

LAKE OF THE OZARKS BUSINESS JOURNAL

NEWS IN BRIEF

Lake Marine Dealers "tops" in the world

The Lake brings boaters, vacationers and others to the area. Dollars, too. See Page 22.

Golf Equipment Challenge

We asked our panel of five area professionals to rate equipment. Page 52.

From weather to war

KRCG-13 Weatherman Mike Roberts is deployed to Iraq. Here's his story. Page 32.

Point-of-sale systems

Mike Gillespie looks at what it takes to modernize your business. Page 14.

Technology at work

Sophisticated systems take the routine out of routine tasks through integration. Pages 15.

Camdenton's Speedline

How the company came to be here, and what they do. By Allison Schneider. Page 23.

Area golf for youth

Kids enjoy golf and get discounts too. A great story begins on page 28.

Warthogs over the Lake?

No, pigs aren't flying, but Mike Bissell gives us the lowdown from Whiteman. Page 18.

Glimpses of the Lake's Past

Dwight Weaver's photo feature. Page 30.

A Tale of Two Boats -

Mike Gillespie's Lake Stories. Page 48

Jacob's Cave -

Page 39

Joseph Head Wins the Grand Prize -

Story and photo on page 38

Eldon voters pass tax levy

School district prepares for the future

by Monica Vincent

Tension within the Eldon community finally subsided on August 2nd when voters made it to the polls one last time to pass a 30 cent increase in the school district's tax levy.

The final poll result of 1,477 to 1,362 clearly defined the split in this community. For months, emotions had run high on both sides of the issue with many exchanges involving citizens, school officials, students, the city of Eldon, and the media. (see August issue of Lake of the Ozarks Business Journal)

Said C.J. Huff, Superintendent of the Eldon school district, "If nothing else, this has focused attention back on the schools. Now we can do exactly what we promised to do in our 5 year school improvement plan."

Gene Bauer, organizer of the Citizens' Committee Against the Tax Levy and vocal opponent has this to say: "Congratulations on passing the levy. A majority of people in this district voted in favor of the children receiving these monies, and we all look forward to immediate results. So far I'm just seeing examples of wasting money. One example, at the elementary school last week, I watched some ques-

tionable concrete work being done. For four inches of concrete, at spots the rebar was flat on the ground, at others it was being held up by two inches of rock. It's one thing to spend money, another to see the job is done right. Then at the upper elementary they did not clear surface so the resurfacing will not set right either. Where is the maintenance and supervision? I notified Greg Jarrett, President of the School board, to let him know what was happening. We plan to attend all the school board meetings and several of us intend to run for school board. The only way we can change things is to become a part of it."

Huff hopes to keep the community actively involved in their district through frequent press releases and open invitations to all school board meetings which typically take place the 2nd Monday of each month. He also plans to increase their bi-annual school update mailing to a quarterly mailing to all Eldon school district patrons. Other updates will include sponsored checklist signs in front of each school building to let passersby know what improvements are taking place within those facilities.

Says Huff, "When the results

continues on page 40

Amendment 3 accelerates Lake highway improvements

by Denny Benne

Since the passing of Amendment 3, MODOT has been busy allocating funds to the various districts throughout the state for road improvements. District 5, which encompasses the lake area, has been very aggressive in obtaining their fair share of that funding, according to Bob Lynch, area engineer.

Bob said, "Roger Schwartz, who is the district 5 engineer, has done a great job of working with the local transportation partners from the lake area including the regional planning commission and the Lake of the Ozarks Transportation Council who provided the information necessary to 'sell' the projects."

Schwartz along with all of the other district engineers from across the state present the district needs and then determine where the money will be best put to use. "District 5 had a nice presentation," according to Lynch.

District 5 will be spending \$350,000,000 over the next five years improving roads in the area. This includes feeder routes to the lake area and a stretch of Highway 50 from St. Martins to California, Missouri.

The two projects that will

have the biggest impact on the lake area will be the Highway 54 expressway through Osage Beach and the improvements to Highway 5. According to Bob Lynch, area engineer for district 5, "The Highway 54 expressway in Osage Beach will begin at Business 54 and Highway 54 and run through the Mexicali Blues area. This project will be divided into two sections. From the Grand Glaize Bridge east toward Business 54 with construction beginning in 2008 and taking about two years to complete. Next fall MODOT will be building two bridges, one at the Kelly's Port and Walnut Bowl area and one in the valley between Wal-mart and Home Depot. The next section will be from the Grand Glaize Bridge west toward Camdenton and will begin construction in 2009 and take about 1-1/2 years."

Bob Lynch said, "The expressway will be very much an urban design, allowing traffic to flow much more freely. The increased demand on this section of highway has necessitated these improvements."

There will be five interchanges and one intersection. The interchange will have on and off ramps and will be located at Business 54 and

continues on page 4

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EDITORIAL

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

— THOMAS JEFFERSON, 1786

The Boonville Daily News on gas prices: (AP)

How long will it be before our President makes the effort to have better relations with the OPEC countries?

The price of a gallon of gasoline is getting to the ridiculous level. The oil companies have enjoyed extremely good profits the first two quarters of the year. They make those hefty profits from you and me, each and every time we put gasoline into our vehicles.

It's not the local gas station owners or convenience stores that are making the huge profits, even though some believe that ideology. In fact, some have said they are making less today on a gallon of gas than they have in previous years.

We know that every day a large volume of gasoline is consumed across the United States. Just look at the volume of traffic that rolls up and down Interstate 70 day in and day out. That volume is increasing, not decreasing.

Is our country doing everything they can do to develop new technology, new fuels, renewable fuels, better mileage, etc.? You get the idea.

In previous years, our country has usually enjoyed a good relationship with the OPEC countries. They could be persuaded to work

with the United States so the price of gasoline would not cause dramatic impact with the world economy. Often times, the OPEC cartel would increase production or make adjustments in inventory to help control the price.

Not so today. Our relations with OPEC countries appear to be at an all-time low. In the meantime, the price of oil is skyrocketing and gasoline prices are soaring. Profits for the oil companies in the third quarter should be outstanding.

They make outstanding points, but there are a few additional— first quarter profits for one oil company were six billion dollars. Billion. It seems some price inflating is going on.

Refining capacity. With fewer refineries operating, when an event such as hurricane Katrina occurs, there is no spare output to look forward to. We need to build more refineries.

Standardized gasoline formulas. Gas that is produced in one state often cannot be sold in that state because of the varying requirements. This results in higher prices at the pump. A unified national gas formulation would end this.

■ Editor

Letters to the Editor

I would like to reply to the July article (Lake Ozark looks to put money into the ground).

I too believe in cleaning up the water at the Lake of the Ozarks, however I see people who are not properly trained in wastewater treatment or collection system operations, trying to solve this problem. I honestly believe council members have good intentions but are not looking at the full picture.

Financial Penalties for not meeting NPDES Permit levels can reach tens of thousands of dollars plus possible incarceration of the Mayors of Lake Ozark and Osage Beach.

Your July issue states that the Wastewater Treatment Plant serving the city of Osage Beach and the City of Lake Ozark is at approximately 80% capacity. That amounts to over 1,900,000 gallons per day.

The maximum daily flow of the treatment plant is 2,400,000 gallons per day (GPD).

This means the plant is within 500,000 GPD of reaching maximum daily permitted flow. The July issue also states that all sewer lines are not hooked into the system as of yet and they are waiting on the Stanton, Armitage, Briscoe development to hook into the sewer system. This would add approximately 5,000 new residents utilizing the City of Lake Ozark's sewer system.

At an (EPA) average of 100 gallons per day per person, this would amount to 500,000 gallons per day additional flow to the wastewater plant. This flow would put the Treatment plant at NPDES permitted maximum limits.

Records at the treatment plant already indicate the treatment plant has had a flow

of over 3,000,000 GPD during rainy days due to inflow and infiltration of the present collection systems.

The Wastewater Treatment Plant cannot be expanded at its present location. The only way any additional flow could be handled is to build a separate treatment plant.

This would cost several millions of dollars for the City of Lake Ozark or Osage Beach. Low interest loans are available but there are no grants to be had.

My solution to cleaning up the Lake would be to require all lakeside homes to hook into a collection system and pump wastewater to local condominium wastewater plants. This would serve several purposes, including:

1.) It would prevent raw sewage from running into the Lake from lakeside housing.

continues on page 3



Blunt campaign acknowledges previously unreported expense

by David A. Lieb

Jefferson City, MO— (AP) Gov. Matt Blunt's campaign acknowledged Thursday that it had failed to report nearly \$6,700 of expenses for a sport utility vehicle during his 2004 election, despite previously closing down his campaign committee.

The filing with the Missouri Ethics Commission marks the second time that the first-term Republican governor has been forced to reopen his campaign committee after previously stating that all debts had been covered.

Blunt campaign spokesman John Hancock said a recent self-audit found that the campaign had never accounted for a Ford Explorer that Blunt and his staff used to travel the state.

The vehicle lease was supposed to have been paid for through an in-kind contribution from a local Republican Party committee, but the campaign could not find the paperwork, Hancock said. So on the advice of attorneys and auditors, the campaign on Tuesday paid \$6,692 in rent to Mike Kehoe Ford of Jefferson City.

Kehoe also leased a tour bus to Blunt's campaign, which was not noted when Blunt originally terminated his campaign committee April 13. The next day, Blunt appointed Kehoe to the State Highways and Transportation Commission. And the following day, Blunt reopened the campaign committee to show an outstanding debt as the Missouri Democratic Party filed an ethics complaint alleging the bus amounted to an illegal in-kind contribution in excess of state limits.

In a July quarterly report, Blunt's campaign listed a \$6,159 payment for the bus, a \$1,203 payment for fuel and several other previously unreported expenses, then once again closed the campaign committee.

But Blunt's campaign amended that report Wednesday to show the SUV rental payment,

then closed the campaign committee for a third time.

"This was a \$6,000 expense out of an \$8 million campaign — it's a very insignificant error that we discovered and corrected," Hancock said Thursday. Campaign reports show Blunt spent more than \$9 million on his campaign.

Democrats compared Blunt's unreported expenses to those of Ohio Gov. Bob Taft, a Republican who pleaded no contest last week to allegations that he failed to report gifts worth nearly \$6,000, mostly rounds of golf. A judge found Taft guilty and fined him \$4,000.

Blunt is "acting like a student who's trying to sneak his homework under the door the day after it's due," said Missouri Democratic Party spokesman Jack Cardetti.

"They once again have had to un-terminate their campaign and do what's right," Cardetti added, and "that shows that they were never going to pay these expenses until they were caught."

Blunt was vacationing with his family Thursday in Quebec, Canada. A gubernatorial spokesman referred questions about the campaign finance reports to Hancock, a Republican Party consultant.

Hancock said the campaign's self-audit was unrelated to the ongoing Ethics Commission investigation and had no connection to Taft's situation.

The Ethics Commission in July found probable cause that Blunt's campaign had committed a violation and referred the case to the attorney general for preparation of a formal complaint for the commission to consider.

The Democratic Party contends that even though Blunt eventually paid for the tour bus, the cost did not reflect the fair market value and so still amounts to an excessive in-kind contribution. Blunt's campaign contends the price was fair. ■

Letters to the Editor

continued from page 2

2.) It would help condominium wastewater plants to continue

to operate during the winter when flows are low.

Common sense tells us water runs downhill unless pumped. Houses and condos built on the Lake's edge are the worst culprits at polluting the Lake of the Ozarks. Because condos are required to provide wastewater treatment before discharging into the Lake, communities could help increase the size of the treatment facilities while helping

to keep the plants from starving to death during the winter months by discharging into these plants.

Wastewater plants depend on organics to feed bacteria that treat the waste, plus time for bacteria to eat the organics and disinfection of the effluent leaving the plant. Condo treatment plants can only work with a continuous sewage flow. By only feeding the bacteria on the weekends, the bacteria will starve and no treatment will occur. Raw sewage will then run into the Lake.

New regulations on wastewater treatment plant dis-

charges will require more stringent testing requirements.

I have 21 years experience in Water Pollution prevention (13 years as an Operator/Plant Superintendent, 8 years as a WS III for the Missouri Department of Natural Resources Water Pollution Program). I feel my expertise in wastewater treatment plant and collection systems operations and enforcement of state and federal regulations more than qualify me to speak on this subject.

Sincerely, Jerry Wallace
Eldon, MO

August 16, 2005

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Amendment 3 accelerates Lake highway improvements

continues from page 1

Highway 54 in the valley between Home Depot and Wal-

mart, at Passover Road just east of the Grand Glaize Bridge, at Broadwater Road and one at

Highway KK. The intersection will be near Mexicali Blues and be full direction at grade

crossover.

