder.com or email blue-moon@zigs.net.

Missouri stops nursing homes from offering payday loans

Kelly Wiese—AP

Jefferson City, MO— Dozens of Missouri nursing homes have been running payday loan operations, but the state is putting a stop to it.

The state Department of Health and Senior Services said Tuesday that 74 of the state's 1,171 long-term care facilities have been offering payday loans to their workers. The practice has been allowed since 2001, but the facilities need state permission to run another type of business within a nursing home.

The department began denying renewal requests and any new requests late last month. Nursing homes were notified by letter of the change in policy, department spokeswoman Nanci Gonder said.

Gov. Matt Blunt said payday loan companies usually charge very high fees and should not be taking advantage of nursing home employees.

"Payday loans typically charge exorbitant amounts in interest for those who borrow from them," Blunt said. "Employers should not be making money off the wages they pay their hard-working long-term care facility employees."

Jon Dolan, executive director of the Missouri Health Care Association, which represents the nursing home industry, said a small fraction of nursing homes have offered the service and described it as a fringe benefit for workers, not a predatory lending scheme.

"This is a long-standing practice based on small-town employers helping employees," Dolan said Tuesday. "We by no means are running payday loan operations. We are providing a small benefit to employees that otherwise don't have access to credit and don't like the bank charges for bouncing checks."

Still, he said, the industry understands the concern that such a system could be abused and would comply with the change.

Rules governing long-term care facilities allow nursing homes to operate activities directly related to running the homes, and Blunt said payday loan operations don't fall within that category.

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If you think gas is expensive, price the fries

With the world searching for gasoline fuel alternatives, one has come to the forefront in recent months—biodiesel. The clean alternative uses other organic materials instead of petroleum to power vehicles. One of the most popular is cooking oil, such as those used in large fryers in restaurants. Biodiesel puts out 43% less carbon monoxide and 55 percent fewer particulates than diesel fuel.

“The popularity of biodiesel—made from vegetable matter instead of fossil fuels—will tighten the supply of vegetable oils,” said William Camp, vice president of Archer Daniels Midland in a presentation recently.

According to industry experts, the tightening of vegetable oil supplies could cause consumer retail food prices to increase. Look for those McDonald’s fries to cost a bit more, they say.

Martin Tobias, the CEO of biodiesel company Imperium Renewables concurs stating “I do think there will be a crimp in vegetable oil supplies in three to five years.”

Archer Daniels Midland’s Camp says part of the problem is the need for 7.5 pounds of oil to make one gallon of biodiesel.

The firm has already installed the capacity to produce 135 million gallons domestically and another 300 million gallons in Europe. They plan to open a plant to convert soybeans into biodiesel in Missouri, along with one using Canola oil in North Dakota. Camp says that oils now used for food export will be turned instead into fuel.

Imperium estimates they will be able to produce 100 million gallons per year—and is negotiating for large expanses of land to plant biodiesel crops in North America and South America.

Currently in the US, ethanol used as a gasoline additive, is in short supply as its use is mandated in fuels across the country. Ethanol, like vegetables used for biodiesel fuel, is derived from row crops, primarily corn. Plants to pro-

duce ethanol are likewise springing up around the nation.

Annually, the US uses 62 billion gallons of diesel fuel, so biodiesel barely shows up on the

and 2.5 billion in Europe in less than five years.

Tobias said that if done correctly, biodiesel can be less expensive. Most producers can manufacture biodiesel for about \$65 a barrel. Imperium’s cost is \$54.50. Similar to gasoline, which at this time are mid-60’s.

In 2007, Imperium says they will have costs down to \$30 to \$40 per barrel, Tobias said. However, the US government currently subsidizes biodiesel production (along with other fuels) to the tune of 99¢ per gallon (nearly the entire cost of production on a barrel of biodiesel currently).

Tobias says “We’ve been cheaper than diesel fuel for the year. At \$30-40 crude equivalent, we should be able to compete with crude all day long.”

The fuel’s production costs will rise dramatically should the controversial fuel subsidies be cut, however.

Imperium lowers its production costs by using a variety of

foodstocks like palm, canola and soybean oils.

Initial costs are lower for Imperium as well. Currently, startup capitol expenditures per gallon of production are 50¢ for biodiesel compared to \$2 per gallon for ethanol.

Right now, the market is small, but with foreign and domestic automakers bringing more efficient diesel vehicles to the market in the very near future (biodiesel burns with little or no alterations in these vehicles) demand will skyrocket.

With ethanol costlier to produce, market experts see more biomass materials being diverted to biodiesel and less to ethanol. Hybrid vehicles have little effect on the market, Tobias indicated, “A clean diesel engine gets better mileage than a hybrid,” he said. Hybrids have also recently come under scrutiny with market analysts saying the pay-off for savings versus purchase cost was overstated, and the vehicles offer little or no real economic savings over the life of the vehicle.



Imperium Renewables’ Martin Tobias

grid. Total worldwide consumption of biodiesel is 75 million gallons. Experts warn however, the use of biodiesel will grow to 2 billion gallons per year in the US



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Strategies to make shoppers buy more, stay longer

Have you ever went into a store to pick up a few things only to find yourself walking out with twice as much as you intended? That's no accident.

Large retailers like Wal-Mart, K-Mart, Target and the like spend millions in year on marketing and merchandising, with specialists paid to do nothing but get consumers to buy more. They achieve part of this through the strategy of how they design and stock their stores. They have architectural and merchandising firms who study every aspect of a shopper's trip through the location.

They look for ways to get them to strategically pause, spend more time in a given area— even how to make them feel better about a purchase through comparative displays.

What can smaller retailers do to maximize their efforts without the millions to spend?

Here's some tips to allow you to use some of the strategies the big companies do.

Slow them down

Some customers, especially men, are likely to dash into the

store, get only what they need, and hurry out the same way.

Aisle order helps retailers keep people in the store longer, maximizing their exposure to the goods for sale. By placing major brands in the middle of the aisle, and off-brands closer to the ends, they make sure that the customer has to spend the maximum amount of time getting to the item they want.

Fragrances

Don't overlook the power of smell. Aromas like apple pie and brownies will make grocery shoppers hungry— hungry customers generally buy more impulse items. Baby powder scents can remind people of newborns and relax them, getting them to linger longer.

Supermarkets, to entice more customers, pump out the smell of fresh baking bread constantly giving the impression it is baked fresh throughout the day.

Customer Service

Stores that personally greet customers with direct eye contact and give them a cart or basket have a better chance the shopper will feel uncomfortable putting just one item in them. The eye contact tells

them they're being watched, and can cut down on shoplifting losses. In any event, shoppers should have to alter their path into the store to avoid a cart or basket.

Curved aisle ends

Many retailers curve the ends of their aisles to ensure the eye never has to leave the items for sale. Displays are often put at the end of aisles to promote certain items, as the shopper walking down an aisle will approach an end display head on as opposed to at right angles as with the rest of the aisle.

Guiding customers

Retailers like Sears and JC Penney's have figured out that the longer they keep you walking around, the more likely they are to get you to buy something. They routinely layout the store in a circular format, forcing the shopper to navigate the entire circumference to get back to the exits. They never allow aisles to traverse the store straight across, instead forming virtual mazes with aisles, each at right angles to another.

Flooring

Flooring is often used to direct customers around the store. Hard surfaces like tile and wood discourage shoppers from staying in the thoroughfares— plush cushiony carpeting lures them into high-profit margin areas. Once in a while, you'll find rugs in areas of grocery stores to slow people down— usually around non-food (hence high-profit) items.

One American supermarket hit on the idea of imbedding a hopscotch area into the floor in the breakfast cereal aisle to get the children playing there begging Mom and Dad to buy their favorite major-brand high profit cereal placed strategically next to it.

Supermarkets sometimes use slightly smaller tiles on the floor in the more expensive areas. A cart in these areas "clicks" (the wheel sounds on the floor) faster making shoppers think they are going too fast and subconsciously slow down. Obstacles are often also placed in areas where shoppers go fast.

Item placement

Grocers have also known for generations that you always put the items in the highest demand in the very back of the store. This forces the shopper who came in for bread and milk to walk all the way through the other items to get what he came for— and increases the chances they'll buy more items than they intended.

Likewise, the changing rooms in well-planned clothing stores will always be in the very back, next to very high-profit items. People waiting to get into the changing rooms browse immediate displays.

You might well also imagine that the goods for sale next to the water fountain and bathrooms, and in the checkout lines would be the highest profit margin items in the store.

.99¢

Irrational pricing is putting the price of items at say 4.99 instead of 5. Obvious as it may seem, apparently "The reason offered for not instead rounding \$4.99 to \$5.00 is based on memory processing time. Rounding upward involves an additional decision compared with storing the first digits. Furthermore, due to the vast quantity of information available for consumers to process, the information on price must be stored in a very short interval. The cheapest way to do so, in memory and attention terms, is by storing the first digits." Therefore customers perceive to be getting a better deal than they in fact are.

Mess up displays

Retailers will often mess up some displays to make them look as if other customers have been sorting through them. Shoppers are hesitant to mess up perfectly setup displays.

Mirrors

Mirrors slow people down. Due to vanity, mirrors are regularly used on the front of stores to make people pause and look.

Price

Price often influences shopping. By placing the higher-priced items closer to the front of the store, retailers trick shoppers into believing they've gotten a bargain when they get to the lower priced items in the center and back of the store. It plays on their sense of comparison— they're more likely to spend money on add-ons and accessories when the initial item is considered to be lower priced.

Colors

Believe it or not, some shades affect how we buy and how much. Warm pastels tend to put people at ease and retain them longer, while Purple is apparently likely to make customers feel like spending money.

Seeding the returns

Blockbuster Video realized that when movies are in demand and not on the shelves, some customers will go to the return area in

order to pick up new films before they are returned to the shelves. In order to boost the sales of older films, the company decided to "seed" the returns area with films that have not been rented in order to make them seem more popular.

The Right way

People are most likely to head to the right as they enter the store. Research bears out the strategy of placing the most prominent display with items you want to sell the most just to the right of the entrance.

Places to sit

Sure, they are used by stores to allow shoppers a chance to rest, benches also accomplish a couple other things. They keep the customer in the store longer, and they allow them to gaze on strategically placed merchandise. Items placed at eye-level to a seated resting shopper have higher sales volumes than in other parts of the store.

At outdoor strip-type shopping centers you will find benches facing the stores and not the highway— customers then remain focussed on shopping, not leaving.

Mix it up

Stores that re-arrange items often keep the customers moving, looking for the items they want, or making contact with salespeople— giving them the chance to be upsold and to pick up more items while looking.

No windows

Department stores and Shopping centers will not have many windows. Instead they rely upon artificial light and air conditioning. This is to remove the shopper from contact with the outside world and the constraints of time (seeing it go dark outside). There are also few or no clocks. Vegas casinos are a prime example of this.

Music

Store music is also an important factor. Retailers don't want people to hurry through, so they use music that is at a slower tempo, that relaxes and slows down shoppers.

Salesmanship

It's okay for your staff to ask "would you like fries (any product) to go with that? Upselling is the easiest way to increase sales. When offered an upsale, 47% of consumers in studies have said yes, mostly to avoid possible confrontation. Keep up-selling until they say no.

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

TWIN BAYS RESORT

Once Lake of the Ozarks became a reality in 1931, fishing camps and resorts quickly sprouted in the Gravois Mills area, a spurt of growth along the shores of the Gravois Arm of the Lake largely

stimulated by an invasion of Kansas City fishermen.

L. O. Williams built Twin Bays Resort in 1931-32 at the 8-mile mark on the west bank of the Gravois Arm. Neighboring resorts soon included Clearwater Resort, Gatlin's Rocky Comfort Resort,

Navajo Beach Resort, Two Waters Resort, Washburn's Point Resort and Happy Days Resort, all located between the mouths of Soap Creek Cove and Little Gravois Creek.

Twin Bays was at the end of Lake Road 5-5, later designated 5-

14 and now called Twin Bays Road. The resort started with just a few cabins but quickly grew to a complex of 36 cabins and several large buildings. In the old postcard view shown here, we see the resort's beachfront and the largest building on the property, which housed the camp office, café, grocery store and dance hall.

Williams died in the late 1930s. His estate managed the resort until it was sold in 1947, after which the resort went through a succession of owners and managers. Twin Bays Resort, which no longer exists, was a favorite weekend retreat of Kansas City fishermen for more than 50 years.

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



"History & Geography of Lake of the Ozarks, Volume One," his newest book, is now available from Stonecrest Book & Toy in Osage Beach or by mail. For information, contact the author at dweaver@socket.net or call 573-365-1171. Other books on the Lake by Weaver are available online at www.lakeozarksbookandphoto.com



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Dale Carnegie inducted into Missouri hall of fame

By David A. Lieb—AP

Jefferson City, MO—A half century after his death, self-improvement speaker and author Dale Carnegie was honored Wednesday in his native Missouri, thanks to some influential people won over by his motivational methods. Carnegie, known for his best-selling book "How to Win Friends and Influence People," was inducted into the Hall of Famous Missourians — joining the likes of Harry Truman, Walt Disney and 22 others whose busts are stationed in the Capitol's third-floor Rotunda.