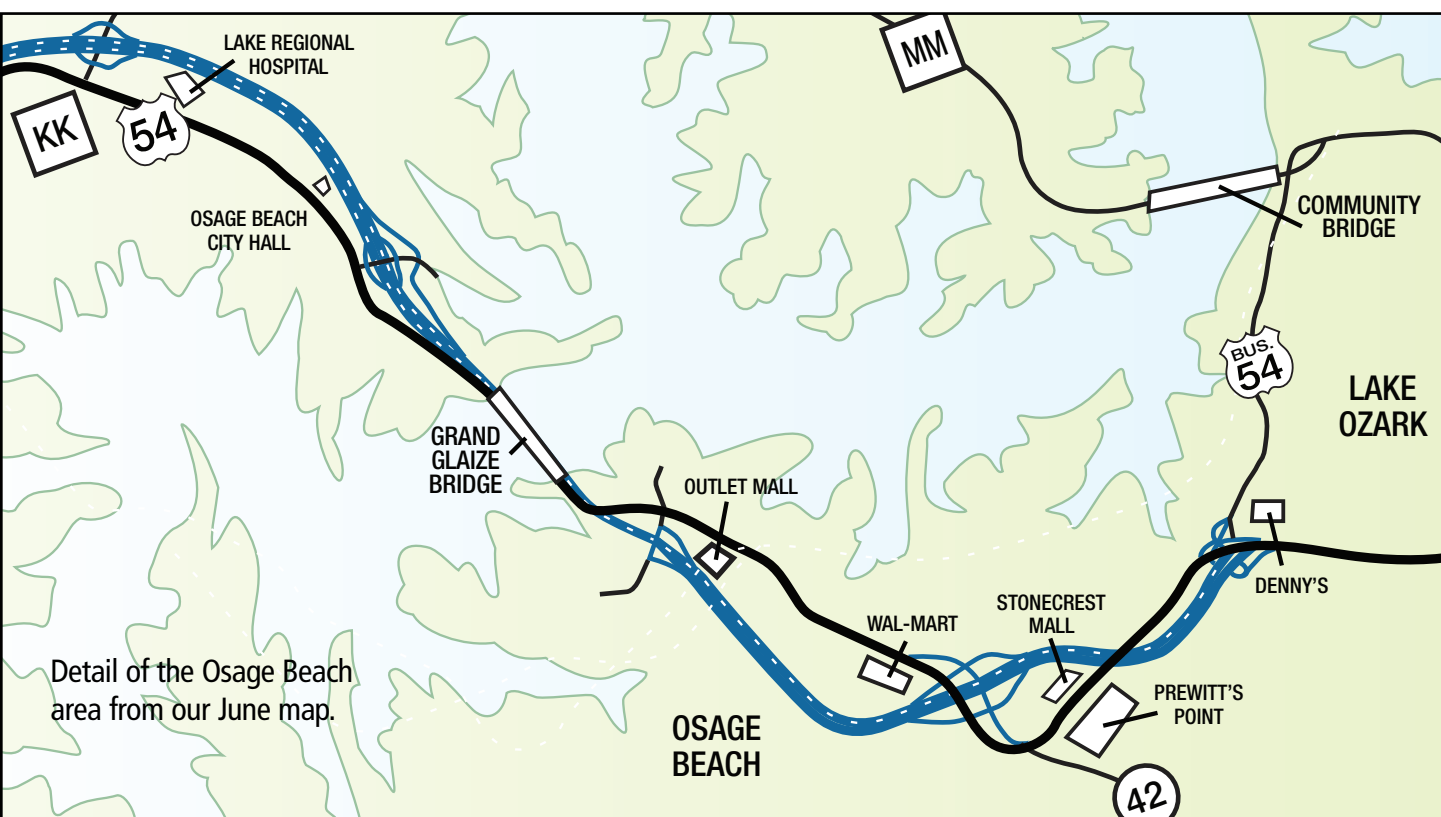
When asked about the widening of the Grand Glaize Bridge,

Bob replied, "The bridge is already wide enough to accommodate three lanes of traffic in each direction. We'll simply re-strip the bridge at the appropriate time." The cost of the Highway 54 expressway is \$99 million.

The Highway 5 improvements will begin this fall and open to traffic in the spring of 2008, according to Lynch. The four lane divided highway will be in two sections. The first is one mile south of the Niangua Bridge through Camdenton to just south of the high school and will have three interchanges, at 5-89, east of the square at Highway 54 and between High Brothers Lumber and 84 Lumber. The cost is \$50,000,000.

Phase II of the Highway 5 project will begin at the High Brothers Lumber and 84 Lumber area to the Laclede county line. This seven mile stretch will be referred to as a "Super 2" and feature ten foot shoulders and passing lanes. These passing lanes are a first for the state of Missouri, according

continued on page 5



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Amendment 3 accelerates Lake highway improvements

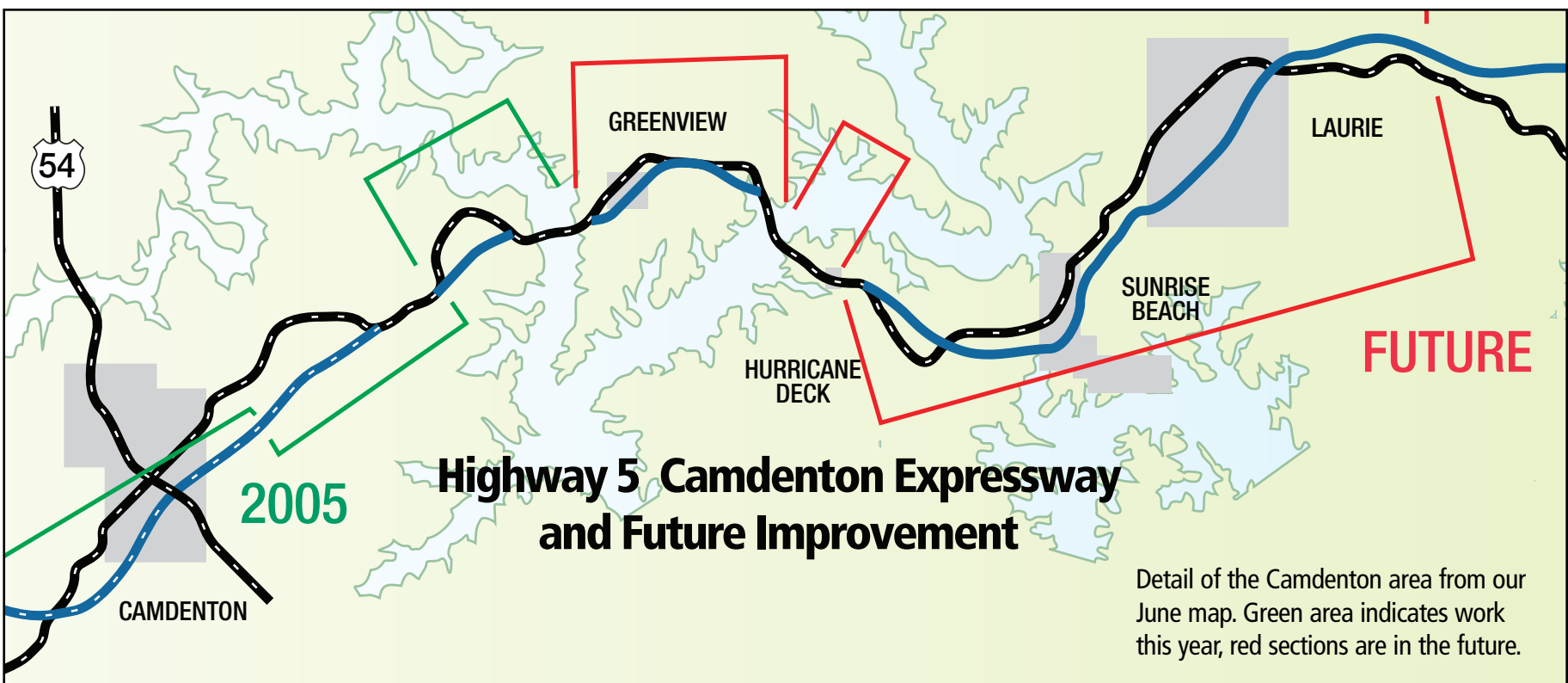
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to Lynch. Lynch said, "They're very similar to climbing lanes, but will change back and forth.

For a mile stretch the north lane will be able to use the passing lane, the next mile the south bound will use it. This has been

done extensively in Europe and helps keep the cost of construction down." Construction on Phase II of the Highway 5

improvements will begin in 2008 and scheduled for completion in 2010. The cost of phase II is \$38,000,000. All of these improve-

ments are being paid for by the passing of Amendment 3. ■



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The new way to eBay- QuikDrop to open in October

by Monica Vincent

How popular is eBay? Popular enough to be the focus of a new television show. This fall Discovery Channel will premiere "Pop Nation: America's Coolest Stuff" featuring America's fascination with collecting pop memorabilia and selling it at online auctions.

But don't imagine that pop culture items are the only thing to find on eBay. In fact, it would be hard to imagine any item that can't be bought there. Although collectables are still a large part of the eBay market, eBay Motors now provides fully 1/3 of the profit. Household products such as linens and furniture also hold a major share.

Cable isn't the only industry to take advantage of America's love of the internet auction site. eBay has also spawned a chain of service locations dedicated to helping the millions of people who are out of time, out of patience, unwilling or unable to spend the necessary computer time required to sell an item on the internet. eBay statistics favor opening professionally assisted drop-off stores since roughly 90 percent of all eBay users today are buyers, and only 10 percent are sellers.

Lake of the Ozarks will soon benefit from the services of just such an enterprise, when "QuikDrop" hosts its October grand opening in the Prewitt's Point shopping center. Recently named "hottest franchise in America" by Entrepreneur Magazine, QuikDrop opened in California in early 2004 and now has over 50 Quik Drop stores in the US, Canada and Australia. The company expects to have 500 operational stores in a few years. The Discovery Channel has chosen QuikDrop to auction off its items on "Pop Nation".

Dawn Busick, owner of the new store said she chose QuikDrop "because of its excellent track record and business model." According to Busick, the process is very simple and stress-free for the seller. "The average American has \$9,000 worth of stuff they can sell on eBay - they just don't have the time or know-how to get it done. That's where we come in. We're eBay experts."

An average QuikDrop store consists of an attractive front counter with flat screen monitors where customers can participate in researching and evaluating their products for sale. Quik-

Drop specializes in items over \$50 in value and can also sell autos, boats, heavy equipment and much more.

The staff takes professional pictures in a mini studio, writes effective copy and lists the item on eBay using special flash-based software. Once the item is posted, they send the customer an email with a link to the listing on eBay so you can follow the auction online. QuikDrop tracks the auction and answers questions from prospective buyers. When the item sells, the store handles the shipping of the item to the winning bidder and mails a check to the original owner of the item for the amount of the sale minus the store and eBay fees.

Fees are calculated based on the selling price: 38% of the first \$200, 30% of the next \$300, and 20% of the remaining (over \$500).

If the item doesn't sell, the customer has 30 days to pickup the item or the store donates it to charity who provides the store a receipt for the write-off.

QuikDrop also offers other services such as authentication. Bring in an autographed or numbered item and they will verify it for you. Other valuable services include video conversions, photo conversions, duplication and every digital imaging service you could need.

Says Busick, "We will be offering other services in the future such as charity auctions and eBay classes in the conference room."

Busick is also excited about another potential for this area. "We are going to offer businesses our internet services to list their old inventory for a commission. This could be a really successful venue for boat brokerage." ■



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Paula Nordstrom

Jacob's Cave - A Lake Area Original

by Michael Gillespie

If there were an official list of time-honored attractions at the lake area, Jacob's Cave would be among them. As old as the hills themselves, opened commercially since 1932, and under the same ownership for 40 years, Jacob's Cave stands in a class all its own. The man behind this icon of tourism is Frank J. Hurley.



The horizontal crack in this column is evidence of an unknown shift—possibly an earthquake. Photo by Michael Gillespie.

Hurley's association with the cave began in 1965. Prior to that time he had been scratching out a living in northwestern Iowa, near the tourist area of Lake Okoboji. "I was farming 500 acres of ground, milking 46 head of cows, and had 4 children to take care of," says Hurley. "I couldn't do all three and do a proper job." He was thinking of moving and maybe buying a farm in Missouri.

Five hundred miles to the south, the Lake of the Ozarks area was in the grips of its first big economic boom. More



The "Elephant Head" formation, composed of layers of calcium carbonate. Photo by Michael Gillespie.

tourists than ever came streaming in from Kansas City and St. Louis. Over 400 resorts and motels dotted the shoreline and highways in the region. The infrastructure that had served for thirty years buckled under the strain. Highway 5 between Versailles and Gravois Mills—at one time a twelve mile adventure of narrow pavement and sharp curves—was the first major renewal. The realignment of Highway 5 knocked Jacob's Cave off the main artery. Old Highway 5, which had passed within a half-mile of the cave, was now designated state route TT and practically abandoned by tourist traffic. The cave's owner at that time, real estate broker Russell P. Hall, put the cave up for sale.

Hurley had never been to Lake of the Ozarks, but one day a friend told him about a show cave for sale there. Hurley had no particular interest in caves or geology, but he had seen neighbors and acquaintances make money from local tourism and, as he says, "I figured if they could make a living doing that, I could too." Hurley bought the cave and he's been making a living here ever since.

Visitors to the site drive down a wide graveled access road and park in front of a two-story building that heralds the entrance to the cave. Judging from the variety of license plates on cars in the lot, the cave attracts tourist from far and near. "We get visitors from all over the world," Hurley points out. He estimates 5,000 to 6,000 guests annually.

The entryway to the cave yawns opens at one end of a gift shop. About the size of a double-car garage, it is a man-made orifice. The original entrance, little more than a crawl space half filled with water, is located a few hundred feet to the right. That smaller, natural opening was discovered quite by chance well over a century ago. Hurley delights in telling the story: "Jacob Craycraft discovered the cave. He was a miner, a prospector. He was looking for barite and lead. That that was the main industry in this area. There's a fault line that runs right along here and he was prospecting along here with three men and a six year old boy. They sat and ate their lunch at noon, and there was a hole on the side of the hill. A chipmunk run through that

hole and they got to throwing rocks at that hole, and somebody hit it just right and the rock sounded kind of funny. They got done eating their lunch, dug it out, and found a cave. Near the back of the cave there is a signature written on a formation: Jacob Craycraft, the man who discovered this cave in 1875,

August the eighth."

The cave tour goes back a half a mile. But Hurley asserts that there is much more beyond that. "I thought this was the cave, but it's not. It's an overflow from a bigger cave system. The bigger cave system is on the other side of the road and it comes out down in the Gravois Arm at the

lake." The bigger cave is filled with water, he says. The only way to trace it is by "witching"—the use of divining rods. "No man's ever been in there," he adds. Author and cave expert H. Dwight Weaver concedes that there probably is much more to Jacob's Cave.

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Cars and entrance building to the cave. Though the building pictured in this circa 1952 postcard was destroyed by fire, the current entrance building bears a close resemblance. From the postcard collection of H. Dwight Weaver, used by permission.