Although Carnegie died in 1955, just shy of his 67th birthday, several of his protégés were present to dedicate the bronze bust during a ceremony in the House chamber.

"Mr. Carnegie considered Missouri the foundation of who he was," said Michael Crom, Carnegie's step-grandson and the executive vice president of the Hauppauge, N.Y.-based firm Dale Carnegie Training.

Carnegie was born into a farming family in Maryville in 1888 and enrolled at age 16 at Warrensburg State Teachers College, now known as Central Missouri State University. It was there that Carnegie overcame his embarrassment about his family's poverty—evidenced by his short pant legs and his three-mile horseback commute to the college—by joining the speech and debate team, Crom said.

Carnegie sold correspondence courses to ranchers after earning his teaching certificate,

then sold bacon, soap and lard for Armour & Co., making his Omaha, Neb., sales territory tops for the firm nationally. Carnegie later moved to New York City and began teaching public speaking in 1912 at a YMCA.

His firm, Dale Carnegie Training, continues today — focusing mainly on business people — with a network of more than 2,800 trainers and offices in about 75 counties. It boasts that more than 7 million people have taken Dale Carnegie Training courses.

Among Carnegie's former trainers is state Rep. Terry Swinger, D-Caruthersville, who credits the courses with giving him the confidence to communicate with people — either one-on-one or in large groups.

Members of the Hall of Famous Missourians are selected by the speaker of the Missouri House of Representatives — in this case, Rep. Rod Jetton, R-Marble Hill, who said he read Carnegie's popular book while taking speech and communications courses at Southwest Baptist University in Bolivar.

From Carnegie's writings, Jetton said, he learned how to shake hands, look people in the eye and appear confident. But most of all, he learned to be content and to grow from failures instead of stewing over them, he said.

Funding for Carnegie's bust came from Central Missouri State University and the House speaker's annual golf tournament.

The Vandervort Report

Never Forget

Here it is the five year anniversary of 9-11; I'm sure we can all vividly remember exactly what we were doing that fateful morning when we heard the news. How easily it seems that we have forgotten. In the weeks and early months following 9-11, there seemed to be a united, bi-partisan resolve across the country to bring these criminals to justice, and do everything within our power to defend against future attacks, and ensure that this devastation never happens again. All of that solidarity seems to have gone by the way side.

I can't believe all the negative press about our economy, and the way our country is pursuing the war on terror. I mean who are these naysayer's kidding? Who among us would have ever guessed that our economy would have recovered as quickly as it did, or to the extent that it did? Who would have believed, five years after 9-11 our country would not have suffered another terrorist attack?

Let's face it, our economy has been on fire for the last several years; the stock market is at an all time high, the unemployment rate is at an all time low at 4.7% (which means that the only people who don't have jobs don't want them), and even though people have recently paused because of the raise in interest rates this year; rates are still historically extremely low.

As for the ongoing war on terror, the fact that we haven't suffered another terrorist attack, and that we have fortunately thwarted several attacks, says a heck of a lot for our countries readiness since 9-11. Let's not forget that we have killed or captured over three fourths of the terrorist leaders, helped create democracies and free elections in two countries in the heart of the Middle East, and liberated over fifty million people! That is one heck of an accomplishment by anybody's standards.

Our country is at war against fanatical terrorists who will stop at nothing to kill all Americans; they want to destroy our way of life and everything that we believe in, and have fought for, for over two hundred and thirty years. You can not negotiate with them, or reason with them. We must take the fight to them, hunt them down and kill them or sooner or later we will experience a holocaust that makes 9-11 look pale by comparison.

So why is it America's responsibility? Why are we the ones who have to solve the world's problems? Why is it our job to pay for and fight for democracy across the world? The answer is simple; no other country has the will or the military might, and we are the only country who can lead this fight. It is our time in history to again stand up and fight for what is right. We are one of the youngest countries in the world, but we are the oldest democracy!

I hope that on this five year anniversary that we all reflect back on that dreadful day and remember what we long to forget. I pray that all Americans stay united in our cause, and strengthen the State of our Union. We can continue to debate the best way to take the fight to our enemy, but take the fight to our enemy we must. A wise man once said; united we stand, divided we fall. We must be victorious, must be united, and we must stay the course.

God bless all the citizens and first responders who lost their lives on that horrible day, as well as all Americans who have fought and died for our country, and our way of life so that this nation will not parish.

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Judge orders tobacco tax increase onto Missouri's ballot

By David A. Lieb—AP

Jefferson City, MO— A state judge on Monday ordered a proposed tobacco tax increase to appear on Missouri's Nov. 7 ballot, ruling that supporters had gathered enough valid petition signatures.

The decision by Cole County Circuit Judge Thomas Brown overturns a decision last month that the amendment had fallen 274 names short of the required mark in the Kansas City area.

Opponents pledged to appeal Tuesday to the Western District state Court of Appeals.

The proposed constitutional amendment would raise the state's 17-cents-a-pack cigarette tax to 97 cents and increase taxes on other tobacco products to 30 percent of the manufacturer's invoice price, instead of the current 10 percent. Projected proceeds of at least \$351 million annually would go toward health care and anti-tobacco programs.

Contrary to the conclusion of local election authorities and Secretary of State Robin Carnahan, Brown ruled the ini-

tiative had more than the 23,527 signatures required from the 5th Congressional District. Carnahan had previously determined that supporters submitted enough signatures of registered voters in five other districts, as required by law.

Brown found that an additional 1,004 signatures should have been verified as valid by local election authorities in the 5th District. Attorneys for the Committee for a Healthy Future, which is sponsoring the ballot measure, had argued that has many as 1,058 valid signatures were not counted by election authorities.

The judge also cited testimony from representatives of the Kansas City Board of Election Commissioners that they had hurried to complete the signature verification process on the tobacco initiative and had not followed normal procedures for double-checking names.

After Carnahan's initial rejection of the ballot measure, the Kansas City election board undertook its own re-examina-

tion and had found 314 additional valid signatures after reviewing about one-third of the petition pages.

The health care organizations and patient advocacy groups backing the tobacco initiative had expressed confidence throughout the court proceedings that their measure would eventually make the ballot.

"We view this as a great victory for children and all Missourians," said Cindy Erickson, a spokeswoman for the sponsoring committee and a former CEO of the American Lung Association of Missouri.

The ballot proposal has been opposed by the tobacco industry and some businesses that sell tobacco products.

The addition of 1,004 valid signatures leaves the measure with a cushion of 730 signatures in the 5th District, which includes part of Kansas City but also other parts of Jackson and Cass counties.

"They as of today have an order from a court putting them on the ballot, but that's not much

to cheer about when you consider they're barely on the ballot," said Marc Ellinger, an attorney for the opposition group Missourians Against Tax Abuse.

Ellinger said he hoped to persuade an appeals court to whittle down that signature count. Opponents also plan to appeal their rejected constitutional claims that the ballot measure has more than one subject and illegally appropriates money.

Tuesday's court ruling was reminiscent of 2002, when a slightly smaller tobacco tax initiative also was initially rejected by then-Secretary of State Matt Blunt, but then ordered to appear on the ballot by Brown. Voters ultimately defeated the 2002 measure with 51 percent of the vote.

Since then, most other states have increased their tobacco taxes. Missouri's 17-cent tax on a pack of cigarettes now ranks as the second lowest in the nation.

Based on an assumed \$351 million in additional annual tax revenues, the ballot proposal would distribute:

- \$102 million for health care services, which could be offered through Medicaid, to Missourians with incomes up to twice the federal poverty level, which is about \$19,600 for an individual or \$40,000 for a family of four.

- \$102 million to increase the Medicaid payments to primary-care physicians and specialists.

- \$61 million for anti-tobacco efforts, including media campaigns, community programs and self-help programs that encourage tobacco users to quit.

- \$44 million for trauma centers and hospital emergency rooms that treat Medicaid patients and the uninsured.

- \$38 million to "safety net" health care clinics that treat a substantial number of uninsured people.

- \$4 million for emergency ambulance services for Medicaid patients.

The tax would take effect Jan. 1, with the programs to be implemented within six months after that.

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Eldon bond issue

continued from page 1
public costs of education, whether state-based or locally based funding is at play.) In 2005, Dr. Huff stated "We aren't asking for this increase because we want to, but because we have no choice if we want to move the district forward". He went on to say that "although much negative information accusing the board and district of self-interest and mismanagement, that is simply not the case. We need to make up the funds that have been pulled from us and continue to service our community and students. We just cannot let these kids down." It turned into an ugly battle that divided the community for some time, but eventually passed decidedly on the second try. While the state funding was returned (somewhat), the levy's \$890,000 is still needed to keep up with the new requirements in education mandated by state and federal agencies and keep up with the Lake area's growing population.

So why do they need more money now?

The original request for the 2005 levy was 39cents – but was narrowly defeated in the April '05 election. In order to assure an August '05 passage, the board reduced their request by 9 cents and asked for the successful 30-cent levy. Those funds were earmarked for programs and salaries like class-size reduction, early childhood education (state mandated), tutoring and safety and security and reinstatement of some "cut" positions within the district and that is how the funds have been allocated. However, money is still needed for maintenance of facilities. The Eldon community continues to demand that their school provide services and programs comparable to other area schools and Dr. Huff and his board were able to reinstitute some of the positions and programs that had been trimmed in the budget cuts. But the cost of...well; everything keeps going up and they need to come up with the funds to handle those expenditures. Dr. Huff says that "bond issues are brick and mortar issues; capital improvements"

that keep the facilities in good shape. And the good news is, this bond issue will not require a tax increase. "We'll be able to go to the voters without an increase, an opportunity which has come about due to solid financial decisions made by the Eldon Board which reduced district debt." This bond issue will enable \$3,179,886 worth of improvements in the high school while South Elementary will get about \$2,650,000 of the proposed \$7 million issue for repairs and improvements there. The money will replace the outdated fire-safety systems, electrical services and heating and air conditioning are in need of updating/upgrading, as well as roof work on the high school, career center, and bus barn buildings.

The district is acting on the recommendations of the district's "action team" made up of parents, teachers and community members that was formed to help guide the direction of the district and take into account the concerns of the community at large. "They developed the improvement plan," says Huff, "with the help of some community survey results". He feels confident that the voters will see the need for the improvements and will show their support in the polls. "Good fiscal management of last year's levy is what allowed the board to see the no-tax bond issue this year", he says. "We can pay today's costs for repairs and improvements now, or pay more on down the road. The bottom line is it's the right thing to do," says Jay Dunham, Eldon Board Member.

Dr. Huff believes that the school is absolutely heading in the right direction, asserting that the goal is to keep the buildings in good shape, the current programs in place and constantly improving, and keeping the Eldon students performance levels up or surpassing state requirement levels. "That's what the community wants and deserves." Hopefully, he's right – the no-tax-increase bond request requires a 57% majority to pass.



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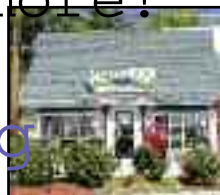


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Accounting

by Brenda Christen

Tips From TNT Computer

A necessary evil of owning a small business is the accounting side. For most people, it's like telling them they have to take an Algebra class! Groan, sigh....however, I know that a lot of people use programs like QuickBooks to handle the Accounting. I think this is great.

QuickBooks offers several affordable levels and one of these is bound to suit the business owner's needs. Simple Start is for the fledgling business or a very small business that doesn't have lots of intricate accounting needs. Pro is the next level up, has more options and more reporting features and good for businesses. Premier is the cream of the crop, so to say, if you want, it has it in there, somewhere and is industry specific, whether it is retail, construction, etc. . If you have a need for something bigger than Premier, Enterprise is the one for you. Enterprise is for people that want to put 20 users on at a time, it doubles your database capabilities, customize over 120 reports.

Most people, use Pro or Premier, however, it always amazes me that as a general rule, they don't use QuickBooks features more. I'm not sure if it's because they just don't know how to use the program or they don't understand enough about the accounting process to feel comfortable. Some people are not even looking at a financial report every month to see how the business is doing!

QuickBooks can track your inventory, prepare work orders,

invoices, aging reports, payables, payroll, checkbook balances and the financial reports just to list the basics. I prefer to use the laser checks for payroll and accounts payable because it is so much easier than using the old manual style checks. Once the data has been put into the system, it is there for several reports that you can find very useful.

Payroll (I know...groan) is one of the best I have used. QuickBooks offers a payroll download for an nominal annual fee that will include your federal and state forms for tax purposes. With a press of a couple of buttons, you have your State Withholding, FUTA, MO SUI, Federal 941 taxes done!

Another feature I truly like can be found in the Reports area. This particular report is the Previous Year Comparison. The report lists the previous year as well as the current year income and expenses, side by side so you can see how your business is doing. This is a wonderful tool for the business owner.

Are you in construction or another service-type industry and need to find out how much a particular job is costing you and exactly how much profit you made on the job? QuickBooks can do this for you! This has been an eye-opener for some people. This report shows you how much you spent on labor, materials, overhead, etc. This tool is effective in keeping your costs in line and also if you need to adjust your rates.

If you are not using QuickBooks to do some of the neat things, yes, I love accounting, give them a try and see how you like them. I'm sure that with a little persistence and work that you will begin to see how much QuickBooks can benefit your business besides just writing checks and making deposits!!