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Jacob's Cave - A Lake Area Original



From a paved walkway, these 1950s-era visitors examine the "Elephant Head" formation. From the postcard collection of H. Dwight Weaver, used by permission.

continued from previous page

He explains: "You come to a place that's water filled or you come to a place where there is sediment that's been deposited or gravel and sand, and you have to dig to find more cave. There is a good possibility that Jacob's Cave is quite extensive and in recent years the local cavers have come to believe that there is quite a bit more to that cave that goes underneath Highway TT."

Hurley employs five guides. "They've got to be smart, with the gift of gab—and a pretty smile." This last he says with as a tease as he nods toward today's tour guide, Versailles High School student Brett Gerlt. As the tour encounters its first formation, a column of calcite that hangs down from the ceiling and grows up from the floor, Brett clears up a conundrum for non-cavers: "Stalactites stick tight to the ceiling; whereas you might trip over stalagmites."

The tour follows a slow moving stream. The air temperature is a constant 52 degrees as water drips here and there from unseen sources in the ceiling, in some places forming intricate "soda straws" made of calcium carbonate. True to their name, they are hollow in the center, from whence a droplet of water slowly forms. The soda straws and countless other curtain- and ribbon-like formations that hang from the ceiling and the wall, and spike upward from the floor, bear witness to unimaginable spans of time. Brett points out that it takes an estimated 100 years for one cubic inch of calcite to form. Yet some of the underground features are hundreds of cubic feet in size.

Water created the cave by dissolving and eroding the dolomite rock through which it

enlarging the headroom of a passageway. A small dynamite charge blew out the base of a cavity that proved to be a large geode. (A geode is a hollow space within a larger rock, usually filled with water, wherein crystals are formed.) Though most geodes

are small enough to hold in one hand, this one is at least six feet in diameter. The visitor actually stands partially inside the geode while observing an inner wall lined with milky white calcite crystals. This is unique to Jacob's Cave.

The tour path through the cave is entirely paved and accessible by wheelchair and stroller.

Tours of the cave last approximately one hour and start on demand. Admission is \$10 for adults, \$5 for children 4-12 years old. Jacob's Cave is located five miles south of Versailles, or four miles north of Gravois Mills, off Highway 5. Turn east onto route TT for two miles. Watch for the sign. The cave is open year round. ■

extends. One area of the cave displays a high, dry ceiling that is pockmarked with indentations, appropriately called "spongework." Here one can easily imagine the abrasive power of moving water as it ate away at the permeable stone. Cave expert J. Harlan Bretz wrote in his 1956 book, *Caves of Missouri*, that there is no other show cave in the state with such an extensive display of spongework.

Farther into the cave some of the calcite formations that connect from ceiling to floor are cracked at their narrowest point, a few even being offset by several inches. While Frank Hurley believes this horizontal cracking is evidence of one or more earthquakes in the far distant past, there may be other explanations. Dwight Weaver suggests that this may have been caused by the loss of soft underfooting. "A lot of those formations formed on top of clay banks, and water comes along and washes the clay out," says Weaver. "If the calcite deposit isn't very secure or solid, it may fracture."

One of the cave's features was discovered accidentally when



Tour Guide. Brett Gerlt, tour guide, ready to explain the underground wonders of Jacob's Cave. Photo by Michael Gillespie.

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World-famous Ticonderogas made in Versailles

by Michael Gillespie

Since 1982, Versailles, Missouri, has been home to a facility whose household product is distributed globally. From its 121,000 square foot manufacturing plant at the corner of Fair-

lake area's pencil factory.

"This building was originally owned by Brown Shoe Company," says Gray from his office just off the production floor. "Then it was bought by Wallace Pencil Company out of St. Louis— who

was made to shift all of its pencil manufacturing process to Versailles. At about the same time, the company formally changed its name to Dixon Ticonderoga.

Established in 1827, the company can be regarded as an American institution. Even its product name and packaging bear out a strong sense of history and tradition.

"Back in 1913, the sales and marketing group of Joseph Dixon opted to change the name of its American Graphite pencil to the Ticonderoga pencil," explains Gray. "Our graphite mine was [then] at Ticonderoga, New York, and the company wanted to do something to commemorate the people who fought in the Revolutionary War battle of Ticonderoga. For years we carried a picture of Ethan Allen on our boxes of pencils. So the pencil has been called the Ticonderoga for almost a hundred years."

The pencil manufacturing process is a relatively straightforward combination of machine activity and human manipulation. The pencil leads, or cores, are a ceramic product made from a combination of graphite and clay. The ratio of

graphite to clay determines how dark the pencil mark will be—more graphite produces a softer lead, which makes a darker line.

The graphite and clay are mixed together in a process known as kneading. Then the mix is formed into cylinders, called slugs. The slugs are forced through dies that extrude the small-diameter pencil cores. At this point the cores are still quite soft, due to their high moisture content. They'll be fed into a kiln and baked at 1,800-degrees for six hours to dry them out.

Traditionally, the wooden barrel of the pencil was made from eastern red cedar. Most commercial cedar logging was done in the forests of Kentucky and Tennessee. But the number of red cedars began to dwindle in the 1920s. Pencil wood suppliers were forced to buy cedar fences and barns—sometimes offering to rebuild them with other woods as payment.

"That's when they started testing alternate species," says Gray, "and they found that the incense cedar, which was indigenous to northern California and Oregon, was very well suited for pencil making." Through careful reforestation, the incense cedar remains a renewable resource and the backbone of today's wood pencil industry.

The cedar wood is planed into thin slats at the lumber mill and shipped to Versailles by truck. Each slat is slightly over half the diameter of a pencil and roughly the width of ten pencils. After a drying process, the slats are grooved for the lead cores and divided into top and bottom halves. The cores are glued into the bottom slats, and the top and bottom slats are glued together and sealed with pressure and heat. (Look carefully at the sharpened end of a pencil and you can see the bonded seam.) Then the joined slats are milled into individual pencils. Next comes inspection, lacquering, and foil stamp lettering.

Pencil inspection involves measuring length, diameter, and lead centering. All the tolerances are close, but special attention is given to the positioning of the core. It must be centered within ten one-thousandths of an inch.

"If we get a complaint that the lead is off center," says Gray, "we usually find it's the pencil sharpener that's off."

continued next page

The Process of Making a Pencil

Photos by Mike Gillespie



1
The refined clay and graphite are thoroughly mixed in large hydraulic kneaders and formed into cylinders known as slugs.



2
The pencil leads, or cores, shown here coming down the line, have been extruded from the slugs. At this point they are soft and pliable.



3
The cores are hand packed into containers for firing in the kiln. This worker's latex gloves are shiny gray from handling the graphite.



4
The graphite cores have been glued into place in the upper row of slats. Soon, the upper and lower slats will be joined together and cut into ten pencils.



5
Stacked two high, with the graphite cores sandwiched inside, the joined pencil casings are about to undergo a pressure sealing process.



For more than two decades the Dixon Ticonderoga Company has been a major employer in the lake area. Photo by Mike Gillespie.

ground Road and Petty Drive, the Dixon Ticonderoga Company produces its trademark Ticonderoga pencils, billed as "the world's best."

The Versailles assembly plant produces pencils at the staggering rate of 800 per minute, or 432 million a year. The *Business Journal* visited with Mr. Terry Gray, vice president of manufacturing consumer operations, to get a behind-the-scenes look at the

was purchased by Joseph Dixon Crucible Company, of Jersey City, New Jersey." (The name "crucible" referred to the company's original product—graphite ceramic containers used for holding molten metals.)

In 1984, a massive urban renewal project forced the company out of its New Jersey factory. The corporation already produced pencil leads in its Versailles plant, and the decision

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continued from previous page

The pencils are painted by feeding them through cups of lacquer—four coats are required. As the pencils exit the paint cup, they pass through a soft grommet that squeezes off the excess lacquer and produces a smooth, unblemished surface. The product then moves down a conveyor for thirteen seconds—the exact time needed for drying. (Yellow is the traditional color for pencils because for many years the best graphite was mined in China.)

The pencils then receive their lettering. The wording on the Ticonderoga is embossed into the pencils by a stamping machine. The words are slightly recessed into the wood because the green lettering is actually a micro-thin foil rather than an ink.

Next the ferrule is attached. The ferrule is the metal band that holds the eraser.

"It comes from various factories," says Gray. "It's a specialized material, especially with the tooling, because the ferrules are made primarily with old shell casing machines from World War

II. At one time we used to have machines that did that, but the tooling is so specialized."

One end of the pencil is shouldered down slightly to accept the ferrule.

After the ferrule comes the eraser—also an outsourced product. Erasers are made of a non-toxic, synthetic material with a little pumice blended in to give them grit. The ferrules and erasers are glued into place with a super adhesive, rather than punched or crimped as with some other manufacturers.

Lastly, the pencils are packaged, by hand or by machine, depending on the size of the box. On one line the pencils are automatically inserted into a 12-count package, while on another a human operator deftly grabs four dozen pencils at a time and neatly places them into the popular 48-count box. The plant's output is shipped to Dixon's central distribution center in Macon, Georgia. Versailles typically ships two or three trailer loads per week to the center.

Dixon Ticonderoga also manufactures modeling clay, watercolors, chalk, crayons, markers,

and highlighters (under the brand names of Prang and Vinci), mostly in its Mexico City facility. The Versailles plant is the company's only graphite pencil factory. But Versailles produces more than the Ticonderoga pencil. In equally impressive numbers, Versailles cranks out large diameter pencils for children ("My First Pencil"), carpenter pencils, colored-lead pencils, and specialty pencils with advertising logos or fancy foil designs. The plant employs a graphic artist to create eye-catching patterns. According to Gray, the specialty lines account for twenty percent of the plant's output. Most specialty orders come from the firm's marketing headquarters in Heathrow, Florida.

Although the Versailles plant keeps a low profile, it nevertheless has attracted its share of media attention. The facility twice has been featured on national television. Most recently, in 2004, it was profiled on the Travel Channel program *John Ratzenberger's Made in America*.

Terry Gray proudly points out that Ticonderoga pencils are not just made in America, but "Mis-



6 After being individually die-cut into round, hexagonal, or flat shaped pencils, the product is inspected for uniformity.



7 After passing through vats of yellow lacquer, the excess is wiped off and the pencils begin a journey down the drying line.



8 On the left, one end of the pencil is milled down to receive the metal band, known as a ferrule.



9 Erasers are fed through tubes and glued into the ferrules, three pencils at a time.

souri made." Clearly it's been a blessing to the local economy. Though Gray declines to estimate how much money Dixon Ticonderoga pumps into the area, he did point out that the plant employs 220 workers. They

come from Stover, Versailles, Eldon, Gravois Mills, and Laurie. With year-round, steady employment, competitive pay, and benefits, Gray suggests that Dixon's economic impact is considerable. ■

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Camdenton home to Catalyst Recording Studio

by Allison Schneider

Located on the square in Camdenton just under the big billboard is an unobtrusive little building with a new fascia and a stained glass window that fits in with the rebirth of the town square. The sign above the door announces that it is the home of Catalyst Music, Inc., Recording Studio and the home of "Al's Place".

"Al" is Al Phillips, owner of Catalyst Studio, a recording engineer/ musician with over 20 years experience in the business. Born in Washington and feeling the call of the Los Angeles music scene when he was 18, Al is an accomplished recording engineer. According to Al, while the producer is responsible for the outcome of a recording and costs involved, the engineer is the guy who makes it sound great. While in Los Angeles, Al spent almost 10 years honing his talents at Hollywood Sound Recorders, Sparrow Records and other independent operations around the city. He has worked with such performers as Bonnie

Rait, Laura Branigan, Debby Boone, Reba McEntire, Boz Scaggs, Smokey Robinson and a staggering list of artists that are instantly recognizable. He has worked on the sets of many feature films as well – "Goodfellas" and "Mambo Kings" among them. His television credits include commercials for McDonald's, Pringles, and Jell-O as well as "Garfield's 10th Anniversary Special", "Family Matters" and "Dick Clark Live". Al has earned his chops.

In 1994, a friend who lived in the Lake area told him about a studio that was in need of someone to take over. Al and his wife Cathy thought that this sounded like something they would enjoy taking on, so they packed up and moved to Camdenton, Missouri and took over the floundering operation. In 2000, they moved into their current facility on the square, outfitting it with a full performance and recording studio that Al takes great pride in. With a strong foundation in Christian music, he became affiliated with a new, growing church

in Camdenton, the Lake Family Church, where he currently serves as Executive Pastor and Elder. "The studio is more of a hobby right now," says Al. "I look to cover expenses at this time. It's obviously something I'm wanting to build up, but right now it's basically a non-profit organization."

While the basis of Catalyst is a full-featured digital recording facility, the building also offers an intimate live performance area reminiscent of a coffee house. Every Friday night performers can show up and show their stuff live in front of a small crowd. "It's really a chance for singer/songwriters to try out their ideas" Phillips says, "we have a good group of people who show up almost every week to hear the performers. It's a great venue and a good opportunity for local talent. We welcome everyone." He plans to add a coffee and snack bar at a later date.

"Right now," says Phillips, "people find me mostly by word of mouth, I don't really advertise." That doesn't mean he's not



busy. Since moving to the Camdenton area, Al has produced and engineered recordings for a multitude of local and national artists. While many of the artists are Christian Music performers, he doesn't limit himself to that genre. "I love all music," he says "I'll work with any type of musician and will be able to direct them and help them come up with a polished product. I've worked with so many different types of artists it's never a prob-

lem." The list of projects and artists since moving here is long and includes everything from the Main Street Music Hall in Osage Beach to Johnny Driscoll of New Orleans. It's a long list of production success.