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Former tourism chair claims retaliation by Blunt

Jefferson City, MO— The former chairwoman of Missouri's Tourism Commission says Gov. Matt Blunt replaced her because she disagreed with his desired choice of a new tourism director.

Raeanne Presley, co-owner of Presley's Country Jubilee theater in Branson, claims Blunt reneged on a pledge to reappoint her when he instead named Monett businesswoman Sharon Garret to the panel on Wednesday.

"All along I was assured I would be reappointed; I wasn't," Presley told The Kansas City Star for a story published Thursday.

Presley and tourism commissioner Karen Graves, who are both Republicans, claim the Republican governor pressured the commission to choose former GOP state Rep. Blaine Luetkemeyer, a banker and insurance agent from St. Elizabeth, as the next director of the Division of Tourism.

But Graves, of St. Joseph, said commissioners voted 6-4 to offer the job to another candidate - whom she declined to identify - with 25 years of experience in the tourism industry.

Presley claims the pressure to pick Luetkemeyer was related to her removal.

"It's obvious that I didn't agree, so they found a replacement for me," Presley told the St. Louis Post-Dispatch for a story published Thursday.

Blunt spokesman Spence Jackson noted Presley's term expired in January and said the governor simply made a long-overdue appointment. He said Presley's replacement had nothing to do with the selection of the director of the state's tourism division.

Graves said the commission's

choice for director was to fly to Missouri on Thursday to meet with the governor, but that meeting was canceled at the governor's request. The Tourism Commission has been expected to fill the director's job during its annual convention next week in St. Charles.

Presley and Graves said Luetkemeyer was not originally among four finalists for the director's position. But they said he became one of three finalists when two other candidates dropped out.

Luetkemeyer could not be reached by the Star or Post-Dispatch and did not immediately return a phone call Thursday from The Associated Press.

State law gives the 10-member Tourism Commission the authority to name a director for the tourism division.

Garrett's appointment to the panel is subject to Senate confirmation.

She and her husband, bank and trucking company owner Glen Garrett, contributed more than \$1,200 each to Blunt's 2004 campaign, and Glen Garrett also gave \$10,000 that year to the Missouri Republican Party, the Star reported. They also contributed \$300 each to Luetkemeyer's unsuccessful 2004 campaign for state treasurer.

Jackson said campaign support for the governor had nothing to do with Garrett's appointment.

Missouri's tourism agency oversees a \$17.8 million budget. The division estimates that tourism brought \$13.4 billion in visitor spending to the state last year.

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Sedalia woman builds career out of hand-crafted baskets

By Sarah Daniel—AP
The Sedalia Democrat

Sedalia, MO— A rural Sedalia mother has turned business guru by converting her pole barn into a basket-making bonanza.

Debbie Spencer has launched Country Road Baskets, her own line of hand-crafted baskets sold through home parties and several retail locations.

The business carries more than 70 basket designs — including wine caddies, laundry baskets, casserole carriers, tissue covers, toilet paper holders, trash cans and pie carriers. A bread basket comes with a warmer that can be heated in the microwave and placed in the bottom.

"It's so much fun because I get so many ideas from so many different people," she said. "Everybody has a different use for the baskets."

Spencer recently made a sale of 400 baskets to the Hermannhof Winery in Hermann. Les Bourgeois Vineyards in Rocheport will also purchase Country Road Baskets.

The path to Country Road Baskets was smooth and quickly traveled. Spencer, 51, knew she wanted to start her own business when her youngest of four sons became a senior in high school this year. She thought a business would keep her occupied.

"I just knew when the right thing came along it would just all fall into place," she said.

And did it.

A couple from southern Missouri made baskets that Spencer sold for them a couple years ago. She called to place an order for a friend and learned they no longer made the baskets. Spencer asked to buy their equipment

and start her own business.

The couple agreed and spent two weeks training Spencer, who said she made some improvements to the baskets and since has designed about eight more of her own.

Last summer, she converted an old pole barn behind her home near Smithton into a woodworking and weaving room. She added a mini-warehouse onto the building.

A Mennonite man she hired to pour the concrete for the building asked whether Spencer would need help making the baskets. He introduced her to several Mennonite women, who now work for Spencer. A part-time and three full-time employees make the baskets.

All baskets start from raw materials. The wooden basket bottoms are cut from patterns, the ribbon made from sheets of wood. Ribs are

attached to the bottom, and the women weave the baskets using a natural or whitewash finish. Some baskets come with a liner, which the buyer can choose from 18 patterns. A rusty star, the company's signature is attached to each finished basket.

"I felt there was a market for good, quality baskets that are reasonably priced," Spencer said.

She stands behind — or on top of — the quality of the baskets. A 450-pound man was able to stand on an upside down basket without breaking it, she said.

The baskets range in price from \$7.95 for a small candle basket to \$89.95 for a large hamper. A person could pay more than double for the same type of hamper from another company, Spencer said.

"Not everybody has 50 bucks to spend on a basket,"

she said. "I really feel like we are filling a market with a price point that is affordable to the average person."

"They just sell themselves," said Deb Gale, who has sold them at some parties. "It's a lot of girlfriends getting together and buying baskets."

Galey said most customers find the price reasonable and like picking the basket finish and liner.

"There's just a lot of options there, and they're affordable," she said.

Lana Kirkman, 63, of Barnett, bought two baskets at her first party. One is a pet bed that the largest of her six cats has claimed.

"They're indestructible with six cats," Kirkman said. "You can stand on them and drop them. They're just plain nice."

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With Larry Salsman
PGA Pro, Sycamore Creek

UNEVEN LIES

by Darrel Willman

Over the shoulder months of the season and throughout the winter, "Problem Shots" will be the series with which we try to cover the situations you will run into on the course and how to handle them.

For October, we'll start with the Uneven Lie. Few courses are flat—so you should run into this situation fairly frequently. In many cases, the difference between your feet will not be as pronounced as those we're covering here, and so may require less adaptation.

We're on the back berm of a green on Sycamore Creek, and like many around the area, the green is slightly raised with steep, rough areas surrounding the fringe. As you'll notice in the photo on the right, Larry's lie is about a 30° angle. Larry explains the textbook approach to handling these lies.

"This is probably the one that most people encounter—in the Ozarks you're going to come across this all the time," Salsman says, "The main thing to remember is that on a normal golf swing, like we've covered before, everything's in line. Your shoulders, your thighs, your feet, everything is parallel.

"With an uneven lie, the first instinct is to try to brace your weight, straightening your body up to the slope.

"What you actually need to do is to create those parallel lines again, but at the angle of the slope. You always need to have

your shoulders parallel with the slope. No matter if it's side hill, down hill, whatever. That's where people get into some of the biggest problems.

"Uphill lies, your weight is going to go to your right foot because you're trying to get parallel with it. On downhill lies, the opposite will happen, the weight will go to your left," Larry explains.

As illustrated in the photo, Larry has put his weight on his right foot in order to "square up" his stance with the angle of the slope. Note the white lines indicating the angle of the slope versus the vertical. While this is a tiring position to hold, essentially what Larry is trying to accomplish is to turn a difficult shot into the standard, everyday shot he would take from a level lie.

"You still need to accelerate through the ball," he points out, "You need to still hit the golf shot. If you keep your shoulders level, you're going to smack the ball right into the ground.

"If you keep it parallel with the hill, however, you'll be able to take your normal golf swing. The only thing—you're going to have to change your club selection in order to hit it the same distance.

"If you're 150 yards out, and you're on an uphill slope, you may have to hit a 5 iron instead of a 7 iron because the loft has changed. The loft in effect, when you're parallel to it, increases. On a down slope, you do the exact opposite. That 7 iron becomes a 9 iron because you're *adding* loft to it. You're putting all that weight towards your left side.

"This gives people a hard time. That's probably one of the hardest shots to hit well. And like any other problem shot, you need to practice, practice, practice."

But there are more examples of an uneven lie—when the ball is above or below your feet. Larry once again adjusts his body position to compensate for the difference in elevation. By doing this, he tries to keep every shot the same, basic swing, as simple as possible—no tricky maneuvers.

"Before we were talking about up hill or down hill slopes—this is for when the ball is below your feet or it's above your feet," he says, "When the ball is below your feet, the best way to look at it is, you want to create a normal shot out of the lie. Keep it as simple as possible, don't try to do different swings for different shots.

"If the ball is below your feet, obviously with a normal stance, the club *doesn't reach the ground.*



"What you do is keep everything in your upper body the same, then bend more at the knees, and lower your upper

body down to the ball. This is kind of a hard position because you really are low to the ground. But that's going to let you make your normal swing and hit it better.

"With the exact opposite, and the ball is above our feet, with a normal stance the club would be in the ground. So we just raise up our knees a little bit more and *choke up on the club.* This shortens the club length.

"We can then stand a little bit taller. Everything else will stay the same from your waist up, but your knees flex and rise based on the slope. Whether it's downhill or uphill."

Larry stresses that no matter what your lie, you still want to try and use your basic shot—with a full backswing and a follow-through. Striking downward into the ball and accelerating through the impact. It's important to always try to strike the ball well. If the ball isn't well hit, the adjustments you've made to your stance here will be useless, as the ball won't get into the air.

As always, lessons with one of the area course professionals is a great way to get the basics covered—letting you think less and enjoy the round more.

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CABERNET SAUVIGNON

With changes in the season comes a change in the wines we drink. Warmer weather lends itself to white wines and cooler weather brings out the red wines. This is a good time to talk about the great red wine grape of Cabernet Sauvignon.

Cabernet Sauvignon is the premier red wine grape in the world. It is the most widely planted and significant among the five dominant varieties in the Medoc district of France's Bordeaux region, as well as the most successful red wine produced in California, and has spread to every other major growing region. The Cabernet Sauvignon grape produces distinctive wines that are tannic and can have long aging potential. Average aging potential for Cabernet is 5 to 10 years in order to achieve peak flavor.

Cabernet sauvignon berries are small, black, thick and very tough skin. This toughness makes the grapes fairly resistant to disease and spoilage and able to withstand some autumn rains with little damage. It is a mid to late season ripener. These growth characteristics, along with its flavor appeal have made Cabernet Sauvignon one of the most popular red wine varieties worldwide. Long thought to be an ancient variety, recent genetic studies have determined that Cabernet Sauvignon is actually the hybrid offspring of Sauvignon Blanc and Cabernet Franc.

HYPERLINK "<http://www.biolo-gy.uch.gr/gvd>" \t "_blank"

The best growing sites for producing quality wines from Cabernet Sauvignon are in moderately warm, semi-arid regions providing a long growing season, on well-drained, not-too-fertile soils. Vineyards in Sonoma County's Alexander Valley, much of the Napa Valley, and around the Paso Robles area of the Central Coast have consistently produced the highest-rated California examples.

Cabernet Sauvignon Taste characteristics: dark cherry, cedar, tobacco, black currant, cool climate growth can give green pepper or olive. Up to 18 months of aging in small oak barrels before bottling Cabernet is common in order to achieve more complexity.

In the mouth, Cabernet can have liveliness and even a degree of richness, yet usually finishes with firm astringency. Some of the aroma and flavor descriptors most typically found in Cabernet Sauvignon are:

I have dedicated October Cabernet Sauvignon month at Paul's Supermarket. There is no better month than October to get back into Cabernet Sauvignon. As a way to show this look for great deals on Cabernet Sauvignon at all of the stores.

October's Cabernet Sauvignon Recommendations:

Atlas Peak, Geyser Peak, Clos Du Bois, Simi Landslide, Estancia, Wild Horse, Franciscan, Seven Hills.

And don't forget to check out the vast selection of highly sought after wines in Lake Ozark's Wine Cellar!

Steven Hermann
Paul's Supermarket

DVD chips 'to kill illegal movie copying online'

Embedded radio transmitter chips to track movie, music and software discs.

DVDs will soon be tracked with embedded radio transmitter chips to prevent copying and piracy, according to the company which makes movie discs for Warner, Disney, Fox and other major studios.

The technology, which can also be used for Blu-Ray and HD-DVD discs, will allow movie studios to remotely track individual discs as they travel from factories to retail shelves to consumers' homes.

Home DVD players will eventually be able to check on the chip embedded in a disc, and refuse to play discs which are copied or played in the 'wrong' geographical region, the companies behind the technology expect.

Ritek is the world's largest DVD maker, and its U-Tech subsidiary will make the discs.

U-Tech and IPICO, the company behind the RFID chips used in the discs, announced today that production of the 'chipped' DVDs will begin at *continues on page 49*

*Fascinating gadgets and gizmos
for the kid in all of us*

USB-powered gadgets bring a bit of fun and practicality to the office

Your USB port (Universal Serial Bus) has grown to become more than just a port for peripherals. It's quickly becoming a source of power for a collection of the most amazing gadgets. With the popularity of the USB interface, even computers three-to-four years old are still going to have a few



ports.

Computers without ports can be equipped with an add-on PCI interface card.

First up: a USB vacuum



cleaner, sold on internet sites including funusb.com. Not a lot of power here, but remember we are dealing with just 5v DC. It



does however clean crumbs out of the keyboard with the attachments and gets rid of stray dust on the monitor. About \$12.

Heated USB gloves, which can also be found on funusb.com,



may work well for those who work in an office where air conditioning gets chilly, or those with drafty offices. \$22 for toasty fingers.

The USB Pencil Sharpener stays always within reach, and does a surprisingly good job of



putting a tip on your pencil while catching the shavings. Takes a bit, though. About \$17.

A USB Paper Shredder, which can be bought on usbgeek.com, insures your sensitive papers stay private. Provided they're 4.8" wide or less. \$32.

For stuffy desktops, check out the USB-powered fan, which will give you a nice little breeze, just \$11. Need a bit of light that you can take anywhere, needs no outlet, and is adjustable to any

position? Just \$17 at thinkgeek.com.

For allergy sufferers, or just those that appreciate fresh air, the USB air ionizer at \$20 adds comfort to your cubicle (usbgeek.com).

And finally, for the over-worked, RedEnvelope.com will sell you the USB Beverage Chiller, which can keep a can of soda (or another beverage, when necessary) chilled all day and all night—a bit extravagant at \$40.



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Deciphering the adolescent, 'unjumpable' son: a psychologist responds

This is Part Two on deciphering the adolescent, from last month-- Ed.

By Dr. Paul Donahue—AP

This story reminds us that adolescence is a huge transition for a boy and his mother, one that both of them are usually not so well prepared for.

We listen to a mother's poignant rendition of all the new experiences that have burst onto the scene: the big feet, the deodorant, the voice change, the calls from girls. These don't all occur at once of course, but for many parents it sure feels that way. All of a sudden they have a junior man or woman standing in front of them, and the old rule book doesn't seem to apply.

And it's not just the way their children look. It's the language, the attitude, the furtive glances to see if their parents are watching them. Though a little hard to take on a daily basis, these changes are not unhealthy. Adolescents may act funny — all that bravado, the dismissiveness, the too-cool-for-you looks — but their behavior makes a lot of sense developmentally. What are

they really telling us after all with their different tastes in clothes, in music, in food? That they are different from us, separate, independent.

They also want and need more privacy. A big part of growing up is having the right to keep your thoughts to yourself and to be more responsible for your

for themselves.

Staying out later, going from place to place alone or with friends, managing time and school work responsibilities — these are just a few of the ways that adolescents can learn to spread their wings. The idea of giving kids more privacy and freedom can feel like a big leap



own actions. Teens need opportunities to practice handling these adult-like privileges. If they are too sheltered or too carefully monitored all the time, they can't really learn to think and do

for parents, especially those who are used to protecting their kids at all costs and closely supervising their social activities and school work.

That said, adolescents should

not have carte blanche to do whatever they want. Here's where things get interesting. Does this mom have the right to monitor her son's MySpace account? Should she snoop around if she suspects him of smoking? What really is going on with these girls? Can he go out on the street as he pleases?

There may or may not be reasons to be concerned on all these

fronts, but it is not an over-reaction for this mother to be wary of her son's forays into new territory. We see hints (though no real solid evidence) of three adolescent risk-taking ventures: over-the-line Internet profiles; drug and alcohol use; and early sexual experimentation. She now has to consider whether he might be going too far in any of these

continues next page

"Insurance-Wise"

with Steve Naught of Naught-Naught Insurance

Do You Have a Seasonal Business?

Did you know that if your business operations shut down for more than 60 consecutive days your business may be at risk of having gaps in coverage on the property section of the insurance policy? Most commercial property policies have a "Vacancy Provision" that eliminates or drastically reduces certain coverages in the event that a business location becomes vacant. Some business owners are under the false impression that because the premises has contents coverage at that location or that because the business is seasonal the property is not considered vacant. Unfortunately this is not always the case.

Vacancy has different meanings depending on how the property is being used. When the property insurance is issued to a tenant, the building is considered vacant when it does not contain enough business personal property to conduct customary operations. When the insurance is issued to the building owner the building is considered vacant unless at least 31% of its total square footage is either used by the building owner to conduct customary operations or rented and used by a lessee or sub-lessee for its customary operations.

After the building has been vacant for more than 60 consecutive days the policy will likely reduce or eliminate coverage even if the loss is caused by a Covered Cause of Loss in the policy. For example, the policy will likely not pay for Vandalism, Sprinkler Leakage, Building Glass Breakage, Water Damage, Theft or Attempted Theft if the building is considered vacant. All other Covered Causes of Loss will have the claim payment reduced by 15%. This could be a major concern if the property is deemed vacant and there is a loss. Luckily there is a remedy or a partial remedy for this type of situation.

One way of adding coverage back is to add a Vacancy Permit to the policy. This allows the company to "permit" the location to be vacant for a certain known period of time. The company will likely request a specific time period for the permit. For example, a shop that closes in December and reopens in April may have a Vacancy Permit from 12/1/06 to 4/15/07. The permit adds coverage back into the policy, however the company may make an exception to certain exposures such as sprinkler leakage and vandalism. Even with a Vacancy permit, many companies will still exclude these coverages if the premises is vacant. Most companies will make a charge for the permit as the vacant building adds additional exposure to the business risk.

Be sure to discuss your unique situation with your agent to determine the best course of action.

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



Steve Naught, CIC

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Deciphering the adolescent, cont.

continued from previous page
areas, and weigh this possibility against his overall judgment and maturity. What have been the consequences of the decisions he has made up to this point? Has he gotten into trouble or has he usually made good choices and steered clear of danger?

The bottom line: Parents need to let their kids know where they stand and what behavior is acceptable.

Take IM-ing. In theory, communicating to friends this way is fine, as long as it doesn't get out of hand. But it is not too overbearing to have rules about the content or the amount of time a young teen spends talking to friends online. Lots of kids get in trouble on the Internet because the anonymity allows them to let go and say things they would never utter in person. A simple rule of thumb: no explicit language, no threats, no sexual gossip.

Remember, it's the behavior that counts, not the attitude. Kids may talk tough and act cool, but we have to call them on mistakes they actually

make, not their posturing. Let them know your bottom line (on drugs and alcohol, cigarettes, curfew, etc.) and the consequences they face if they break the rules. Even with sex, where lots of parents take a hands-off approach, kids need to hear some basic guidelines. This is especially important for young teens, who may soon find themselves in over their head sexually without any restrictions to fall back on.

The clearer parents are with their expectations, the less prone they may be to talking at their kids. If there's one thing adolescents hate, it's the "lecture mode," and they'll quickly tune out the no-smoking diatribes, the diet suggestions and all the other "blah blah blah."

Parents need to pick their moments, finding those when kids are ready to hear about more important things. They also have to remember that their kids have learned a lot over the years from them (about taking care of their bodies and good nutrition, for example). Probably some of it has stuck, though parents may not see any evidence of

that for a few years!

This mom also has to confront the most difficult part of parenting an adolescent: the loss of control. She now feels she is left out of the loop. Her son has his own friends, his own private thoughts, and his own choices to make. Like a lot of kids his age, he acts as if he is invulnerable (we could easily substitute this description for "unjumpable").

But she should take heart. Despite his brashness and his casual deflection of her concerns, he sounds like a pretty sweet kid. He doesn't really mind all her questions, or at least he has come to expect them. Beneath his cool exterior he is likely smiling, still happy that his mother cares enough to ask and to look out for him. As long as this mother and son can keep on talking and letting each other know their love remains constant, chances are they will make it through the rough spots in the years ahead.

On the Net:
Paul Donahue, Child Development Associates:
www.drpauldonaue.com

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With Bobby Wilson

Mold

Both real estate professionals and the general public need to have a better understanding of mold in residential housing and in offices. Not all molds are harmful, yet some are toxic.

Everyone is affected to varying degrees by mold exposure, but there is no established dose-response relationship, nor is there an established safe level of exposure. Infants and people with suppressed immune systems may be particularly vulnerable. Determining the source of allergic reactions is a challenge, but opportunistic infections can occur and compromise the quality of life.

Mold in homes has become an issue in the housing industry because some people have become ill and can't live in their homes. There also have been problems reported in the office environment, and even some schools have had problems. As a result, buyers and sellers are concerned.

Suspecting homeowners should have a mold assessment, which is typically done by an industrial hygienist, who can identify its presence and make recommendations for remediation. Signs of contamination include musty odors, leaky windows with condensation on sills, paint or wallpaper delaminating, stained carpeting and visible growth in bathrooms. Other tools commonly used to detect and assess mold in a home include air sampling and swipe sampling, but in some cases invasive techniques such as removing part of a wall may be necessary to determine the extent of infestation.

Many experts have said that mold can be found to one extent or another in every home, and that daily maintenance, good air circulation, ventilation and good lighting will help to keep mold in check in locations such as bathrooms.

If remediation is needed, owners must determine if they can do it themselves, or if they need to hire a contractor. In addition, duct cleaning also may be necessary, and while pre-



Bobby Wilson

ventive maintenance can go a long way, caution must be urged when mixing household cleaning agents, such as ammonia and bleach, which can be very harmful.

Remediation contractors should be licensed and bonded where appropriate, but noted regulations vary from state to state. Homeowners should get any estimates in writing.

If you have any questions or concerns regarding the buying, selling or inspection 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.

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E-mail scams

continued from page 12

11. Credit repair

Credit repair scams offer to erase accurate negative information from your credit file so you can qualify for a credit card, auto loan, home mortgage, or a job.

The scam: The scam artists who promote these services can't deliver. Only time, a deliberate effort, and a personal debt repayment plan will improve your credit. The companies that advertise credit repair services appeal

to consumers with poor credit histories. Not only can't they provide you with a clean credit record, but they also may be encouraging you to violate federal law. If you follow their advice by lying on a loan or credit application, misrepresenting your Social Security number, or getting an Employer Identification Number from the Internal Revenue Service under false pretenses, you will be committing fraud.

continues next page

Blunt blasts MSU policy gain anti-discrimination language.

Springfield, MO— AP — Gov. Matt Blunt criticized the Missouri State University board of governors for voting to include the term "sexual orientation" in the school's anti-discrimination policy, saying the decision was "unnecessary and bad."

Michael Nietzel, president of the state's second largest university, said the board voted 5-3 to add the phrase as part of new language that clarified rather than change existing practice.

"It is not an addition of any cri-

teria, it is a clarification of a criteria," Nietzel said by telephone after the board met in St. Louis.

The previous policy included a sentence that barred discrimination on any basis not related to educational or job requirements.

The board voted to insert a parenthesis in that line that says banned grounds for discrimination could include, but are not limited to, political affiliation and sexual orientation.

The amended line is separate from a list of classes protected by

federal and state law, including race, color, religion and sex.

Nietzel said this simply clarified what the university has practiced and was based on a recommendation from a university commission.

The board also added a passage to the policy to say that none of this affects the legal rights of religious organizations or military organizations on campus.

Blunt issued a statement saying Missouri State has long welcomed people of different backgrounds

and that the increasing diversity of the campus was proof this was working.

"I do not believe today's vote was necessary and am disappointed with those who pressed for it while more pressing matters command the administration and the board's full attention," Blunt said.

"Today's decision bows to the forces of political correctness. It was unnecessary and bad," the governor said.

Nietzel said the board had not

acted under any political pressure.

Instead, he said the board voted on a recommendation made by a university commission and posted on the university's Web site for the past couple of months.

"That was the main impetus for making this clarification," Nietzel said. "The governor has been a great supporter of Missouri State University, and we continue to appreciate the support he gives us and all of public higher education," Nietzel said.

Mid-County Fire Protection District Water Rescue and Recovery Team draws Harley-Davidson raffle winner

The Mid-County Water Rescue & Recovery Team drew the winning ticket for the 2006 Harley-Davidson Sportster 1200 Custom.

The Water Rescue & Recovery Team drew the winning raffle ticket live on KRMS Radio on September 4, 2006. The winning ticket was number 0209 was purchased by Dean Donald from Locke NY.

Mr. Donald was in the Lake area visiting his daughter and son-in-law, who are attending Missionary training at New Tribes Mission, when he purchased the ticket.

After being notified that he had won, he said that he really bought the ticket for his son-in-law and gifted the motorcycle to him.



left to right is Dean Donald's son-in-law Dean Weed holding their lovely daughter Joy, daughter and wife of Dean Weed Jessica, Fire Chief Ron Gentry presenting the keys to the motorcycle and Darrel Johnson Representative for Ozark Harley-Davidson of Lebanon who helped sponsor the raffle.

E-mail scams

continued from previous page

12. Vacation prize promotions Electronic certificates congratulating you on "winning" a fabulous vacation for a very attractive price are among the scams arriving in your email. Some say you have been "specially selected" for this opportunity.

The scam: Most unsolicited commercial email goes to thou-

sands or millions of recipients at a time. Often, the cruise ship you're booked on may look more like a tug boat. The hotel accommodations likely are shabby, and you may be required to pay more for an upgrade. Scheduling the vacation at the time you want it also may require an additional fee.





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Widow rented rotary phone for 42 years

Canton, OH— AP — A widow rented a rotary dial telephone for 42 years, paying what her family calculates as more than \$14,000 for a now outdated phone.

Ester Strogon, 82, of Canton, first leased two black rotary phones - the kind whose round dial is moved manually with your finger - in the 1960s. Back then, the technology was new and owning telephones was unaffordable for most people.