What's it take to make a record? Well, that all depends on how intricate it is. "Sometimes people will bring in a voice recording on a cassette or something and ask for help in making

continued on page 27

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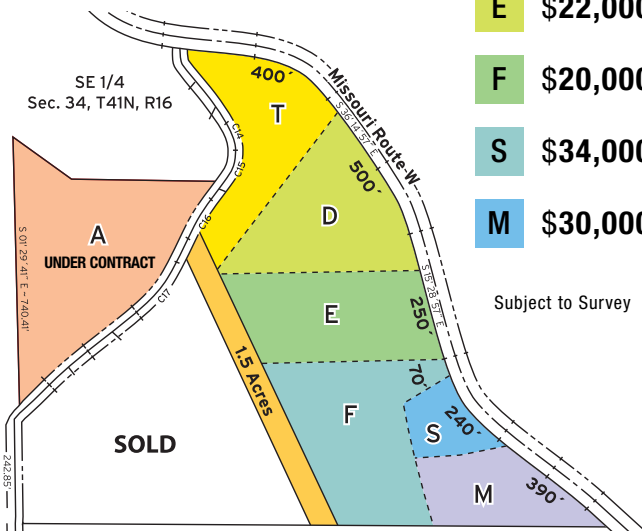
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Coming to a store near you - Point of Sale systems

by Michael Gillespie

Have you ever purchased an item at a retail store and been asked for your phone number, zip code, or even your birthday? Have you ever been to a restaurant where the waiter takes your order on an electronic notepad? Ever see a store clerk enter items on a touch screen? To one degree or another, these are various forms of electronic retail technology known as point of sale (POS) systems.

"Point of sale systems is a fairly broad term," says Rob Kraft, of KCX Information Systems in Lee's Summit, Missouri. "Point of sale is generally any electronic device used at check out. These systems are sometimes very crude, sometimes they are sophisticated computers storing lots of information. In the last ten years more and more point of sale systems are computer-based because computers can do so much more."

In the traditional store equipped with a stand alone cash register, the register prints a PLU tape and a sales total tape at the end of each day. The PLU tape lists the items sold, which will be entered into some sort of inventory tracking system, perhaps a simple computer program or even a written ledger. At some point the manager will notice the dwindling supply of a certain item in inventory, and reorder it. The process is slow, tedious, but it works — or does it? Clerks have been known to enter the wrong PLU number when keying in an item; managers sometimes misread the printout on a PLU tape. The result is the store completely runs out of an item before anyone notices that the stock is gone. While electronic cash registers allow for preset pricing and other low-order programming, they do not have the advantages of a fully computerized, error free, point of sale system.

POS systems combine the functions of sales and inventory control, and more. Items brought to the check out are scanned for their bar code, eliminating miskeyed items. The system can provide on-the-spot discounts for certain products or progressive quantity discounts. It records customer demographic information. It processes cash, check, or credit card sales. It keeps track of the changing

inventory situation in real-time. It can even reorder an item when a threshold value is reached in inventory.

One of the major selling points of POS systems is inventory control. POS systems can tell a buyer or advertiser what is selling, when or where it sells best, and even to whom it sells. It can gauge the effectiveness of a price change, or an advertising campaign. It can indicate what zip code to target with mailings.

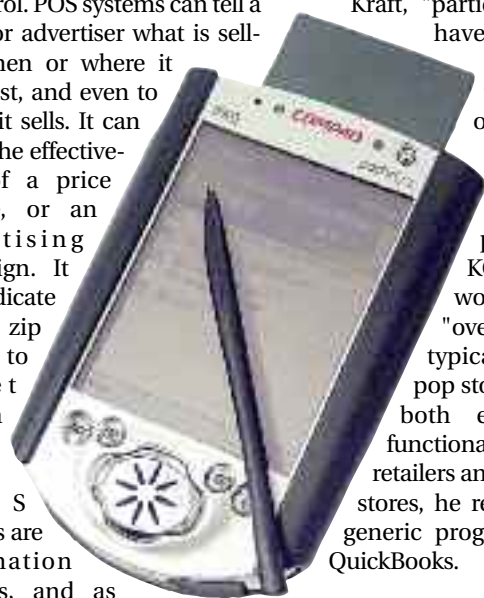
POS systems are information systems, and as such they can be tailored to specific needs. For example, collecting customer demographics may not be of prime concern for convenience stores, but it is essential for retail outlets that aim their advertising dollars at specific clientele. Identifying an individual customer by the use of a phone number speeds up return transactions, warranty claims, and layaway payments.

A complete POS system requires a collection of specialized hardware that replaces the typical functions of a cash register. A common list of hardware for each check-out aisle would include a receipt printer, cash drawer, magnetic stripe reader, check reader, keyboard, monitor, scanner, scale, and a customer display screen. The keyboard and monitor can be combined into a touch screen. The touch screen is easier for cashiers to use since all information is displayed before them (usually color-coded) and they don't have to take their eyes off the screen.

Numerous companies produce point of sale software, often designed for specific retail groups. Microsoft for example, offers different POS programs customized for apparel shops, liquor stores, gift and hobby shops, and sporting goods outlets. They make their programs available with hardware bundles starting at about \$3,000. And there's always custom software

development companies like KCX.

In general, high-end POS software is best for retailers with "hundreds of items and multiple store locations," says KCX's Rob Kraft, "particularly if you have a corporate office where you do most of the buying and distribute to each location." Kraft points out that KCX's product would be "overkill" for the typical mom and pop store in terms of both expense and functionality. For small retailers and single outlet stores, he recommends a generic program, such as QuickBooks.



Compaq's I-Paq (above left) is one of many handheld PDA's (personal digital assistant) that can speed tasks such as inventory by scanning and recording merchandise barcodes and then "beaming" the data back to the POS system via wireless networking.

Intuit, the makers of QuickBooks, offers a QuickBooks Point of Sale Basic 4.0 for Windows. Using a PC rather than a cash register at the sales counter, it tracks sales, inventory, and customers, and sells for \$799.95. But to be fully functional, the retailer will need the additional hardware package (receipt printer, bar code scanner, cash drawer, and credit card reader), which Intuit bundles with its software for \$1,499.95.

Dell sells a QuickBooks POS with their hardware. For \$3,424 the buyer gets a processor with Windows XP Professional, LCD monitor, mouse, POS keyboard, cash drawer, receipt printer, and bar code imager (scanner).

These bundled deals may not be for everyone. Many retailers feel they can swing a better deal by purchasing the hardware separately. In that case, experts recommend buying the software first— since it will determine

what type of operating system is required.

In general, when looking at a POS system, check out its maintenance software. It should be very user-friendly when setting prices and creating on-screen menus. Restaurants should consider wireless PDAs (hand-held portable computers). This eliminates wait staff lined up to use the touch screen. For many retailers, switching to a POS system will also mean switching to a barcode system for scanning the merchandise. The speed and accuracy of barcoding is a key reason in moving to a POS system. The typical error rate for human data entry is 1 error per 300 characters. Barcode scan-

ners are much more accurate: the error rate can be as low as one error in 36 trillion characters depending on the type of barcode used. Not all items have bar codes, in which case retailers have to create and print their own. Most POS systems will do this.

Like it or not POS systems are here to stay, primarily because they provide much more information than the traditional cash register system. That information can be used to buy smarter, respond to trends, improve advertising, enhance customer service, and— bottom line— to reduce costs. ■

POINT OF SALE SYSTEM VENDORS

In addition to those mentioned in the article, here's a partial list of small business POS system vendors and their specialties:

AGKSoft. <http://www.agksoft.com>

Providers of gas station and convenience store POS systems.

Atrex. <http://www.atrex.com>

POS systems that emphasize inventory control.

Attitude POSitive. <http://www.attitudepositive.com>

POS system designed to work with QuickBooks.

CAM Commerce Solutions. <http://www.camcommerce.com>

POS, inventory management, and internet storefront software.

Catapult. <http://www.ecrsoft.com>

Independent grocery, health, food, beverage, and gift retailer POS systems.

DataMax. http://www.datamaxsys.com/ncr_terminals.html

NCR POS terminals for gas stations, retail stores, hospitality industry.

Datasym. <http://www.datasym.com>

POS hardware and software for convenience stores and small grocers.

Freeman Software. <http://www.freemanpos.com>

Barcoding equipment, printers, scanners, cash drawers and other POS solutions for parts and service providers.

Hewlett Packard.

<http://welcome.hp.com/country/us/en/prodserv/desktops.html>
PC based and proprietary POS systems.

IBM. <http://www.pc.ibm.com/store/products/peripherals>

Wide variety of retail POS hardware systems.

POSitive Software Company. <http://www.gopositive.com>

Small store POS for Windows or DOS.

Retail Plus. <http://www.retailsoftware.com>

POS system with inventory control, invoicing, client database and QuickBooks integration for small stores.

Retail Pro. <http://www.retailpro.com>

POS for specialty retailers.

Retail Solution. <http://www.nwns.com>

POS for Window or DOS, including modules for rental, time, and attendance.

Specialized Business Solutions. <http://www.keystrokepos.com>

PC based software for small retailers and service providers.

SureSELL. <http://www.suresellpos.biz>

POS featuring customer information and inventory.

Technology in the workplace

by Mike Bissell

"It's all computers now." How often have you heard that phrase in recent years? If you have, it was probably expressed in a disparaging tone of voice. But like it or not, computers have invaded

owned and operated Saffee's Ladies Apparel since 1924 with stores in Osage Beach, Jefferson City, Columbia, St. Joseph, Lawrence and Overland Park. He too has seen the changes computers have created since they've

customer comes in and places their order, it instantly shows up in the kitchen area. Then the people in the back prepare the order in 30 to 50 seconds, the time taken for the product to come off the back line from the time it appears on the kitchen video."

For all Lake area businesses, finding and keeping qualified employees remains one of their biggest challenges. The use of computer technology effects hiring practices in different ways for different businesses.

"From an operational standpoint up front," Snellen said, "this is an age of computers and most of our young people grew up on video games. Within three to five hours of training, they can be proficient enough where they can actually come up and take orders and wait on customers, which is a pretty fast turn around for new employees."

"Computers have helped us," Snellen continued, "because the more efficient you are, the less people you have to have. So if there are new ways we can utilize technology to help us save time, we're going to use it. My managers don't have to be in the back counting product to do inventories, or determining how many

Businesses turn to computerized point-of-sale systems for efficiency



buns to set out for the next day, because all of those things are printed out for us."

For Mercurio, hiring the older worker can sometimes create problems.

"The biggest deterrent with using new technology, is if you hire someone who is over the age of 50, they have a tendency to be a little more afraid of a computer," Mercurio explained. "At the start of the computer revolution, if you made a mistake, you could mess up the entire system and

they would be afraid they would get in trouble. Now, even if you turn the system off while you're working on something, all you're going to lose is the information you were working on at the time, where in the past you might lose the whole day's work."

"Younger people, for the most part, are aware of that and aren't afraid of making a mistake,"

continued on page 16

because a lot of them have been exposed to computing, in one

nearly every facet of everyday life, especially in the workplace.

Gene Snellen has worked for McDonald's since 1970 and is the area supervisor for five McDonald's restaurants owned by Jim Baumgartner. He's seen many changes in the way business has been conducted over the years.

"Two years ago, we started putting complete computer systems in all of our restaurants," Snellen said. "We refer to that as back office computers. Our register systems, at the counter and at the drive-through, are tied into the computer in the back room. That allows us to have instant reports. All of our ordering is done on the computer; it projects our orders for us. All of our historical data, as far as sales records, sales trends, labor, food cost, sales per man hours, overages and shortages, refunds--just about anything we might want to know that effects our operational basis, is all at your fingertips in the back room."

"When we ring up a Big Mac as a customer orders it," Snellen explained, "it reduces our inventory in our back office computer by a bun, two patties, the cheese and all of the condiments. This will also tell you the variances--if you're getting the meals your supposed to get, or if you have some slippage in your inventory. You know exactly what you sold and how much product you should have used to make that sale so that you can determine what your food costs are. All of our scheduling is done on our computers, based on four to eight weeks of historical data. It projects our crew needs for weekends. We simply program in new employees, their level of proficiency, our core scheduling as to how they would like to work, then the computer generates a schedule on a weekly basis. We still have to tweak it a little bit, but it does all of that."

Mark Mercurio's family has

become commonplace in the workplace.

"Computers help us in almost every facet of our business," Mercurio said. "In an immediate sense, they help us track fast moving merchandise. The best way to put it is, 'you feed the hungry horse'. If one of our stores is selling an item, and another isn't, we can move the item from one store to the next. This helps keep the inventory flowing, and you don't have to overstock an item in the 'good' store. If there's a slow item, you know you have to mark it down to help get rid of it. What computers have done, is given us the ability to sell from one store, with the inventory of six stores. Also, if a customer sees something they like, and we don't have the correct size they want, we can check to see if it's in another store and have the item for them in a couple of days."

Efficiency and customer service are a common characteristic of successful businesses. Both Gene Snellen and Mark Mercurio utilize their computer systems to the fullest.

"Computers have been invaluable in tracking customer purchases at Saffee's," Mercurio explained. "If a man comes into our store and wants to buy clothing for his wife, mother, sister or whoever, we don't have to guess at sizes. So whatever the occasion, it makes it real easy to know what the lady likes, because we can track brand names, size and even color. This really helps cut down on returns and exchanges because we have a pretty good idea that it's going to fit and she's going to like it."

For Snellen at McDonald's, customer service is most often expressed in getting the order to the customer on the go in the shortest amount of time.

"It's called a kitchen video system and you'll see them in almost all restaurants these days," Snellen said. "When a cus-

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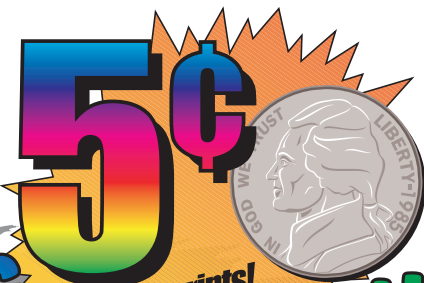
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Tips from TNT

by Brenda Christen

Hitchhikers in my computer!