Until two months ago, Strogon was still paying AT&T to use the phones - \$29.10 a month. Strogon's granddaughters, Melissa Howell and Barb Gordon, ended the arrangement when they discovered the bills.

"I'm outraged," Gordon said. "It made me so mad. It's ridiculous. If my own grandmother was doing it, how many other people are?"

New Jersey-based Lucent Technologies, a spinoff of AT&T that manages the residential leas-

ing service, said customers were given the choice option to opt out of renting in 1985. The number of customers leasing phones dropped from 40 million nationwide to about 750,000 today, he said.

"We will continue to lease sets as long as there is a demand for them," Skalko said.

Benefits of leasing include free replacements and the option of switching to newer models, he said.

Gordon said she believes the majority of people leasing are elderly and may not realize they are paying thousands of dollars for a telephone.

Skalko said bills are clearly marked, and customers can quit their lease any time by returning their phones.

Strogon says she's not a big fan of her new push-button phone.

"I'd like to have my rotary back," she said. "I like that better."

NAP grant helps Lake Regional recruit nurses

Osage Beach, MO— Lake Regional Hospital Foundation received a total of \$243,050.00 in Neighborhood Assistance Program (NAP) Tax Credit donations for the hospital's "Grow Our Own" nurse recruitment project.

The money is being used to recruit and mentor new nurses and help bridge LPNs to RNs. Through this program, we have hired a nurse mentor and held

two summer camps and one winter camp for high school students interested in nursing careers. In conjunction with this program, additional donations of \$20,000 were received to fund scholarships for the program.

One measure of success is that Lake Regional Health System has hired nine nurses from the first graduating class of the Columbia College Nursing Program.



Nine nurses from the first Columbia College Nursing Program graduating class attended orientation after accepting job offers from Lake Regional Hospital. Pictured (left to right) are: (front row) Nicole Choate, Stepdown; Lori Hinrichs, South; Angela Frisbie, Stepdown (back row) Lindsay Steen, ICU; Shaun Tilly, Cath Lab; Stacey Menke, ICU; Monica Dixon, ICU; and Beth Givens, ICU. Not pictured is Nicole Kusgen.

Adams Golf unveils new Idea Pro forged hybrid irons

Adams Golf announced the introduction of its new Idea Pro forged hybrid iron set.

The innovative combination of forged irons and their new tour-proven hybrids make the Idea Pro set the very first of its kind in golf.

This latest addition into the widely popular Idea hybrid iron series targets the very best golfers, from professional tour players to the skilled single-digit handicappers.

The Idea Pro integration starts with a 3 and 4 iWood™ of 20 and 23-degree lofts, respectively. To optimize the center of gravity (CG), an adjustable weight port is positioned forward in the sole of the two hybrids, promoting a lower spin rate while allowing for swing weight and shaft adjustment.

The 5-PW forged irons are crafted with a soft, 8620 carbon steel with a satin plated finish.

The irons feature a slight cavity back design, low CG and high moment of inertia for increased forgiveness compared to traditional forged irons. With a straight leading edge, minimum

offset design and thin topline, the forged irons appeal to better players.

"Building upon our position as a leader in hybrid iron set technology, Adams Golf engineers successfully answered the challenge of incorporating high-performance, sleek shaped hybrids with forged irons that maintain yardage gapping, and the ultimate feel and playability that accomplished golfers prefer," said Chip Brewer, Adams Golf CEO.

The evolution of the Idea Pro hybrid irons started with extensive testing by pros on the PGA, Champions and Nationwide Tours.

By slightly modifying tour irons already in play Adams Golf engineers were able to maintain the performance of these irons but allow for weight and shape adjustments that target a broader segment of serious golfers.

An optional forged TriTech 4 iron is available. TriTech is a multi-material construction consisting of a thin, forged stainless 455 steel face, 30-gram Tungsten sole weight, and a Thermal

Plastic Urethane (TPU) vibration dampener.

These components reposition the CG for improved performance and forgiveness while maintaining the look that skilled players demand. Forged 50.5, 55 and 60-degree wedges are also available.

The stock shaft for the forged

irons is the True Temper Black Gold, crafted with a unique "gold nickel" plating process that gives the shaft its distinct appearance.

The stock shaft for the Idea Pro hybrid is the hottest new shaft on the PGA TOUR, the Aldila VS Proto 80-gram hybrid graphite shaft. The Golf Pride Tour Velvet grip is the stock offering in the 8-

piece set.

The new Idea Pro forged hybrid irons will begin shipping to golf shops on Oct. 1, 2006. The suggested retail price for the 8-piece set is \$1,099 for graphite and \$899 for steel. The SRP for the individual TriTech 4-iron and optional wedges is \$149 for graphite and \$119 for steel.



Adams Golf's new Idea Pro forged irons—the company's answer to the pro/accomplished golfer's needs.



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Ballot issues loom for Missouri voters

continued from page 1
cost is expected to be minimal. The estimated costs to local governmental entities range from zero to approximately \$45,000.

Constitutional Amendment 7 (elected officials lose pension if are convicted or impeached). Should Article XIII, Section 3 of the Constitution be amended to require that legislators, statewide elected officials, and judges forfeit state pensions upon felony conviction, removal from office following impeachment or for misconduct, and to require that compensation for such persons be set by a citizens' commission subject to voter referendum? It is estimated this proposal will have no costs to state or local governments.

Proposition B (minimum

wage increase). Should Missouri Statutes be amended to increase the state minimum wage rate to \$6.50 per hour, or to the level of the federal minimum wage if that is higher, and thereafter adjust the state minimum wage annually based on changes in the Consumer Price Index? The proposed revisions to Missouri's wage rate laws generates an estimated \$3.3 million to \$4.3 million annually in state revenue. The impact on local government is unknown.

Remember: the deadline for voter registration is October 11 with the absentee deadline November 1st. The election is Tuesday, November 7. You can register to vote on-line at <http://www.congress.org> www.congress.org.

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Study critical of broadening Missouri's sales and use tax base

Jefferson City, MO—Taxpayers Research Institute of Missouri (TRIM) today released a study critical of suggestions by some special interest groups that lawmakers raise taxes by broadening Missouri's sales and use tax base.

States broaden their tax base by expanding sales and use taxes to transactions that are not already part of the tax base. Applying sales taxes to services and elimination tax exemptions are two ways policy makers can choose to broaden the tax base. This TRIM study focused on service taxation.

"Broadening the tax base would result in across-the-board tax increases for both businesses and individuals," said Ray McCarty, executive director of TRIM and author of the study. "We contend that implementing a broad tax on services to improve sales tax revenue would not accomplish

the intended result."

McCarty cites attempts by the states of Nebraska, Florida and Massachusetts to enact broad based taxes on services. In Florida, the service tax lasted less than six months and in Massachusetts the tax was repealed before its effective date. Nebraska implemented the broader tax structure but did not appear to realize the desired benefits. Despite a simultaneous increase in tax rate, Nebraska sales tax revenues decreased after the tax base expansion.

"In all these states, the decision to tax services was extremely controversial, yielded little net revenue benefit, ignited constitutional challenges, and in most cases was reversed after implementation, leaving tax collectors and taxpayers confused and taxpayers angry," the TRIM study reports.

If the decision is made to tax services, the TRIM study cau-

tions, the tax is likely to become more regressive, negatively impacting low-income taxpayers, especially if the tax were extended to labor and service charges.

"The types of services that could be taxed in Missouri would be contrary to other public policy efforts to improve the accessibility of health care, reduce the tax burden on business inputs and even efforts to make the sales taxes more fair," said McCarty.

"The political and moral implications of such a change must be considered in light of the experience in other states and policy makers' ultimate goal of fairer taxation and stability in the Missouri sales and use tax base.

Although the concept of expanding the tax base is often mentioned in combination with a corresponding sales tax rate reduction, such tax rate reductions tend to be temporary, resulting in an overall net

tax increase.

Originally incorporated in 1940, TRIM is the oldest and most respected organization dedicated to providing a one-stop source for vital economic and tax research information. TRIM is a division of Associated Industries of Missouri (AIM).

A copy of this study can be accessed by going to the TRIM section on AIM's website, www.aimo.com.

AmerenUE reports 6,000 visitors toured Bagnell Dam during 75th anniversary celebration

Lake Ozark, MO—About 6,000 people toured Bagnell Dam and the Osage Power Plant during last weekend's celebration of the facilities' 75th anniversary. Visitors came from 18 states, plus Canada and Germany.

This was the first time in nearly 10 years that AmerenUE opened up the dam and power plant for public tours—beginning with tours for area school children Sept. 7, and then for the general public Sept. 8 through 10.

AmerenUE says that on Saturday and Sunday, plant personnel served 1,600 hamburgers (400 pounds), more than 1,000 hot dogs, and 3,600 sodas to visitors who came for the event. Besides the plant tours and free food, AmerenUE also provided displays on the history and operation of the dam and power plant, along with a 1931 Union Electric line truck and modern bucket truck.

"Public response was simply tremendous," says Alan Sullivan, AmerenUE consulting

engineer at the dam, who coordinated the event. "We've had great community support over the years, and we felt the 75th anniversary of Bagnell Dam and the Osage Power Plant provided a perfect opportunity for us to do something special to thank everyone."

As part of the festivities, AmerenUE turned an old safe that had been at the dam for many years into a "time capsule" to be opened at the dam's 100th anniversary in 2031. Besides AmerenUE, more than 50 organizations and individuals provided mementoes to be sealed in the time capsule until the centennial celebration.

The owner and operator of Bagnell Dam and the Osage Power Plant, which created the Lake of the Ozarks, AmerenUE is a subsidiary of St. Louis-based Ameren Corporation. The Ameren companies serve 2.4 million electric customers and nearly one million natural gas customers in a 64,000-square-mile area of Missouri and Illinois.

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McNally properties office opens in Osage Beach

Osage Beach, MO— McNally Properties, the lake's strongest family real estate group, is getting down to business in new Osage Beach offices.

A recent open house marked the official opening of McNally Properties' new offices just north of the Grand Glaize Bridge on Highway 54. In a reflection of the McNallys' commitment to tradition and community, the remodeled office building has a long and colorful lake history, having housed commercial operations for more than four decades.

McNally Properties encompasses two divisions: McNally Commercial and McNally Residential. Owner/Broker Pat McNally is a recognized expert in lake commercial property. He points out the specialization his team is able to offer clients.

Co-owner Patty McNally, who heads the Residential Division, is an Accredited Buyer

Representative and a charter member of the Institute for Luxury Home Marketing.

Both McNally realtor sons are lake natives. They know the area and the lake real estate market. Morgan McNally holds a bachelor's degree from the University of Missouri-Kansas City and is a Convention and Visitors Bureau board member. He works primarily with first-time home buyers and developers. Mac McNally, a University of Minnesota graduate, is the newest member of the McNally team and spearheaded the development of the state-of-the-art mcnally-properties.com website. As a member of the Bagnell Dam Board of Realtors, Mac helped organize one of the lake's most popular events, the St. Patrick's Day Parade.

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



McNally Properties

Water District Plans

continued from page 15
 can't let it degrade unless there is an absolute necessity."

"Years ago, and I mean back in the 70's," Summers continued, "and these are things I've been told by people who were here, and by people with the Department of Natural Resources who remember how all of this fell together, the regional treatment plant which now serves the Cities of Osage Beach and Lake Ozark, was originally intended to also serve Horseshoe Bend. At that time, there was no continuing authority that could handle the sewers on Horseshoe Bend, and one

was not formed, so Osage Beach and Lake Ozark went ahead on their own."

"Right now, if you got on the DNR website and sorted by Camden County and by Lake Ozark, you'd find that many condo projects and subdivisions have their own little treatment plants and all are discharging into the Lake. Ideally, we would like to combine these eventually, and pick up and treat all of that sewage in one central location and have just one discharge point. Obviously, this is a project which will take many years to come to fruition."

Camdenton Medical Park reflects on humble beginnings

Camdenton, MO— A new chapter in healthcare is beginning in Camdenton. The recently-opened Camdenton Medical Park features a medical clinic, pharmacy and physical therapy clinic all under one roof. Although this new facility is beautiful and spacious at more than 18,000 square feet, it started with much more humble beginnings. Below, Dr. D. B. Holley, Sr. shares his memories.

"The Camdenton Medical Center was established in summer of 1959 by Dr. Don Holley and Dr. Ted Garrison, both M.D.s, who had graduated from University of Missouri Medical School at Columbia, MO, in 1958. They interned together at St. Louis County Hospital in Clayton, MO, for one year. The Medical Center served as the Emergency Room for the area. They offered full medical services to the community - even delivering babies in the office.

The original Camdenton Medical Center burned to the ground in the middle of the night on February 22, 1961 (George Washington's birthday)

when the lumber yard next door caught fire and rapidly spread to the medical center. The original location was where Carl Morgan's service station is now located on North 5. The current Camdenton Medical Center was constructed within 100 days with the help of Dr. Garrison's father and Dr. Holley's father-in-law, Roy E. Cope, both builders from Joplin, MO. During this period of time, Drs. Holley, Garrison and Bill Carnell practiced at the former Harwood Hotel on the square. The First National Bank of Camdenton, MO, financed the entire project.