A friend of ours had just signed up for DSL high-speed internet (Digital Subscriber Line) and within a week they had pop-ups everywhere and not the kind young ones should see! He told me he called his internet provider and the service technician was nice enough to walk him through several steps which included: "He had me download Panda Antivirus and run that! Boy, you couldn't believe all the stuff it found! I had hitchhikers and spyware and adware! Then he made me go to the Lavalamp site and download a program there and run it!" By this time I was laughing with him. He couldn't figure out how it got into his computer past his software firewalls. This happens a LOT! Computer Technicians hear about this constantly, although not often as entertaining as this. Keeping a computer "clean" of viruses and spyware can be frustrating for users. Learning how and how often to use all of the programs required is difficult.

There are several forms of spyware:

1.) Adware — these track the sites you visit on the internet to bring you pop-ups that are geared more toward your searches.

2.) Mal-Ware — this is malicious advertising.

3.) Hijackers — these guys start getting passwords, etc., cause your browser to open to pages you don't want and won't let you change them back easily.

4.) Keyloggers — bad news; these dudes will take your credit card information and passwords and then allow others to use them! Yes, it happens quite frequently! This is one example of identity theft! People will start using your credit card and having a grand time at your expense!

5.) RAT — stands for Remote Access Terminal. They are using your computer easily as if they were in front of it, from another location! I believe that is enough said on that one!

What can you do?

1.) Get a good antivirus program. Panda Antivirus (pandasoftware.com) and Norton Antivirus (symantec.com) are two. Make sure the program is paid for and activated. Then keep it up-to-date! Get all the updates you can if your antivirus program doesn't automatically do it for you. The free antivirus programs are okay, but just remember you get what you pay for! DO NOT LET IT EXPIRE! Most antivirus software requires annual update fees. Then scan your computer once a month! It's just good maintenance.

2.) Delete all of your browser's temporary internet files as well as cookies. When you have your web browser open— Internet Explorer is the most common— go to "Tools" in the top menu bar, pull down to "Internet Options" and you will see the boxes in the middle of the screen to delete cookies and temporary internet files. If you can't find them, go to your start menu and do a search for them. If you have more than one user identity on your computer, (Windows XP gives user names in a list at startup) each user must do this as well!

3.) For spyware, get 3 - 4 anti-spyware programs. You don't need to purchase these. The top ones to use are: Ad-Aware v. 1.06 (Lavasoftusa.com), SpyBot Search and Destroy v 1.04 (Safernetworking.org) and the Yahoo Anti-Spy Toolbar (toolbar.yahoo.com). These are the most effective. The Microsoft Anti-Spyware program (microsoft.com/athome/security/spyware/software/) is getting better every day. If you feel the need to purchase one, Webroot's SpySweeper (Webroot.com) is one of the better programs. But you'll still need to use the other ones as well. Are you an AOL subscriber? You still need more than the anti-spyware program they offer. It does not catch all of them!

4.) Defragment the machine's hard drive. (In Windows XP, from Start, point to "All Programs", point to Accessories, point to System Tools, and then click Disk Defragmenter. Now select the drive - usually "C:") This is also just good maintenance.

5.) If you have ANY difficulties with any of these tips, or if you do not feel comfortable doing them, please take your machine to your computer store before you get any hitchhikers in your machine!

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

Technology in the workplace

form or another, and aren't intimidated by the technology, while the older person is so afraid of breaking something. Unfortunately, from my experience, to get reliable help, they need to be a little bit older as the job means more to them."

Success in business can in part be attributed to being able to adapt to changes in the marketplace, including those wrought by new technologies.

"What we find is that there is so much information you can glean from a computer system,

that you can spend days getting so many reports; that you can dig down so deep. It's amazing the information you can find to make your business more efficient. The information is there, you just have to dig to find it," Mercurio concluded. ■

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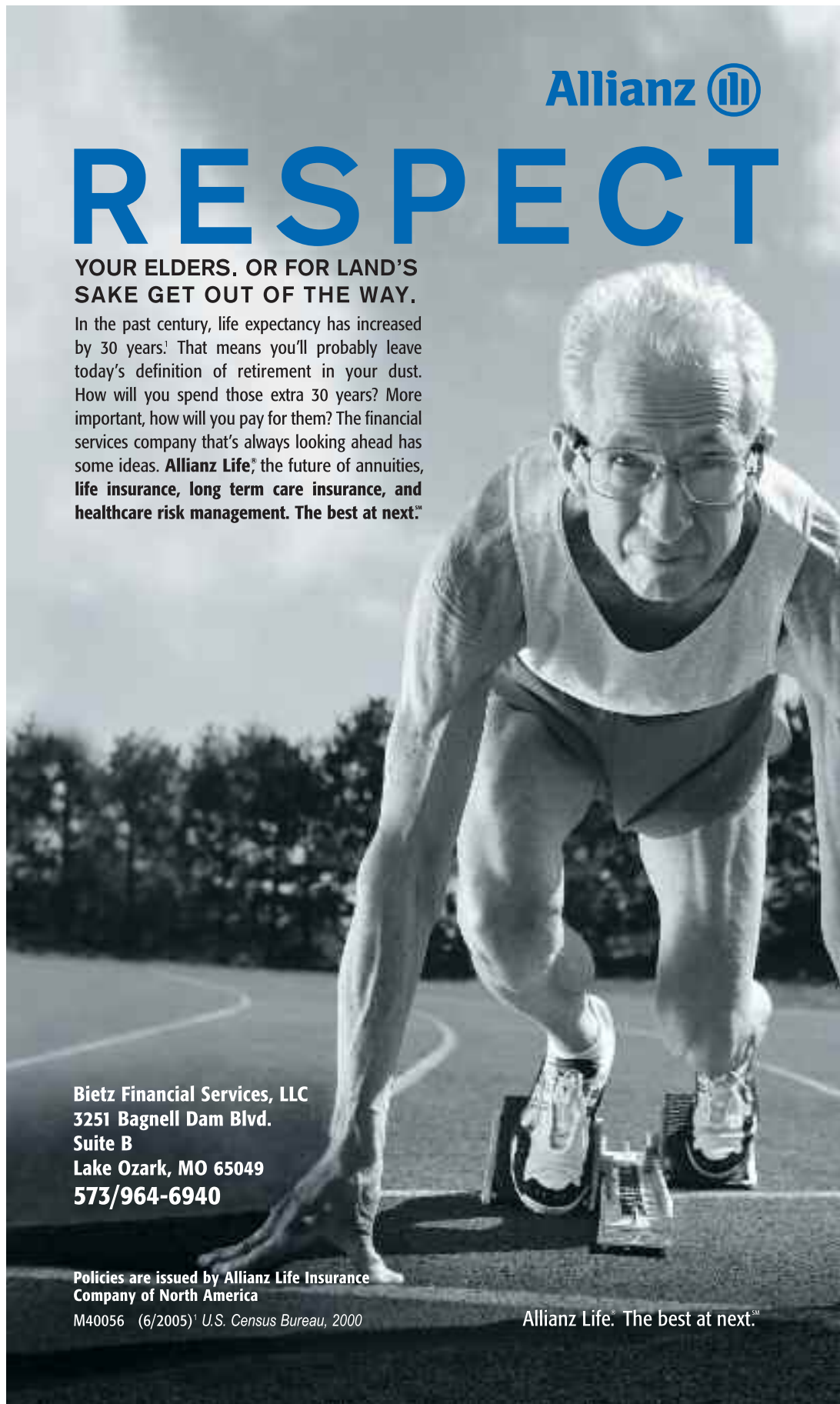
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*"Don't stay in bed, unless you can
make money in bed."*

- GEORGE BURNS (1896-1996)

Warthogs over the Lake?



by Mike Bissell

Ah, the Lake of the Ozarks. There's nothing quite like sitting out on the deck, enjoying the sights and sounds of a warm summer's day. Jet skis make their way up and down the cove with their interminable whir-slap, whir-slap. A fisherman, with infinite patience, works the bank, hoping for that big strike. Then a noise, which doesn't quite correspond with the surroundings, filters into your consciousness. The noise grows in volume; then fades just as fast. You look up, hoping to catch a glimpse, because you could no more not look up in response to such a sound as you could avoid looking down in reaction to hearing change jingling on the sidewalk. If you were able to see the source

Wing stationed at Whiteman Air Force Base, smiles at the notion.

The answer to why the A-10's are such a common sight over the Lake is as simple as looking at a map. Colonel Cord explains, "Look at a map of Central Missouri. Draw a line from Whiteman Air Force Base to Fort Leonard Wood, where we practice our bomb runs and gunnery. As you can see, that line will bisect the Lake of the Ozarks area."

As far as the A-10's flying so low? That's simply an error of perception, explains Lieutenant Colonel John Hoff, commander of the 303rd Squadron. "Usually, when people look up at a plane flying relatively low overhead, they're looking at a Cessna, or something similar to that. What

over form. "The A-10 was designed for the purpose of stopping Soviet tanks in Europe by providing close air support," Colonel Cord explains. "It has redundancy built throughout the airframe: twin tails, engines, hydraulics. There are also two secondary missions for the A-10. Combat search and rescue, by suppressing enemy forces until downed pilots and crews can be rescued. And also forward air control by spotting potential targets."

Major David Kurle is Chief of Public Affairs for the 442nd. He explains further. "The A-10 was designed to land on roads or primitive airfields, needing little support. It can start itself back up and get right back into the game. The distinctive twin tails and engines are set up high for a reason. You can knock one out and the plane can keep flying. Also, with engines up above the plane, if it is forced to land close to the battlefield, it's less likely to ingest foreign objects. It flies low in combat and is designed to take punishment. It just looks tough."

The plane was deployed for the first time in 1976, but by the late 1980's, with the demise of the Soviet Union, the A-10 was marked for mothballs. But during the first Gulf War, the plane was a stunning success. Now, its avionics have been upgraded to take it into the 21st century and it's on the military's books until the year 2028.

Support for the 442nd at Whiteman is provided by 900 reservists who serve one weekend a month and two weeks a year and by 200 full time Air Force personnel. As Colonel Cord says, "We have the best looking A-10's in the fleet. Our people take exceptional care of our Wing." And they've certainly had many opportunities to put their practice to the test in recent years. Since the 442nd's move to Whiteman in 1994 following the closure of Richards-Gebaur Air Force Base, the Wing has deployed to Italy to support the no-fly zone over Bosnia-Herzegovina, deployed to Iraq in 1998 for Operation Southern Watch, served in the Air Force's history making Aerospace Expeditionary Forces, took part Operation Northern Watch from Incirlik Air Base in Turkey and sup-

ported Operation Noble Eagle for a year after the 9/11 attacks, with elements of the Wing deployed at various times to the United Arab Emirates, Qatar and Afghanistan. The highlight of the unit's history came during Operation Iraqi Freedom, where the

basing; it's a cost saving measure and you're going to see more and more of that."

Whiteman currently is the home for the 442nd, the 509th B-



An A-10 in flight.

courtesy U.S. Air Force

Wing became the first Air Force fighter unit to seize and occupy an enemy airfield since World War II. 60 years after the formation of the unit to drop troops in Normandy during the D-Day invasion, the 442nd flew 1,204 sorties during Iraqi Freedom with no casualties.

In an age of base closings, Whiteman Air Force Base, home of the 442nd, appears to be safe. "Whiteman is a cutting edge base in that all branches of the service Navy, Air Force and Air Force Reserve and Army National Guard are all represented

2 Wing, the Missouri National Guard's 1st of the 135th Aviation Brigade, which flies the Apache helicopters and also transits the Lake area, and the Navy's Mobile In-Shore Under Sea Warfare Unit, which clears mines from harbors.

If you have a question about where the A-10's fly, you may contact Major Kurle at the Public Affairs Office at (660)687-3842. As Major Kurle says, "We want to be good neighbors."

The Lake of the Ozarks Business Journal would like to thank Colonel Patrick Cord, Lt. Colonel



Col. Patrick Cord, Wing Commander, 442nd Fighter Wing.

Bissell

of the noise, there's no way you could mistake it for anything else, with the twin tails and the paired engines perched on the top of the fuselage as if they were an afterthought. What you heard were twin General Electric turbofan engines, each capable of generating 9,065 pounds of thrust, and what you saw was the A/OA-10 Thunderbolt II, more commonly known as the Warthog.

The low level pass over the Lake of the Ozarks, and the frequency with which they occur, begs the obvious question: what are they doing? The common misconception is that they're practicing bombing runs on Bagnell Dam, or maybe using large cabin cruisers for target practice. Colonel Patrick Cord, commander of the 442nd Fighter

they don't realize with the A-10 is how big it is. At almost 15 feet high, 53 feet long and with a wingspan of over 57 feet, it's the same size as the B-25, a World War II bomber. The FAA requires us to fly at least 1,000 feet above populated areas and we're usually at 1,500 over the Lake. The FAA defines "populated" area as any area with a significant population, and the Lake certainly fits that requirement. It's simply a transit area with no tactical maneuvering." Lt. Colonel Hoff concluded.

But where does the moniker "Warthog" come from?

"Because it's ugly," Colonel Cord answers with a hearty laugh that only a designer, or a pilot who has flown the Warthog since 1980, could summon. The plane is a testimony for function



A-10's lined up at Whiteman Air Force Base. courtesy U.S. Air Force

here," Major Kurle explains. You see more and more of that across the U.S., where bases are consolidating into a multi-service organization. We have the real estate, we might as well have everyone here. It's called joint

John Hoff, Major David Kurle and Staff Sargent Angela Blazier for their help and co-operation in the writing of this article. ■

The Vandervort Report

How many times a year do we cross the Community Bridge?

I'm sure I cross the bridge more than most since I live in Sunrise Beach and do a lot of business on both sides of the lake. Those individuals who hardly ever cross the bridge, and think it doesn't cost them anything just because they seldom use the bridge, and think it doesn't cost them anything just because they seldom use the bridge, need to take a closer look at the reality of the situation. Everyone is paying the toll regardless of whether or not they personally ever use the bridge. Any business that crosses that bridge or uses goods or services that cross that bridge, has to figure the cost into what they sell their products for. If you buy any product on either side of the lake and any of those products had to be delivered by crossing the bridge, believe me, you are paying for it. If you have any service performed on your home or business, and that business buys any products, or services both sides of the lake, believe me you are paying the toll.

What would happen if we no longer had to pay a toll to cross the bridge? I'll tell you what would happen, our local economy would sky rocket! Both sides of the lake would profit from it! Businesses on both sides would increase their customer base, which may in turn make prices more competitive for the consumer. Our local unemployment rate could become almost non-existent because existing businesses would undoubtedly do more volume for more months out of the year and it would certainly escalate the lake area's continued growth! If that doesn't create good jobs, I don't know what does!

My last column credited a lot of our area's growth to the Community Bridge, and rightfully so! My guess is that all of the businesses in Lake Ozark and Osage Beach have seen significant growth since the time they completed the bridge. No doubt the property values in Sunrise Beach and surrounding areas on the other side of the lake increased due to the completion of the bridge. Can any one honestly say that the Community Bridge is anything other than a very good thing? The investors and developers who had the foresight to make the bridge a reality, deserve a huge thank you and what ever profit they expect from their investment.

The real question is, what is the smart way to get the investors in the Community Bridge a reasonable return on their investment? If we have already established that everyone who either lives at the lake or comes to the lake is already paying for the bridge anyway, why don't the community leaders and elected politicians put their heads together and figure out a way to pay the investors off and do away with the toll? That one goal could definitely be the single biggest objective to improve our local economy and make a positive impact to every one who lives here. So how do you do that? This could easily be accomplished using a TDD (Transportation Development District) or a CID (Community Improvement District). In this case, a certain geographic area would add a minor sales tax increase that would go directly to pay off the Community Bridge.

Right now the Community Bridge won't be paid off for approximately another twenty years. Does anyone have any idea how much money we are all paying to operate that bridge each year? My calculation is that it is every bit of a half a million dollars a year. Think about the expense of staffing that tollbooth 24 hours a day, 365 days a year. Add in administration and management expenses, insurance, utilities, and the list goes on. Who do you think is paying that expense? You and I! If it is going to take another twenty years to pay the bridge off, and we are already paying an extra half a million dollars a year in overhead expenses in the meantime; that means that all the residents and visitors to the lake are paying an extra ten million dollars more than what we would have to if we were just paying it in a sales tax.

I know that no one thinks an increased sales tax is ever popular, but I challenge anyone to argue that we aren't already paying it. I can certainly think of a lot of community projects to spend the ten million dollars on that we would be saving by doing away with the toll. I would also argue that by doing away with the toll, our local economy will expand, and all of the surrounding municipalities would find themselves flush with additional revenue as a direct result from it. I would encourage all local business leaders and elected officials to give this idea a lot of consideration and jump on the bandwagon!

Merlyn Vandervort CR, CGR
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THE CHRISTENSEN TEAM

Frank Christensen, Mike Christensen, Michele Stichler, Kathy Wise, Fred Bashore, Harlan Kuddes and Brian Lutes

The top marina dealers in the world are at the Lake

by Denny Benne

The Lake of the Ozarks has long been touted as a "boating lake". From the early years of small fishing boats with outboard motors and pontoons, to the era of the 18 foot Mark Twain, to the 21 foot IMP's and later the open bows, offshore performance boats and large cruisers.

This evolution in boating at the Lake has gained so much momentum that now it finds many of the local dealers among the top in the world in total volume of sales.

GLENCOVE MARINE - the number one Formula dealer in the world prides themselves on customer satisfaction and service.

Brian Pachenka, General Manager of Glencove Marine said, "Formula makes a world class boat, and while we think it is the best boat money can buy, there are a lot of nice boats at the

Yamaha, it's not quite that high at the lake, 35% of our business is ATV's, dirt bikes and street bikes. We've got probably 40 different ATV models, dirt bikes and street bikes. This is Yamahas 50th year in business and is the worlds largest manufacturer of boats. They make everything from sailboats to 80 foot ocean liners in Japan. We've been in business at the lake since 1996. I was attracted to the area for the family aspect, the business opportunities, and being an outdoorsman, I enjoy fishing, hunting, riding, skiing, and the great golf courses."

VILLAGE MARINA - Is currently the number two dealer in Cobalt and a top 10 Carver dealer. "The Brick family took over Village Marina in 1993 and started renovating the marina. Most of the 200 slip facility was totally renovated in 2000 which is what we have here today. Our sales

effort has certainly played a big part in our success, but our culture and the environment that we create here empowers our employees. We give them the freedom to make the right decisions when it comes to taking care of our customers. We try to employ the right people to insure our reputation and credibility. We try to look at our business everyday like it's the first time we've ever walked through the door, knowing that we have work to do. You never want to rest on your laurels or you'll get bored and you're in a dying business. We're part of a dealer 20 group and share with other dealers around the country and absorb as much as we can. We're a member of the Cobalt dealer council, trying to help improve our product offerings. There are some exciting things happening in the near future with Cobalt, the same is true with Carver. It seems like the lake is very consistent, there are a lot of boats sold here and it can be very competitive at times, but almost all of the dealers get a long really well, we're thankful for that."

BRIDGEPORT JET SKI - At the Grand Glaize Bridge is the number one volume Kawasaki jet ski dealer in the world. "We've been

fortunate to have a great location. For those of you who knew Harry Bellmer, Harry would always say its location, location, location and poor management. But seriously, we've had so many repeat customers over the past 28 years people certainly have brand loyalty to Kawasaki and to Bridgeport. Our service department does a great job and our customers know they'll be taken care of. Our employee pool has been very consistent, our customers know the guys in the shop and will recognize a friendly face in the show room. We've all been here a long time and look forward to many more years of continued success as our community continues to grow."

KELLY'S PORT - Owner Randy Kelly is currently the President of the Lake of the Ozarks Marina Dealers Association and the Missouri Marina Dealers Association. Kelly's Port began operation in 1977 at the Gravois Mills location and currently offers three locations, a sales facility on Highway 54 in Osage Beach and a full service Marina located at the 19 mile marker off Dude Ranch Rd in Osage Beach.

In 1980 Kelly's Port began their relationship with Regal boats and have been in the top 10 every year with the exception of the first two years. They currently rank second amongst all Regal dealers in the world, and are the longest standing Regal dealer in the country.

Randy says, "Of course, if you look at our market penetration one year we sold 80 boats in Gravois Mills with a population of 34 people."

Randy Kelly is a hands on operator you might see on the gas dock helping catch boats or whatever is needed to make sure his customers have a pleasurable experience.

Randy has a very close relationship with Regal boats and is part of the Regal 20 groups which is their advisory board, and has personally been involved with the design of the 29 foot Regal open bow and most recently the 3350. The boat manufacturers realize the value of the Lake of the Ozarks market in the big picture.

"I know of several dealers at the lake that have impact into the designs of boats. Our service department has played a big role in our success, it's really the hub for our business, it brings people

back."

YACHT CLUB MARINA - was purchased by Rusty Clark in 1981 before the advent of personal watercraft as we know them today. They started selling Correct Craft boats in '86 and in '89 the Sea Doo personal watercraft.

In 1989 Rusty bought ten Sea-Doos; "I was scared to death that I wouldn't sell them — didn't sleep for four days."

But Rusty sold those ten and bought more—today Yacht Club Marina is the #1 Sea Doo dealer in their 17 state region.

"Sea Doo doesn't give national rankings, but we're probably pretty close to the top. We've recently picked up the Doral line of boats and we're trying to do the same thing with the boat line. Our success to date has been due to our location, the lake keeps growing and most dealers are growing right along with it. We know we've got to retain our customers and try really hard to make sure we're doing our job in service and getting people back out on the water. Customer service is a top priority at Yacht Club Marina."

MID MISSOURI YACHTS - Bill Wedel has been a Rinker dealer since August of 2003. "Our first full year in business was 2004 and there are 123 Rinker dealers in the world. We were honored with the Rookie of the Year award. And we're ranked 7th over all. At last years dealer meeting

"Harry would always say its location, location, location and poor management. But seriously, we've had so many repeat customers over the past 28 years people certainly have brand loyalty to Kawasaki and to Bridgeport."

— BRIDGEPORT JET SKI

there were 143 dealers and we were 4th over all. Our goal has been to be their number one dealer in five years and I think we're on track to do that. We're very fortunate to be in this area and to serve the clientele we have at the lake. I think the real estate development at the lake has been a big impact at the lake. Those people that are buying real estate are also buying boats, especially the condo buyer's, they've been huge for our business.

Location has helped, being located on Highway 54 in "boat alley" and we've tried to make a nice presentation. Our lot is concrete and well lit, much like a car

dealers lot, and then we have The Moorings Yacht Club, a full service marina where people can demo the boats and allows us to take care of our customers. Our business is more of a family environment, we're not a corporation, and our employees stay around, we've got some great people here."

RAYMOND'S BOAT AND MOTORS SALES - Raymond and Charlene Ollison have owned Raymond's Boat and Motors Sales for the past 40 years. We had a chance to talk to Richard Collins, General Manager and he told us, "Raymond's was the very first Fountain Dealer Reggie Fountain ever had. We have been selling Fountain boats for 25 years and we have sold more Fountains than anyone else in the country. We have been #1 several times over the years and have always been in the top five dealerships. Service, customer relations, a lot of repeat buyers get that "two foot itis". Fountain has a cult following, once you've owned one you tend to stay with it. Our service department's technicians have been with the company an average of 25 years and have grown with the company and know these boats inside and out.

Our environment at the lake has changed from a tourist area to an affluent second homeowner's area consequently we're selling to people from outside mar-

kets. We don't sell to a lot of locals, but some of the second homeowners who have become full time residents are repeat customers."

G & G MARINA - Godfrey's largest triple log pontoon dealer serving the lake area. Larry and Carol Goudy have been the owners of G & G Marina for 33 years. They have a full service marina located at the one mile marker of the Little Niangua, with a highway location on Highway 54 in Osage Beach and Highway 5 north of the square in Camden-ton. Larry says, "G & G specializes in outboards and stern

continued on page 64

Speedline Technologies leads industry

by Allison Schneider

While the Lake of the Ozarks area is widely known for its breathtaking views, fabulous recreational opportunities and million dollar homes it is not likely that big business is something quickly equated with the area. But, as the song goes -the times they are a'changin'.

In around 1979, a national company; "Electrovert" chose Camdenton as the site of one of its production centers. Electrovert is known worldwide for its technological innovation in the area of wave soldering used in circuit boards found in just about everything today. Electrovert developed wave soldering in North America in the 1950s - replacing the manual soldering techniques that was simply not efficient or effective for use with the emerging computer technologies market. Since that time they have improved on their products, providing soldering supplies and equipment to Fortune 500 companies across the globe, leading the way in the development of lead-free soldering and reflow oven systems offering alternatives to electronics manufacturers.

A reflow oven is a high-precision oven used primarily for soldering electronic components to printed circuit boards using surface mount techniques. Surface mounting is a method used in constructing circuit boards in which the components of the circuit board are mounted directly onto the surface of the printed boards, replacing the

outdated method of fitting components with lead wires into predrilled holes on the board. The oven contains multiple zones, which can be individually controlled for temperature. Generally there are several heating zones followed by one or more cooling zones. The printed circuit board moves through the oven on a conveyor belt, and where it is subjected to a controlled time-temperature process.

In 1998, Speedline Technologies was formed. With its operations base in Massachusetts, it is a leading global producer of manufacturing equipment and services for the printed circuit board and semiconductor industries. It has four product lines that include Accel, Camelot, MPM, and Electrovert. Each line offers its own special support to the overall business of circuit board technology.

In November of 2003, the investment group, KPS Investments, acquired Speedline/Electrovert. Since that time, nothing much has changed in the Camdenton offices. Speedline/Electrovert in Camdenton employs about one hundred twenty five full-time employees and about twenty-five part-time for a total of about one hundred fifty staff members. They operate one shift per day (a "nine to five" type shift), five days a week.

The company offers a full benefit package and competitive wages, and turnover is low. "Our employees tend to stay with us," says Scotty Perkins, Director of

Human Resources for Speedline/Electrovert. "We lost some employees due to downsizing some time back, but overall our employees are pretty happy - folks tend to stay around". This is good news for other corpora-

tions looking to locate in the Lake area.

If the lake can provide positive results for a national or worldwide company like Speedline/Electrovert, then other companies might see the

possibilities for their relocation. A proven record of success is something that the loyal employees of Electrovert can be proud of. ■

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A Vectra Wave Soldering unit from Speedline Technologies.

Camdenton's 260,400 sq. ft. high school underway

by Allison Schneider

On August 3, 2004 the voters of the Camdenton R-III school district approved a no-tax-increase 20-year bond of 19.9 million dollars in order to facilitate the construction of a new high school building. Closely monitoring the influx of new residents, the school board anticipated the need for more classroom space to accommodate their growing school population. The Camdenton School Board found themselves in a position that was somewhat enviable by struggling districts

physical education classes and one set for sports teams' use. A nicely sized 7000 square foot library is also planned for the new building. The building setup will originally house 1600 students but is designed for expansion opportunity of up to 2000 students. Currently there are approximately 1400 students in grades 9-12.

The two-level academic wing is set up in departmental sections, allowing the English, Foreign Language, Science and Mathematics and History teachers to be in close proximity to

want to take a look at the '05-'06 school year and look at all of our options" says Camdenton Superintendent Ron Hendricks. "We have a unique opportunity to redesign our school for grades K-8 and we want to make sure we make a reasonable decision."

Current total enrollment is around 4150 students, but Hendricks expects to see an increase of about 100 students this year alone.