Dr. Sterling Theobald from New tribes Mission was employed for a short time. Dr. "Pete" Hayden came to join the group making a total of five physicians. Shortly thereafter, D. Ted Garrison left, followed by Dr. Bill Carnell's departure. Dr. Hayden did not wish, at that time, to be an owner in the corporation - leaving Dr. Holley with full ownership and responsibility for the practice. Dr. Holley had many dedicated and loyal employees. In 1986, Dr. Hayden

purchased the practice from Dr. Holley.

Dr. Holley stayed on to help with the practice until age 65 when he retired in 1992. He and his wife, Gloria, moved to Springfield, MO, where he continued in active family practice for seven more years - two years in Branson, MO, and the last five years with St. John's Health System. Although retired for the second time at age 72 in 1999. He currently maintains his "active medical license" by acquiring more than twice the minimal hours of continuing medical education each year. Dr. Ted Garrison and his wife, Loretta, still reside in Camdenton."—D. B. Holley, Sr., M.D.

One of Dr. Holley's joys was being a "team physician" for the Camdenton Laker's High School football teams of Bob Shore and his associated coaches from the time of its inception until 1992 when he retired and was pleased to hand over the reins to Dr. Chris Leslie, orthopedic surgeon, of Camdenton, MO. Dr. Holley remains a "Camdenton Lakers

fan from afar." Dr. Hayden sold the practice to Lake of the Ozarks General Hospital in 1994.

Dr. Holley remembers the last baby he had the pleasure of delivering. It was July 4, 1975. A healthy active boy named "Chris Butts", son of Joe and Ellen Butts of Camdenton, MO. All parties raced to the Lebanon hospital with adequate time for the delivery. Chris is now 31 years old.

As the First National Bank of Camdenton is the oldest financial institution in the area, the Camdenton Medical Center is, likewise, the oldest continuous provider of medical services. The Lake of the Ozarks Hospital is continuing this tradition.

Dr. Holley is pleased and congratulates the hospital for such a superb new 18,000 square foot medical facility offering a variety of medical specialists and medical services. This includes an advanced physical therapy department and an enlarged updated pharmacy headed by Gene Holman, R. Ph., to the community.

Dr. Holley wishes the First National Bank could be involved

in that long-standing tradition - as it was the First National Bank that gave Drs. Holley and Garrison the necessary financial backing from the start and whenever needed throughout its existence. He congratulates Lake Regional Health System on the opening of the new Camdenton Medical Park!

Come see the new Camdenton Medical Park at the open house on Wednesday, September 13, from 5:30 to 7:30, with a ribbon cutting at 6:00. Everyone is welcome and refreshments will be served. Staff and physicians, including Geriatric/Family Practice Physician Michael Ledbetter, Pediatrician Christina Sarchet and Internist David Mook will be on hand to greet visitors and give tours. Register at the open house to win a 20" flat-screen television which will be given away by Camdenton Pharmacy. For more information, call Lake Regional's Physician Referral Line at 348-8385.

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Camdenton Rehabilitation Clinic expands services

Camdenton, MO—Camdenton Rehabilitation Clinic offers physical therapy, hand therapy and sports medicine. The new facility features a heated indoor pool for aqua therapy, lead by aquatics program coordinator and Physical Therapy Assistant Mitch Lucas. More and more, chronic disease sufferers are turning to water therapy as a supplement to their physical therapy regimen and improve quality of life. Aquatics is also very beneficial with post-operative patients, allowing low-impact exercise. Patients are able to begin in the water sooner than land in many cases, shortening overall rehab time and allowing return to normal activities with less interruption.

Aqua therapy offers joint-pain sufferers increased flexibility and improved range of motion. The therapists at the Camdenton Rehabilitation Clinic help patients gently exercise and stretch in warm water. Courtney Hulett, Physical Therapist and director of the rehab clinic, says the addition of the heated pool is a wonderful asset to their therapy program. "The warm water is wonderfully

helpful in easing joint pain in arthritics during exercise," Hulett says.

Hulett is also trained in Lake Regional's "Back-to-Golf" Program, which helps improve flexibility, strength, balance and coordination and can dramatically improve the golf swing motion. Brenda Kreuter is both a Physical Therapist and a Certified Hand Therapist specializing in the rehabilitation of patients with disorders in the hand, wrist, and upper extremity. Mandy Schlesselmann is a Physical Therapist and a Certified Athletic Trainer. She is the only certified athletic trainer in the area and is specially trained to evaluate and treat sports-related injuries. Administrative Assistant Cheryl Dutton schedules patients and takes care of daily clinic operations.

Camdenton Rehabilitation Clinic will offer tours of their new facility at an open house on Wednesday, September 13, from 5:30 to 7:30 p.m. There will be drawings for door prizes including massages, Laker Athletic all-sports passes and free oil changes. Call 346-7445 for more information.

New ownership of the Resort at Port Arrowhead

Many of our clients may not be aware of the new ownership at The Resort at Port Arrowhead. In May, Dennis Hulsing of Hulsing Hotels added The Resort to his portfolio of hotels stretching from the east coast to the Midwest.

In an effort to take The Resort at Port Arrowhead to the next level of service, we have made some changes. These transformations are based solely on the principle of delivering the best possible service to you, our clients. Probably the most notable of these changes has been to name Lagina Fitzpatrick, CMP, to head our Sales and Marketing Division.

Lagina has twenty years of hospitality experience with the last ten years here at the Resort. Many of you have worked with Lagina in the past and can appreciate the knowledge and innovation she will bring to the department. She is committed to continuing the service you have enjoyed in the past and

exceeding your expectations in the future. The Sales Staff is excited about the direction the department will take under the tutelage of Mrs. Fitzpatrick. Along with John Duba, Maria Davis, Katie Dean Barnett and Karen Fields, Lagina will work hard to meet your conference needs and provide you with that extra-level of professionalism. Under Lagina's leadership as Director, we are seeking to increase our potential client base and introduce them to the many advantages that our property has to offer.

The Resort at Port Arrowhead is looking forward to many physical changes as well. In addition to a full service spa which we will open in the winter of 2006/2007, we will also add more meeting space to better serve your needs. Everyone at The Resort at Port Arrowhead looks forward to a continuing relationship with all of our clients, many of whom have become friends over the years.



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Olde Tyme Apple Festival offers a-peel-in family fun

Lake of the Ozarks, MO— Along with autumn leaves and cooler temperatures, one sure way to tell it's fall is to enjoy some good old-fashioned family fun at the Olde Tyme Apple Festival in Versailles at Central Missouri's Lake of the Ozarks. The 27th annual celebration of the apple harvest will take place Saturday, Oct. 7, in and around Versailles.

Truly a festival with something for everyone, the Olde Tyme Apple Festival once again was voted "Best Festival" in the 2006 Best of Rural Missouri Readers Choice Awards, a statewide poll of the publication's 450,000-plus readers. •The event typically attracts about 30,000 visitors, and it's no wonder, with the wide array of activities and entertainment offered. •

"There's a lot going on throughout the day, starting with the parade in the morning," says Festival Chairman and grocer Steve Yoder. •"A good family atmosphere is what we strive for. We've also added a few new things this year." •That includes the demonstration area, which will feature chainsaw sculpture, glassblowing and a blacksmith, Yoder says. In addition, motocross races by Tooth-N-Nail Racing will be held at 7:30 p.m. at the Morgan County Fairgrounds, sponsored by the Versailles Lions Club. •Admission will be \$7; free for kids age 10 and under. "This event was so popular at the county fair this summer we decided to bring it back for our festival," Yoder says. •"It replaces the demolition derby we have offered in the past."

More than 400 booths around the town square will offer crafts, including many apple-related items. After all, the core of the festival will be the apple, in terms of apple pie contests (baking and eating), an apple pie auction, the crowning of the Apple Festival King and Queen and the selection of the 2006 Baby Dumplin', Apple Dumplin' and Apple Darlin'.

In addition to apple treats, more than 40 food booths will offer tasty enticements from turkey drumsticks to burgers and brats, kettle corn to roasted corn on the cob, funnel cakes to cotton candy and much more.

Children will have a special play-place at the Fun Zone on North Monroe Street, featuring

bounce houses, face painting and special kid-sized activities. The annual parade, always a highlight, will begin at 10:00 a.m. at Highway 52 through downtown Versailles. "We're looking forward to some creative parade floats based on the festival theme, The Wild West," Yoder says. •Four stages will feature non-stop music from gospel and jazz to country and blues starting at 12:00 noon.

As always, the crowd-pleasing Olde Tyme Fiddler's Contest is sure to fill the Royal Theatre starting at 2:00 p.m. "Contestants come from all over Missouri, from children through seniors," Yoder says. "The organizer is a fiddler himself and he invites all the top fiddlers from around the region."

The popular Car Cruise and Sock Hop will be held Friday evening at the B&B Drive-In. On Saturday, visitors will have a chance to check out nearly 200 vintage and classic cars and up to 50 motorcycles at the Car Show at City Park. •"People come here from throughout the Midwest to show off their prized cars and motorcycles," Yoder notes. •Prizes will be awarded for several classes. •Old tractors and other farm implements also will be on display at the park.

Other festival events will include a two-mile walk, a 5K and 10K Run and a 10K Super Senior Run; a carnival at the Morgan County Fairgrounds; free tours of the Morgan County Historical Society Museum; and several performances of a revised version of the classic football musical "Good News" at the Royal Theatre. •For \$1, festival-goers can ride trams on loan from the Missouri State Fair from the parking lots to event sites.

"This year it seems like we're getting a bigger response than ever before. •Booths are selling out faster," Yoder says. •"As a result we want to encourage people to arrive here before the parade starts at 10:00 a.m."

To find out more about the Olde Tyme Apple Festival, as well as other Lake-area festivals, accommodations, dining, attractions, shopping and more, contact the Lake of the Ozarks Convention and Visitor Bureau at 800-FUN-LAKE or visit www.funlake.com or www.versailleschamber.org

Learn to be a supersitter

Babysitting basics taught at class

Osage Beach, MO— Want to become a super babysitter? Plan to attend the "Supersitters Child Care Class" on Saturday, September 16, from 9:00 a.m. to 3:00 p.m. at Lake Regional Hospital. The course is designed for children ages 9-13 but parents are also welcome to attend.

Attendees will learn about

child development, medical and emergency procedures and safety. 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 class is free but registration is required.

Attendees should bring a sack lunch or plan to purchase lunch in the hospital cafeteria. Call 573.348.8222 today to sign up!

Those completing the Supersitters Child Care Class are invited take the Supersitters CPR Class on Saturday, October 7, from 9:00 a.m. to 2:00 p.m.

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Cathy Martin receives SCORE scholarship

On behalf of the Lake of the Ozarks SCORE Chapter and the Tonia Grein Team, we congratulate Cathy Martin of Phillipsburg as the recipient of the 11th Annual Business Education Scholarship.

The \$2,000 scholarship was funded by the Tonia Grein Team and awarded at a luncheon held at J.B. Hooks restaurant in Lake Ozark on August 25th.

This scholarship is unique since applicants must be at least 23 years old, a high school graduate or GED, an owner or employee of a business, and a resident of one of the seven counties served by the Lake of the Ozarks SCORE chapter and must take courses related to business management.

Martin is currently employed by Copeland Industries in Lebanon, Missouri.

She has been there since 1999. She is a current student at Ozark Technical College and is pursuing a Business Management degree.

Her goal is to graduate college and either move up into management or open her own business.

Martin was born in Michigan and moved to Missouri eight years ago. She is married and has two children. Originally a high school drop out, Cathy later achieved her G.E.D. and started college.

SCORE "Counselors to America's Small Business" is a nonprofit association dedicated to providing entrepreneurs with free, confidential face-to-face and email business counseling. Business counseling and workshops are offered at 389 chapter offices across the country. Lake of the Ozarks Chapter 493 of SCORE was founded in 1981 and was National SCORE Chapter of the Year in 2000.

The members of the Lake's chapter have over 1,000 years of business experience, and provide counseling, educational workshops and scholarships to small businesses in a seven county area.

The Tonia Grein Team, a lake area real estate firm is committed to promoting business and business education to residents within the lake region and is the proud sponsor of this business scholarship.



If you haven't visited Osage National recently, then we invite you to visit the Must Play Course at the Lake.

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Pictured at Award Luncheon from left to right: Chuck Lilly, SCORE Scholarship Chairman, Cathy Martin, Scholarship Recipient, Mike Grein, CEO Tonia Grein Team, Ken Schaeffer, Chapter Chairman, and Harold Hudson, former Chapter Chairman

Camden County Saddle Club holds Rifle raffle

The Camden County Saddle Club is raffling a Remington Model 700 SPS .270 rifle just in time for November activities. The Model 700 SPS (Special Purpose Synthetic) has an ergonomically designed synthetic stock, stainless steel matte finish barrel with a recoil reducing pad. • 24" clean barrel, (no sights)

which is drilled and tapped for scope mounts. • \$5.00 per ticket or 6 tickets for \$25.00. • All proceeds go towards the building of the Camden County Saddle Club arena which will be located 5/10 mile from the intersection of South Hwy 5 and 7 on the Show Me Power Property.