Camdenton School District currently has a dropout rate of less than 1% - the state average is

3.9%. Hendricks credits the low rate to the Horizons Alternative School that offers the 100 students currently enrolled opportunities to continue in school in a non-traditional setting.

continued on page 37



Artist's rendering of Camdenton's new high school facility

around the state. Because of the strong local tax base, Camdenton Schools had been able to hold their tax levy at a reasonable \$2.87 per one hundred dollars of assessed valuation. When the need for more space became evident, the board discussed the possibility of raising the levy to \$3, but preferred the option of a lease purchase arrangement and no tax increase. Basically- the building was going to be done- it was simply a matter of whether it would involve a tax increase or a no-tax bond issue. The voters wisely chose the bond.

The site preparation for the 260,400 square foot facility has begun next to the new soccer field and tennis courts located off of Jackson Street in Camdenton. The property had been acquired by the school district in 1988 in anticipation of future needs. The state of the art facility designed by school architectural firm ACI Frangkiser-Hutchens is intended for grades 9-12 and is scheduled to house students for the 2007-2008 school year. It will include a new 900 seat orchestra theatre as well as two full-size gymnasiums with two complete locker room areas - one set for

one another. There is a large, open "commons" area that takes advantage of the beautiful view from the building site.

It is anticipated that the current high school will house 7th and 8th graders, but those plans are still not set in stone. "We



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The Al Elam Column

With Greg Tolbert

Remodeling

Tempted to add a deck or remodel the kitchen? Which project will add the most value to your home? The experts say it all depends on how you answer two other questions:

1) How long do you plan to remain in your home?

2) How much quality will you put into the remodeling job?

If you'll be moving within eight to ten years or less, then you should think about which remodeling will give you the best resale price. Don't be surprised if less is more. You could get a higher return from a minor kitchen remodel, for example, than from a major kitchen remodel.

On the other hand, if you plan to live in your home for a decade or more, then other key factors: the economy, your neighborhood, and changing home styles -- will ordinarily make your remodeling efforts a secondary consideration in home price. In that case, you should choose your remodeling projects based on which improvements will bring the most improved quality of life, and worry less about recouping your investment.

Whether you're remodeling for short term gain or long term satisfaction, however, you must face the second big question: how well was your job done? Not all remodels are created equal, and visible shortcomings

(sloppy cabinetry work, uneven flooring, etc.) can have a big impact on resale value. A surprising number of homeowners report dissatisfaction with their remodeling results, which unfortunately can vary as widely in quality as the contractors who do them. Yet finding reliable contractors is notoriously difficult. An experienced REALTOR can help here. The good news is that, despite what you might have heard, it does not cost you more to hire a competent contractor than a shady one. In the long run, it's your best bet.

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



Greg Tolbert

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Catalyst Recording Studio

continued from page 12
a musical background, or sound enhancement and I can do that". Al plays many instruments (bass, guitar, keyboard, percussion and some brass) and really enjoys working up a musical accompaniment to someone's poetry. "That's the whole idea behind Catalyst," he says "I just want to be a source and help an artist get started on their road." Of course, he wouldn't rule out taking someone all the way through either. Recently Phillips has begun working with someone that compliments his talents with some marketing know-how. He hopes to take a raw talent and develop and produce their music and take them all the way to a label. He's also training his son-in-law, Jacob Sloan to be an engineer so that Catalyst will be more of a family business – and with more and more people creating, he needs the help.

The basic cost for working with all of this talent and experience is \$75/hour. For this, the artist gets to work with high-end equipment from Sony, Norberg and Fostex. There is a Yamaha DM-2000 production console, which can make pretty much anyone sound amazing. Digital

effects can be added and Phillips has that equipment, too. Synthesizers, sequencers, acoustic guitar, electric guitar and bass over 40 different microphones, amps, compressors, and equalizers are all available to make anyone sound like a million dollars. "The end cost of a production really depends on how detailed or complicated it is," says Phillips. "If it's just a guy and a guitar we could do it for a few hundred dollars, but the more instruments or people you add, the longer it takes to mix properly and of course the cost goes up". He figures that an average-guy song will usually run around \$1000 – while a more complicated recording suitable to take to a

record label (a "master" recording) will take about 144 hours to complete - for a cost of around \$11,000. Fees for producing, arranging and musicians (if needed) are all negotiable. "I just love this," he says "I want to represent the artist and their personality keeping in mind what they can afford and get them to the next level." That's where the name of the company comes into play. "Catalyst is what I want to be for people. I just want to be a service and help people realize their dreams." But with a resume like Phillips has, it won't be too long before he's realizing his own dreams and producing and marketing a major artist. ■



Unwired

By the Chief Team at Chief Communications your Nextel Authorized Representative

From Suitcase to Handheld Computer and Broadband Internet

Cell phones have evolved from huge, bulky, suitcase-sized units which worked in very limited places, to units small enough to fit in a pocket with coverage across the planet. Now handheld cell phones are evolving into miniature computers with access to the internet and even access to the files in your pc, laptop or company server.

The Blackberry developed by Research In Motion (RIM) is one of the most popular devices heavily utilized by government, doctors, lawyers, tech savvy consumers, and on-the-go business professionals.

The Blackberry joins your cell phone with a PDA, your e-mail program and the internet. With the blackberry you have access to your e-mail, address book, your contacts, and tasks. By utilizing a BEZ Enterprise server you can access files on your pc, laptop, or server, and for the

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Area golf provides incentive for youth

by Monica Vincent

With many award winning golf courses and a great vacation atmosphere, Lake of the Ozarks has become renowned the world over as a golf destination. But it's not just a gentlemen's game anymore. Boys and girls alike from the earliest possible age are taking an interest in local golf.

The area schools are even in on the action with organized golf teams. Golf courses are sponsoring youth tournaments and providing youth rates at little or no cost, locals are forming non-profit organizations to support youth golfing and businesses are promoting it.

In June, Birdies 'n Tees and Mix 92.7 hosted a Father's Day Golf Makeover in which locals could write in and explain why their Dad deserved a little help with his golf game, and win \$2500 worth of clubs, bag, balls, shoes, clothes, hats, gloves, rounds of golf at Osage National and lessons from Gateway PGA

Teacher of the Year, Tory Hayes. They had a great response and twelve year old Lake Ozark resident, Jordan Colonius had the winning essay about his father, Art Colonius - father of ten.

Arguably the biggest proponent of youth golf is the Lake of the Ozarks Junior Golf Association Committee. The committee was formed 14 years ago "to expose our great game and the life lessons golf teaches to every child in the seven counties surrounding the Lake of the Ozarks."

The programs are sponsored through the generosity of Lake of the Ozarks area local sponsors. Along with the Scholarship Program, Tournament Series and the 'Play at the Lake' Program, there are learning and play opportunities for current junior members, new members and any child in the lake area who expresses an interest in the game of golf.

The Tournament Program

provides junior golfers the opportunity to learn the rules of golf, etiquette, course conduct and to actively compete with their peers in an organized tournament series.

In their 'Play at the Lake' Program, the Lake of the Ozarks Junior Play Card allows golf privileges to juniors up to the age of 18. Participating courses provide golf privileges to LOJGA members at little or no cost. (See sidebar)

There is a Mini-Nine Golf League for youngsters who want to play and don't feel comfortable enough to move into the competitive tournament series, or for kids just getting started.

This Parent-Child program allows you to pick the tees that match your and your child's abilities. Play the men's or Ladies tees or play the 'learning tee' placed 125-200 yards from each hole. A different 20-minute clinic precedes play each week. The cost is \$20 for you and your child

and includes a golf cart and prizes. The league was held this year at Dogwood Hills Golf Club.

These golf courses hosted Junior Clinics or camps this summer: Eldon Country Club, Lodge of Four Seasons, Indian Rock, and Osage National.

Any individual or organization can make a contribution to the LOJGA. They are a non-profit

organization established under guidelines set by the Internal Revenue Service 501(c)(3). The majority of funding is from local supporters. With those funds, the Lake of the Ozarks Junior Golf Association is once again able to offer three \$1,500.00 scholarships for children residing in these counties: Camden, Cole,

continued on page 29



Participants Kade Frank and Taylor Hayes.



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Area golf provides incentive for youth

continued from page 28

Morgan, Miller, Laclede, Pulaski, Dallas, Hickory, Benton, Pettis, Moniteau and Phelps.

Board Members are: David Bird, PGA -- Birdies and Tees Discount Golf, Paul Leahy, PGA -- Tan-Tar-A Resort, Mike Cum-

tings -- Eldon Country Club, Greg Koenig, PGA and Sonny Newman.

The LOJGA's biggest tournament, the Lake Ozark Junior Series, is open to boys and girls ages 8-18, who live in the counties surrounding the lake (Cam-

den, Morgan, Miller, Laclede, Pulaski, Dallas, Hickory, Benton, Pettis, Moniteau, Phelps and Cole), those who played in the series the previous year or to any junior if space is available on the day of the event. Those participants who were eighteen years old had not attended college were eligible to compete. The 9-Hole Division was made up of 8-13 year olds, and the 18-Hole Division was made up of 14-18 year olds.

The championship was played at Osage National Golf Club on July 31st and Aug. 1st. The top 12-point winners and ties from each age group qualified for this Championship.

"The golf course was in great, great shape, with the heat we've had," co-director Paul Leahy said. "The kids seem to enjoy it. They have a nice pavilion here for us to have the banquet and awards at. So it was a nice affair."

After competition was completed, the directors treated all the 2005 LOJGA participants and parents to a 9-hole scramble. After the outing, the group had a buffet supper and handed out awards for TPC and to the points



Participants Kory Franks of Eldon, Mark Martin of Rolla and Aaron Shoemaker of Lebanon walk off a green.



Tory Hayes and David Byrd flanking the Colonius Family. Winner Jordan Colonius is on the left with the shirt and his father is Art Colonius, in the middle with the shoes around his neck.

champs.

Backes and Bobby Belton were recognized as LOJGA scholarship recipients for 2005.

"We thank Steve Belton, the general manager and the staff here at Osage for hosting us. We also appreciate all the other golf courses that have supported us this year," Leahy added. "And all

the volunteers and the parents. Another great year. We couldn't have done it without everybody's help and support."

Winners were as follows:

Matt Miller of Eldon won the Traveller's Cup, while Kory Franks of Eldon won the youngest boys division.

continued on page 45

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

CAMPBELL'S LAKE HOUSE

A building currently vacant on the Bagnell Dam Strip is the old restaurant-motel building across the highway from the Lake Ozark Fudge

Shop. This was originally Campbell's Lake House Restaurant, built in 1946 by Joseph Audell Campbell and his wife, Jewel Marshall, who was an accomplished oil painter. The restaurant

portion was built first, the motel units added a year later. Through the years the building saw periodic renovation and remodeling.

Before going into the restaurant

business, Audell had been superintendent of schools in Eldon for a number of years. Campbell's Lake House became a legend on The Strip, noted for its excellence in food and service and for the Scottish décor of its interior. It was a family-owned, family-operated business for more than 40 years. Their son, William J. Campbell, and his wife Margaret, were also part of the operation. What distinguished Campbell's Lake House from other restaurants in the area were the Lake of the Ozarks murals that Jewel had painted on the walls of the various dining rooms in the restaurant.

The photo accompanying this article shows the murals in the Shagbark Room of Campbell's Lake House.

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



Geography of Lake of the Ozarks, Volume I," scheduled for release later this year.

He is also the author of the book "Lake of the Ozarks: The Early Years," available from Stonecrest Book & Toy in Osage Beach or online at www.lakeozarksbookand-photo.com



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Young men stake their business future in the Lake

by Monica Vincent

One of the biggest signifiers of an economically healthy and growing community is the number of young business professionals who choose to call it home. Lake of the Ozarks has a growing population of these career-minded individuals who are making big steps at very young ages with new businesses and high level positions. *Lake of the Ozarks Business Journal* interviewed a handful to find out how and why they do it, as well as see what advice they can give to their peers.

Austin Craddock, 22 and Adam Craddock, 25 are brothers and co-owners of the new Bandanas BBQ on Hwy 54 in Osage Beach. Originally from St. Louis, the brothers have a familiar story, growing up vacationing at the lake and always wanting to live and work here. Adam worked for Bandanas for five years, running 5 units in St. Louis as General Manager until this franchise came open. Austin worked at Bandana's while attending MU, graduating with a journalism degree. The Craddock's wanted the Bandana's franchise because they "knew the background of the company and that they had a nice profit margin above industry standards." When the franchise came open they chose Lake Ozark because they felt one was needed here.

"There's a big growth rate and lots of investment and retail opportunities. The CEO has a weekend place here and understood the market. You can look at the big boxes and know that something is happening."

They're very pleased with their reception. "We've broken all company records for weekly receipts on our very first opening week. We also broke the record for guest counts."

The Craddocks have a silent partner who fronted the initial 15% investment. "Due to the success of other Bandana's, we were able to use the same bank that financed other corporate restaurants. Our projections look to pay off the business 5 to 10 years down the road. We thought it was better to buy than lease because in the end we'll own

something."

The entire process took about a year to bring to fruition. The Craddock brothers are grateful for the great working relationships they had during their launch.

"Construction Concepts was awarded the bid and finished on budget, excluding our add-ons, and on time—in about 120 days. The quality of work was above and beyond expectations." They add, "Osage Beach officials were a pleasure to work with -- Cary Patterson, Diane Warner, Val Valent, Eddie Nicholson, to name a few. We also had lots of hiring support from local churches and schools. We have a great staff."

Best advice: "Stay organized. Stay focused. Choose your advice sources. Trust your own experience. Pick a good contractor. Remember that it will cost more than you think—10 to 15% more. Plan time according to things popping up. Choose the people you surround yourself with carefully. Allow yourself 16 hours a day, 7 days a week. We were brought up to value good service. I guess you could say our mission statement is 'Treat every guest as if they were guests in your home.'"