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Disaster preparedness equipment debuted at Lake Regional Hospital

Osage Beach, MO— Equipment provided by HRSA through a grant to Missouri Hospital Association was on display on the Lake Regional Hospital grounds Thursday, August 17. This equipment, one of 16 sets in the state that exist in conjunction with Missouri hospital facilities, was the first to be assembled and displayed in the state. Officials from Missouri Hospital Association and U.S. Department of Health Resources Service Administration joined Lake Regional medical staff members at the event.

An Emergency response van, complete with world wide satellite communication capability, was open to feature contents, which contain medical response equipment for 100 people. Also on display

was a decontamination tent, which can be used to remove chemical or biological decontaminants from people. Patients can be decontaminated while on stretchers or they can walk through the tent. This equipment is very important in the case of biological, chemical or radiological events as patients would need to be decontaminated before entering the hospital facility to keep the entire facility from being contaminated.

This equipment is part of a grant from the U.S. Department of Health Resources and Services Administration to ensure readiness for large scale health crises. The grant is administered in Missouri by the Missouri Hospital Association.

Camdenton pharmacy plans open house

Camdenton, MO— Gene Holman has seen many changes at the Camdenton Medical Center Pharmacy over the years but one of the most exciting is the construction of the new pharmacy as part of the Camdenton Medical Park.

He joined the pharmacy in 1974 after being recruited by Drs. Don Holley, Ted Garrison and Bill Carnell. As Pharmacist-in-Charge, Holman prides his staff on providing fast and friendly service. "We treat people the way we would like to be treated. That's the reason I feel our pharmacy has grown so much over the years," says Holman. The

expanded Camdenton Medical Center Pharmacy offers over-the-counter medications, greeting cards and other non-prescription retail items.

Patients love the convenience of the drive-up window. Holman and his staff invite everyone to come see their beautiful new pharmacy at an open house on Wednesday, September 13, from 5:30 to 7:30.

Refreshments will be served and they will have a drawing for a 20" flat-screen television.

For more information, call Camdenton Medical Center Pharmacy at 346-2300.



(left to right) Pharmacist-in-Charge Gene Holman, RPh, Rosie Holman, Rhonda Hanks, Nina Parkison and George Stamper, RPh, invite you to the Camdenton Medical Park open house on Wednesday, September 13.

Gary Markus awarded CRS designation

Gary Markus, a Lake Ozark Area Realtor has been awarded the prestigious Certified Residential Specialist (CRS) Designation by the Council of Residential Specialists, the largest not-for-profit affiliate of the National Association of Realtors.

Realtors who receive the CRS Designation have completed advanced courses, have demonstrated professional expertise in the field of residential real estate, and have closed a significant number of real estate transactions.

Fewer than 38,000 Realtors nationwide have earned this credential. Home buyers and sellers can be assured that CRS Designees subscribe to the strict Realtor code of ethics, have access to the latest technology and are specialists in helping clients maximize profits and

minimize costs when buying or selling a home.

Gary Markus is a broker sales associate with the Al Elam Real Estate Co. in Lake Ozark. He is a member of and a director on the Bagnell Dam Board of Realtors. Gary also holds the Graduate Realtor Institute (GRI) and the Accredited Buyer Representation (ABR) Designations.



Gary Markus

Lake Regional wants volunteers

Osage Beach, MO— Become a volunteer at Lake Regional Hospital and find out how much fun it can be to serve your community.

Fall orientation classes will be held at the hospital on the following days:

Junior Volunteer Orientation
Saturday, November 4, from 9:00 a.m. until noon.

Senior Volunteer Orientation
Thursday, September 21, 9:00 a.m. until 1:00 p.m.

Thursday, November 16, 9:00

a.m. until 1:00 p.m.

Auxiliaries provide support throughout the hospital including staffing the Wish-U-Well gift shops and Xpressions of Flavor coffee shops, volunteering at information desks and in various hospital departments and assisting when patients are discharged. Due to the hospital's growth, the Auxiliary needs help from more volunteers. To become a volunteer, call the Auxiliary office at 348.8264.



Rich and Marlene Klapp staff the information desk near Lake Regional's new Emergency Department.

55 ALIVE driver safety program offered

Osage Beach, MO— Lake Regional Hospital will offer the 55 ALIVE Driver Safety Program on Tuesday and Wednesday, September 19 and 20. This is the nation's first and largest classroom refresher for motorists age

50 and older. You will learn how to avoid driving hazards and, best of all, there are no tests. You may even qualify for auto insurance discounts - consult your insurance agent. The event will be held from 9:00 a.m. to 1:00 p.m.

at the hospital. Cost for the program is \$10 and registration is required. For more information or to sign up, call Lake Regional's Education Resource Center at 573.348.8222.

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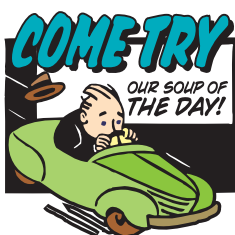
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Jackie Wood joins Four Seasons Homes

Sunrise Beach, MO— The largest homebuilder at the Lake of the Ozarks, Four Seasons Homes recently welcomed Jackie Wood to its staff. Wood joins the organization as a New Home Specialist, working directly with customers regarding their new home purchase and serving as a liaison between the customer and construction staff throughout the homebuilding process to ensure satisfaction.

Previously, she was a sales executive for the Private Quarters Club, a luxury, private residence club in Lake Ozark. The Private Quarters Club recognized Wood as Sales Person of the Year in 2005. She also holds experience as the special assistant to the director and legislative coordinator for the Missouri Department of Labor and a television game show and event coordinator for the Missouri Lottery.

Four Seasons Homes has

more than 40 years of experience in homebuilding at the Lake of the Ozarks. In addition to crafting custom homes, Four Seasons Homes offers townhomes, patio homes and planned communities within Porto Cima in Shawnee Bend and Country Club Cove on Horseshoe Bend Parkway in the Village of Four Seasons. For more information, visit www.4seasonshomes.com or call (888) BLT-4YOU (258-4968).



Jackie Wood

Kay Samuelson designated CMP after exam

Lake Ozark, MO— Ms. Kay Samuelson, Senior Sales Manager for The Lodge of Four Seasons was recently designated Certified Meeting Professional (CMP) after passing the July 8, 2006 CMP examination.

The CMP examination is regarded as the premier certification program in the meeting planning industry, and tests candidates' knowledge of meeting management. In addition to passing this rigorous examination, candidates must also demonstrate employment in the field as well as responsibility and accountability for successful meetings.

"The over all professionalism of The Lodge group convention operations is increased greatly by Ms. Samuelson's designation as CMP," stated Mark Johnson, Lodge sales director. "Her certification ensures that the customer experience remains as enjoyable as possible."

The Convention Industry Council's 32 member organizations represent more than 103,500 individuals as well as over 17,300 firms and properties

involved in the meetings, conventions and exhibitions industry. The Lodge of Four Seasons, a recipient of the 2006 Meeting & Conventions Magazine Gold Key Award and 2006 Pinnacle Award, is a premier golf and spa resort destination in the beautiful Lake of the Ozarks, Missouri. Ms. Samuelson has represented top association and government convention meeting markets for The Lodge for over six years.



Kay Samuelson

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Lake Regional to offer arthritis/fibromyalgia self-help course

Osage Beach, MO— Do you suffer from an arthritic condition and/or fibromyalgia? Join Physical Therapist Brenda Kreuter at Lake Regional Hospital for a six-week arthritis/fibromyalgia self-help course. The class will be held each Thursday from September 14 through October 19 from 3:00 p.m. until 5:00 p.m. in Lake Regional Hospital's cardiac rehab conference room. A physician's release, giving the participant permission to participate in the exercise portion of this course, is required.

This class will:

- Improve your knowledge of arthritic conditions and fibromyalgia.
- Teach you the latest medical and pain management approaches.
- Help you develop an individualized exercise program.
- Help you learn to manage fatigue and stress more effectively.
- Help you find solutions to problems caused by your arthritis.

- Identify ways to deal with anger, fear, frustration and depression.
- Discuss the role of nutrition in arthritis management.
- Help you learn new ways to communicate with family and friends.
- Teach you how to form a partnership with your health-care team.
- Allow you to share your experiences and learn from the experiences of others.

Anyone with arthritis or a related condition is encouraged to attend. A spouse, other family member or friend may accompany you as a registered member of the class. Cost for the class is \$14 and all participants will receive a copy of the Arthritis Handbook and a set of handouts. Please register by September 12. Space is limited so call today. To register or for more information, call Brenda Kreuter at Lake Regional's Rehab Therapy Department at 302-2230.

Leslie speaks on minimally invasive knee arthroplasty

Osage Beach, MO— On Friday, September 8, at 2:00 p.m., Dr. Chris Leslie will present a free Medical Forum entitled "Minimally Invasive Knee Arthroplasty". The program will be held in the third floor conference rooms at Lake Regional Hospital.

Dr. Leslie is a board-certified orthopedic surgeon in Camdenton. He specializes in total joint replacement and sports medicine. He has been practicing for 14 years and replaces more than 200 hip and knee joints annually. Dr. Leslie is a graduate of Southern Methodist University in Dallas and Kirksville College of Osteopathic Medicine in Kirksville, Missouri. He served his orthopedic residency at the

Metropolitan Medical Centers in St. Louis.



Dr. Chris Leslie

Admission is free but registration is required. To register, call Lake Regional's Education Resource center at 573.348.8222.

DVD chips 'to kill illegal movie copying online'

continued from page 30
U-Tech's main plant in Taiwan.

U-Tech's global network of factories stamps out some 500 million pre-recorded DVDs and CDs a month for major movie studios, recording studios and video games companies.

After ironing out bugs in the manufacturing process, U-Tech will work with major movie studios on a large-scale test of an RFID-based supply chain management process at its manufacturing plant and distribution

centre in Australia.

RFID readers will then be built-in to home DVD players to extend the anti-copying technology into homes as part of a digital rights management system.

U-Tech described this as the "real end game" for the chip-on-disc technology, which would "eliminate optical disc piracy in the entertainment and IT sectors".

IPICO claims that its RFID tags can be read from at least six meters away, and at a rate of

thousands of tags per minute. The passive chips require no battery, as they are powered by the energy in radio waves from the RFID reader.

U-Tech Australia, where the project will undergo a large scale trial, did not reply today to vnunet.com's request for comment on the new embedded RFID chip process and the precise schedule for its rollout.

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Ribbon Cuttings



Blinds and More was welcomed into the Lake West Chamber. Blinds and More offers free in-home consultation and free installation. Come and visit their new store or call them at 573-873-3719. Pictured at Blinds and Mores ribbon cutting are owners Clewis and Joni Walden, Kevin Thompson, Diane Sutherland, George & Ann Gezendorf, Sara Sturm, Kevin & Kathy Anderson and Chamber ambassadors.



A ribbon cutting ceremony was recently held by the Lake West Chamber for Blue Anchor Bay Condominiums. Call Blue Anchor Bay Condominiums at 573-372-0770. Pictured are developers Mark and Mike Westhues, Ron Duggan, Brenda Cartella, Ann and Chamber ambassadors.

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Anderson Decorative Finishes was recently welcomed into the Lake West Chamber with a ribbon cutting. You can reach Kevin at 573-286-2822. Pictured with owner Kevin and his wife Kathy at the ribbon cutting are Clewis and Joni Walden, Diane Sutherland, many friends and Chamber ambassadors.

Glencove receives award at 2007 Formula dealer meeting

Glencove Marine, located at 147 Glencove Blvd. in Lake Ozark, MO, recently attended the 2007 Formula Dealer Meeting in Fort Myers, Florida. Formula manufactures luxury fiberglass powerboats in Super Sport, Sun Sport, FAS³TECH®, Cruiser and Yacht models.

The dealer meeting included three days of boating and product testing of the Formula line-

up. New graphics and colors in all lines were introduced for the 2007 model year.

Glencove Marine received a sales volume award which recognized their outstanding sales for 2006. Glencove Marine also received an award for Elite customer service and an award for being number one in Formula Gear fashions and accessories sales.



Pictured at the awards presentation for 2006 customer service are, left to right, Formula Executive Vice President Grant Porter; Sherry Jackson, Jan Thompson and Brian Pecenka of Glencove Marine; and Formula Vice President of Sales Wayne Porter.



The Lake West Chamber of Commerce recently held a ribbon cutting ceremony for Adams & Associates of RE/MAX at the Lake in Laurie. They invite you to contact them at (573) 374-3258 or visit their website at www.AdamsAtTheLake.com. Pictured, in addition to the Lake West Chamber Ambassadors, are (front center) Bruce and Jan Adams and Helen Riggins of RE/MAX at the Lake.



Camdenton Optimist Club heard of the mission of Camdenton County Health Department from Administrator Bryan Burton in providing immunizations and safety and health inspections of public facilities. Optimists meet at Monday noon at CJ's Restaurant. Visitors are welcome.

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The Camdenton Optimist Club sponsored 2 groups of students to the Missouri State Fair on Optimist Day at the Fair. Pictured are Show Me Christian School and, in front of the bus, a group from Camdenton R-III and sponsors.



The Camdenton Area Chamber of Commerce recently welcomed a new owner with a ribbon cutting for Lake Embroidery by Design. Call 573-317-1003. Participating in the ribbon cutting from left to right are Bruce Mitchell, Chamber Executive Director; Debra Kirby, Operation Manager; Jo McElwee, Camden County Circuit Clerk; new owners Richard Janes and Yvett Soper [with scissors]; and Alan West, Chamber President.



Show Me Ice was welcomed into the Lake West Chamber of Commerce with their recent ribbon cutting. Pictured are Shirley White and Chamber ambassadors.



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Auntie Anne's Pretzels Under New Local Ownership. Pictured at the recent ribbon cutting at Auntie Anne's along with the Chamber Active Volunteer Ambassadors are Jack Funderburk, Central Bank; Patricia Bachtel, 1st Assistant; Benjamin Oetterer, 2nd Assistant; Trisha Reinhart, Store Manager; Penny Berkbigler, Owner; and Andi Hornback, Central Bank.



Tom Flanagan, a board member of University of Missouri Extension, explained their services of: Business Development, Youth Education, Community Development, Human Environmental Sciences, Food & Nutrition, Agriculture & Horticulture. Pictured with Chic Oostendorp, President of Camdenton Optimist Club.



The Fireplace Shop was welcomed into the Lake West Chamber recently with a ribbon cutting. Call them at 573-374-9227. Pictured are John Molitor, Wendy Carman, Mary Duncan, Terry Barnes, Carl Handlin and Chamber ambassadors.



The Lake West Chamber was pleased to welcome Verus Card Services into their Chamber with a recent ribbon cutting. You can reach Denise at 573-374-0617. Pictured are Denise Decker, Acct. Executive and Chamber ambassadors

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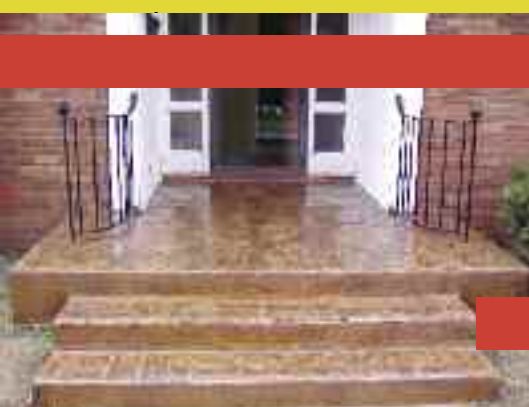
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624' WEST HWY 7 FRONTAGE AT "Z" Road junction, high traffic count and great visibility. No restrictions for zoning. Level 3.1 A. ready for high end business/strip mall. \$242,500. **Contact Lois Gonseth, Gaslight Properties-GMAC, 573-374-3906**

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LOCATION! THREE (3) MILES South on Hwy 5 from the Camdenton Square. Two available units, "A" 600 sq. ft "B" 750 sq. ft./bonus fireplace! Lease to include Electric (ht-ac), Water, Sewer, Trash and Signage-road side and building. \$650.00 each, per month with one year lease! **Call John Farrell today, John Farrell Real Estate Co. 573-348-2181 office and 216-2181 cell.**

HOUSES FOR SALE

605 FORESTRIDGE LANE, THE VILLAGES, Colorado style custom luxury home, 3400 SF, 5BR/3.5BA, w/fabulous main level great room with Character Cherry beamed ceilings, large stone fireplace, kitchen w/Viking appliances & high end custom made

Character Cherry furniture grade cabinetry. Terrific screened porch w/outdoor fireplace, extensive landscape includes waterfall from road to 93' of Lake Front. Granite & limestone counters & flooring, 4 fireplaces, palatial master suite, huge sunset views. This is truly what a lake luxury getaway should be. You won't find better quality or finer attention to details than in this home. Includes custom selected furnishings, dock, 28' 1998 Searay w/lift, 3 person 2005 Seadoo PWC w/lift & 3 person 2004 Honda PWC w/lift **MLS#3031046 \$1,600,000 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1**

BRAND NEW HOME JUST \$149,000!

- 122 Arrowhead, Lake Ozark, Location, Location, Location! Easy access in Lake Ozark at the Arrowhead Beach Subdivision, located off of Business Hwy 54, close to State Hwy 54 and the toll bridge. 1216 SF, 3BR/2BA, stainless steel appliances, vaulted ceilings, recessed lighting, ceiling fans, beautiful master bath with tiled shower, two car garage, deck, and convenient one level living! Great year round home, first time homeowner, or perfect for rental income, at a great price. **MLS#3021772 \$149,000 Call Bob Gattermeir, Gattermeir Elliott Real Estate @ 1-573-280-0808 OR 1-866-YOURLAKE**

PRICE REDUCED \$5,000! Carol Road, Four Seasons, Prime location off Horseshoe Bend & Carol Rd. New Construction 1605 SF, 3 BR/ 2 BA, one level home with unique floor plan! This home offers a huge master suite w/his & her walk in closets, vaulted ceilings, separate dining area and den, 10x16 CCA deck, front entry columns, granite countertops & maple cabinets in kitchen, tile & carpet floors and 2 car garage. **MLS#3026897 \$174,500. Call Bob Gattermeir, Gattermeir Elliott Real Estate @1-573-280-0808 OR 1-866-YOURLAKE**

SPRING CREEK DRIVE, PORTO CIMA, Fabulous, gentle lakefront and level roadside setting, in a cove

location. "Lake Level Living", main level steps out to lake, open floor plan with 2 story living room, elegant master suite has jetted tub, separate glass shower, 2 walk-in closets & 2 water closets. **MLS#3025043 \$1,000,000 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1**

789 COLLEGE BLVD., OSAGE BEACH-

Conveniently located in Stone Brooke Subdivision behind Hy-Vee, Target, Lowes, and Marshalls this 1950 SF, 3BR/2.5BA home has a beautiful design w/huge vaulted living room ceiling, custom tile, loft/living area overlooking the main living room, bonus room/office over the garage & a huge screened in porch w/nature as your backdrop. All of this nestled in a beautiful subdivision with street lamps and a community pool. Convenience, Value, and Location, this one has it all. **MLS#3029135 \$226,900 Call Gattermeir Elliott Real Estate, 573.365.SOLD OR 1-866-YOURLAKE**

LOTS FOR SALE

240 ACRES +/- LOCATED ON Woodrider Landing (road runs between D Road and Highway 54 by the river) is in Miller County (no zoning!), in Osage School District and has Lake Ozark city sewer to the property.

Unlimited possibilities! **MLS#3029040 \$1,045,000 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1**

DAWSON STREET, CAMDENTON-

Extremely desirable 10+/- Acre tract within the city limits of Camdenton. Zoned R-3 w/City water and Sewer-minimum size 9,000 sq. ft., perfect for Multi-Family-You Pick! Townhouses, Apartments, Duplex, Triplex, etc...Great access via new road off Dawson St., prime for development. 2+ blocks away from city of Camdenton Park, short distance from Camdenton Square and Highways. Priced to sell to developer w/all amenities. **MLS#3030216 \$195,000 Call Bob Gattermeir or C. Michael Elliott at Gattermeir Elliott Real Estate, 573.365.SOLD OR 1-866-YOURLAKE**

1233 WOODHAVEN CIRCLE, FOUR SEASONS-

Great 2nd tier building lot with seasonal lake view. Located in Four Seasons surrounded by custom built homes, close to shopping, dining, and recreation. Amenities include pools, tennis courts, campground, children's playground, stocked interior fishing lakes, launch ramp, POA activity center, Four Seasons Golf, and Security Service. **MLS#3028484 \$7,500 Call Gattermeir Elliott Real Estate, 573.365.SOLD OR 1-866-YOURLAKE**

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Mudslinging campaigns - Can you smell it?

continued from page 3

Talent has portrayed himself as a bipartisan, independent Senate voice – able to judge each situation on its own merits and not stick to straight party lines. In “show-me” Missouri – this is a good tactic and also works to counter the Democrats’ accusations that he is too close to President Bush.

On the question of illegal immigration, both candidates oppose the Senate bill, but for different reasons. Talent wants to focus more on border security while McCaskill says we need to crack down on those businesses that end up supporting the illegals. Both of them want “bigger, better border fences.”

Energy policy is also a big hit on both their lists. Both claim to support alternative fuels like ethanol (fuels produced from grains), but are a little vague on the details of how to get to there from here.

Talent says he supports the use of renewable fuels and cites his addition to the recently passed energy bill, which requires oil companies to purchase 7.5 billion gallons of ethanol and biodiesel, stating that this will help to lower gas prices in the long run.

McCaskill says that government can help to lower prices, but only if the elected officials quit “catering to big oil and begin holding them accountable”. She says we need to stop handing money to big oil and start providing more incentives to use of alternative fuels.

Talent has come out in support of the new Medicare prescription drug benefit program – stating the benefits to senior citizens, while McCaskill states that it helps the drug companies more than the elderly.

The AP reported that Talent was among 10 members of Congress who have been aided by the national Chamber of Commerce, which raised funds from donations from pharmaceutical firms. The state Democratic Party has attacked that aid from the drug companies. Talent’s people say they had nothing to do with the Chamber of Commerce spots so they don’t feel any responsibility to respond or defend.

With regard to taxes, McCaskill proposes a series of tax cuts that would “help middle class families” buy a first home, pay for childcare, and fund college tuition. She states that it’s time “we think about the middle class instead of just the wealthiest”.

Talent has long positioned himself as the champion of lower taxes and has supported the repeal or reduction of federal estate taxes, which can “threaten the ability of family farms to be passed on”. Talent’s people state that McCaskill has supported higher taxes throughout her career, while McCaskill’s camp states that Talent only wants to protect the wealthier citizens and aid them in keeping more of their money.

McCaskill says that her plan to cut taxes would end up costing \$10.9 billion a year over five years, would be paid by a combination of cutting out the “pork” in the federal budget and eliminating the “no-bid” contracts for government spending, such as in Iraq and Katrina rebuilding.

While declining to point out the “pork”, she states that any “proposal not subject to a cost-benefit analysis is ripe for cutting”. She feels that someone who has been a state auditor is

uniquely qualified to identify and “stop that nonsense”.

Talent says that he has supported a number of tax relief packages, including a \$1.35 trillion tax cut in 2001 that included “marriage penalty relief” and an increase in child tax credit.

Talent’s camp has cited McCaskill’s opposition to the \$350 billion tax cut in 2003 that included a \$400 million state aid package to Missouri and the \$70 billion tax cut in May. They claim that if McCaskill had prevailed then middle class families would be paying at least \$1.77 trillion in higher taxes (six of one, half dozen of the other?).

The only issue on which they clearly have opposing viewpoints appears to be the Stem Cell/Cloning issue.

McCaskill indicts Bush’s veto to stop research on unused embryos, and Talent doesn’t appear to disagree-- however regarding the state ballot initiative to protect federally allowed stem cell research in Missouri she says she “strongly believes in the lifesaving cures possible through stem cell research and supports the initiative to protect this research in Missouri.

Talent says he “cannot support the initiative” because he’s “always been opposed to human cloning and this measure would make cloning embryos a constitutional right without regard to medical necessity or changing technology”.

However, he does appear to believe that lifesaving research on otherwise discarded embryos is acceptable – just not harvesting or cloning. Clear as clear can be, right?

Oh, and don’t forget – there is actually a third candidate for the Senate position –

Libertarian Frank Gilmour.

There isn’t much information on him – just his website. But here’s what he states as his stand on specific issues (taken directly from: gilmour2006.lpmo.org):



Libertarian Frank Gilmour

With regard to fiscal responsibility: “The Democrats tax-and-spend while the Republicans borrow-and-spend. Either way, the taxpayers are eventually stuck with the bill.

The war in Iraq:” The U.S. military should not be called upon to occupy countries or engage in nation-building. It is time to bring our troops home and turn over the affairs of Iraq to its own people.”•

Homeland Security:• “The Patriot Act has infringed on our civil liberties and established a huge new Federal bureaucracy. The costs far exceed the benefits of any additional security we’ve gained.”•

Immigration: “NO to fences - NO to Amnesty - NO to the use of the National Guard. • I stand for a true reform of our immigration system that will protect our borders and address the underlying factors that cause illegal immigration in the first place.”

Energy and the Environment: “If we wish to live on this earth then we’d better take care of it. We need to hold polluters responsible for cleaning up their messes. • We also need to remove government interference in the development of promising new technologies.”

Agriculture: “I stand for the freedom to farm without government interference and I will oppose mandatory implementation of National Animal Identification System (NAIS).”

Eminent Domain: “Congress should pass a resolution stating that 5th Amendment to the Constitution refers specifically to “public use,” and that economic development, urban renewal, removal of “blight” and the desire to increase tax revenues are not legitimate reasons for the use of eminent domain.”

He is a business owner and basically feels that everyone is entitled to their own beliefs and life until they try to impose it on him. Pretty cut and dried, huh? Of course, don’t forget – nobody is really slinging anything at him making him respond to public accusations – so “cut and dried” is a little easier.

At this point, with another whole month to go in the campaign this race could get really interesting – or is that really confusing? In the end, you have to make your own decisions – the subjects and statements begin to sound alike and it gets tougher and tougher to remember who is who and what they stand for. In the end, it’s just you and your vote – let your conscience be your guide. We all have to make compromises. And again, if you don’t vote – don’t complain.

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