Levi Angst is the 25 year old owner of Bailey's 'The Sound Advantage' on Business 54 in Lake Ozark. "I set up an 'S' type corporation and purchased this store from my father in January of 2003." Levi grew up in the family business in Lebanon, worked part time in the Lake Ozark store and became full time in May of 2002 when he graduated from CMSU with a degree in Electronics Technology.

"I've been fortunate in the aspect of pre-existing customer relationships. This was an established business and people already knew me. It was fairly easy to establish credit." Originally he started out with an eye toward an aviation degree and held a pilot's license.

"I saw the potential here and I believed in the market share and what we could offer with all the new products and services on the market. I never doubted it

continued on page 39

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Lake of the Ozarks

From weather to war

Local TV celebrity's National Guard unit deployed

by Darrel Willman

KCRG-TV veteran forecaster Mike Roberts leads a dual life. In addition to handing out his "Guaranteed Forecasts", he is a First Lieutenant in the MOARNG (Missouri Army National Guard). He leads a platoon in the 110th Engineer Company, 35th Engineer Brigade. He was put on alert in July and mobilized in August, and will likely be deployed to Iraq in support of Operation Iraqi Freedom. The unit got their sendoff July 12th at Kaufmann Stadium in Kansas City. Mike's deployment is just one of many in recent months.

As a result of the attacks on September 11, 2001, the National Guard has experienced the largest activation of its forces since World War II.

The Guard is made up of about 350,000 Army Guard and 107,000 Air Guard members. Since 9/11, more than 50 percent of the Army National Guard and over 30 percent of the Air National Guard have been activated to meet demands in the U.S. and abroad. In Missouri, about 20% of the 10,000 members have been activated for full-time service.

Captain Tamera Spicer, Public Relations officer for the MOARNG, said "We have approximately 10,000 members in the Missouri National Guard, and with the 110th's mobilization, we'll have approximately 12,000 soldiers and airmen that are currently mobilized. Beyond that, we have approximately 17,000 citizen soldiers and airmen that have been mobilized in some capacity since September 11, 2001."

Mike's 110th "Sapper" Company, according to the MOARNG website, provides mobility, countermobility, survivability task and support for general engineering missions.

Mike says, "Basically, with this deployment, if you just happen to wear an engineer castle, and they need an engineer job done, as they describe it, a three dimensional environment. It's not like you have the good guys there and the bad guys there and you square off. It's not like that, they're everywhere."

Mike's mobilization, he says, is just part of a larger story. He felt the responsibility to give



KRCG-TV 13's weatherman Lieutenant Mike Roberts in uniform

back in some way, to the country that has given him so much.

"We've got it pretty good around here. Not only in the Roberts house, but in this country. How can I participate and give back? That's part of the reason I opted to join the military so late in life."

But the thought of fighting really didn't become apparent until after he enlisted. Believe it or not, Mike wanted to be in an Infantry unit. With none available, he opted for Engineer. After his enlistment however, he says, the reality of his decision to enlist dawned on him.

"I was sworn in two weeks before September 11th. A week later was my 34th birthday. And then a week after that was September 11th. You join the National Guard— and I know people that haven't been anywhere in their twenty year career— and so the game became real all of a sudden. There was a swell of patriotic pride — defend America— and stuff like that around the country, and it was just kind of an eye-opener to say 'hey — now the game's real'."

The reality, with the near-

daily reports of casualties from Iraq, is that Mike may not come back. At the time of this writing, the US had lost over 1800 men and women to the war. He and his family are aware of the possibility, and he has tried to explain it to his three children.

"It gets real very fast — and it did. Do I think about dying? Not really, it's kinda hard. I tell my kids— and they understand a certain amount—but they don't quite see it as adults, because they don't have a grasp of the world like adults do. One of the hardest parts is to tell them that when I'm going away—I can't find it in myself to say 'everything will be fine and I'll be back home' because that may not be the case. So, I've found a way. It's basically based on our religious beliefs. And that's 'everything will work out as it's supposed to'. If that means the worst as we see it, well it might be, but in the long run, it'll work out."

Mike and his family have faced harrowing times before, however. Viewers may remember that Mike survived two bouts with cancer. His doctors painted a hopeful picture. They told Mike there was a 95% chance they

could cure him. Despite a later exploratory surgery revealing the disease had spread to his Lymph system, Mike was positive.

"My options were limited. What was I going to do? Curl up and die? Or basically fight it and do what I needed to do to keep going. I chose the later of course. I thought, I've got to do this— because I've got a wife and kids. If anything, to set an example for my kids, that even though things will get you down, you keep on going."

With the treatments behind him, Mike has reached the point where he thinks the cancer has been beaten.

"At this point I've passed the five-year window where they really scrutinize. That doesn't mean it can't come back in some form or another, but at this point I'd say I'm cured."

The cancer gave him a chance to look inside, and he says it made a difference in how he looked at life as well.

"People ask me— did it change your life? And at first I'd say no. But what it did was really help to offer clarity for me what things in life were important. That kind of helped focus me."

Since 9/11, Mike has narrowly missed being sent to fight before— his training at the time of his unit's mobilization was incomplete. This time, he and the other roughly 400 members of the 110th will likely end up in Iraq. For now, the group was sent to Fort Riley, Kansas to receive specialized training. Once "in country", the average stay of units mobilized is 18 months.

Capt. Spicer explains. "Current military policy for the Army is— they call it '365 days Boots on the Ground'— what that means is, when they go to Fort Riley Kansas, which is the case for the 110th Engineers, they go through a mobilization process, which can last anywhere from a month to three or four months, depending on what that unit needs to be ready to go to war. And then after that, they get shipped out. When their boots hit the sand, 365 days later they are expected to return home. So typically, a deployment lasts a year and a half at this point. Very few units have been extended past that."

Like other Guard and Reserve members, being mobilized

meant leaving his job and family behind. The commitment they make places hardships on their families and employers. Mike says that his family will be fine while he is away. The preparations he made will give them enough income.

"I'm trying to work out various deals-- I'll continue to do some weather-- and my website will be maintained by other people. Basically, in maintaining, they pay that I get from the Army combined with the other things I do on the outside— we'll do okay."

As far as KRCG is concerned, the job he has held for the past ten years is safe. It will be there for up to two years awaiting his return. But there was some doubt in his mind initially, as the mobilization notification came at a particularly delicate moment.

"What happened was, we were negotiating my contract, in April. And then basically, a month ago, I get the final word, 'hey, this is pretty much going to happen', and where do you drop that bomb in a contract negotiation? We're talking my future here, -- oh, and I'm leaving for a while. They have been supportive, and we went ahead and hammered out the deal. I told them, 'hey, I'm leaving, and we're changing things, I understand. Moving forward on some projects and things — but I won't be here to implement them. I recommend that in my absence, we hire somebody'. You know, I mean we've got a good team, but we're kind of short [handed], we'd need to hire somebody anyway."

Employers like KRCG are required to accommodate employees who are members of the Guard and Reserve when they are called on to serve (See related story). Mike says he thinks they've went beyond the letter of the law, renewing a contract when they didn't have to.

"They've been very supportive— you know, four years ago, when I told them I'd joined, they were receptive to it."

They have since changed ownership, Mel Wheeler selling out to Barrington Broadcasting, a small group of stations based out of the Chicago area. Mike said they were just as supportive.

continued on next page

continued from previous page
Capt. Spicer says most employers understand their legal responsibility.

"We have not had a lot of problems with the employers of Missouri National Guard members. We have volunteers throughout the state who work as liaisons, because problems do pop up—and the goal is to handle them at the lowest possible level.

So, if the Guard member feels like their employer isn't complying with the laws, or maybe doesn't understand the commitment, we've got volunteers that can go in. They're specially educated, and work with that employer and let them know what the requirements are, and what the Guard member's requirements are towards them."

Guard and Reserve units face additional pressures. Going from a once-a-month soldier to full-time combatant is a daunting task. Mike explains his view. "It's hard. We've got the extra burden, that we have to work to the same standards as the active duty guys that do this stuff everyday. When we show up, we've got to play the same game as well or better than they do. Plus maintain our families at home, plus maintain our civilian careers—so there's extra stress there. All I know is that I signed up and was willing to do

whatever needs to be done. It's a burden, mostly just from a family standpoint to take off and be deployed. To tie up all of my business dealings, to spend time with my kids and wife... and ultimately say goodbye. That's the hardest part."

With the support he feels he's received from the station, the Army National Guard and his family, and having beaten the cancer that threatened his life, Mike feels he's been fortunate.

"In many ways, I'm the luckiest guy around."

Is it all worth it?

"Think about it— if you can establish a democracy... in Afghanistan and Iraq, then the people in other countries will look around and say 'well, how come they have stuff over there? Their society is growing, their income is growing. Their kids are going to school.' I believe that everyone in the world, like you and me as Americans and parents, we want the best for our families and our kids. And I don't think they're any different. It could really change the face of the middle-east, and ultimately, the world." ■

Employing National Guardsmen and Reservists - need to know

by Darrel Willman

The war on terrorism has drawn heavily on America's full-time military. Deployments to Kosovo, Afghanistan and Iraq along with others, have left the armed services with few personnel to relieve serving units with.

Federal law protects serving reservists and guardsmen from hiring discrimination and termination because of their service.

The Uniformed Services Employment and Reemployment Rights Act ("USERRA") is the primary law concerning employers. Congress, when enacting the legislation in 1994, understood that the law would place a burden on employers—and that the burden could be severe. But, they felt that imposing such burdens was justified in light of the defense needs of the nation. The law has been amended since, in 1996, 1998 and 2000. USERRA is enforced by the United States Department of Labor's Veterans' Employment and Training Service. Both the federal government and individual employees can sue to enforce USERRA leave provisions. Possible penalties for USERRA violations include lost wages and benefits, liquidated damages in the case of willful violations, attorneys' fees, expert witness fees, and other litigation costs.

No matter whether called to war or performing voluntary or involuntary training, your serving employee is granted by federal law the reinstatement of their previous employment—as if they had never left. This means you must continue to contribute to their pension or retirement plans, continue to accumulate their seniority, provide medical coverage in some instances, displace replacement workers, and if necessary, train the returning person to meet any new requirements for the position.

Your employee must tell you they are being deployed, but remember they have no specified time in which to do so. Under law, they are merely informing you of their departure, not requesting permission. As an employer, you can contact their commanding officer and request a rescheduling of the deployment or training, but they are not required to grant it.

You cannot force them to use any vacation they may have while deployed, and you cannot make them obtain their own replacement.

You do not have to pay them while they are gone— but if deployed less than 31 days, you must pay your

normal portion of any medical insurance coverage. If the deployment is more than 31 days, you can charge the employee the full premium if they elect to keep the coverage. Note that upon their return and reinstatement, you must resume their medical coverage if suspended, with no waiting period or reduction in coverage for preexisting conditions.

Upon their return, the employee must return to work after the time period allowing for safe return (travel time) plus eight hours rest. For example, they returned to the U.S., at Fort Riley, KS on Thursday afternoon. The flight arrived in St. Louis at 1 a.m. Friday. They required three hours drive time to the Lake area, followed by eight hours of rest. If your office works eight to five, Monday through Friday, they would be required to return to work on the next scheduled shift—or Monday at 8 a.m. in this instance.

If they were deployed more than 31 days, but not more than six months, they must "reapply" for their position within 14 days of their return. This just means they ask for their old position. They are not required to complete any form, they cannot be treated as a new applicant, and you must reinstate them at their previous employment level and pay—even if it means firing someone to do so.

If the period of service lasted more than six months, they have 90 days in which to ask for their job back. If they have been injured and are convalescing, these time periods can be extended up to two years.

Note that you must put the returning employee on the payroll immediately if the deployment was 31 days or less. If more than 31 days, you must act promptly—and the law is clear this means days—not weeks.

There are a few caveats however—the total amount of their deployment cannot exceed five years (there are exceptions). They must have left a civilian job. They must give notice of their departure. They must be released from service under honorable conditions, and they must report back to work under the time limits allowed.

What should you do as an employer?

It is a good idea for you to adopt a military leave policy. Or look over any existing policies with your attorney, to make sure you comply with USERRA and other laws. You can con-

sider granting additional rights beyond those required by federal law, such as making up the pay difference between the employees' normal compensation and their military pay for a defined period of time. You should also review employee benefits plans and practices to assure proper treatment of participants on and returning from military leave.

Captain Tamera Spicer, Public Relations officer for the Missouri National Guard had this to say.

"We have not had a lot of problems with the employers of Missouri National Guard members, and that might be that our Guard members are doing a good job of educating their employers on what their commitments are. Because, it's a two-way street. Yes the employers do have legal requirements to hold a job, and provide the same benefits that are provided to others during the deployment. But it's also the Guard member's responsibility to let that employer know. 'You know, I've got a drill weekend coming up—and it's a three day one, so I'll miss Friday.' -- it's communication."

As long as employers work with the Guard or Reserve member she explains, most problems can be worked out.

"We have volunteers throughout the state who work for the committee who can act as liaisons, because problems do pop up, and the goal is to handle them at the lowest possible level. So, if the Guard member feels like their employer isn't complying with the laws, or maybe doesn't understand the commitment, we've got volunteers that can go in. They're specially educated, and can go in and work with that employer and let them know what the requirements are, and what the Guard member's requirements are towards them."

The Department of Labor ultimately enforces the laws through lawsuits, but Spicer says that is a rare instance.

"Very seldom does it get to that point, for the Missouri National Guard at least. It's quite often, just miscommunication, and not understanding the legal requirements. Being a member of the Guard or Reserve is a unique commitment. And it 1000 percent requires the support of our employers and families." ■

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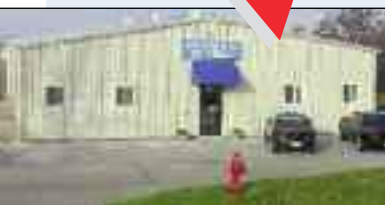
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The Connoisseur's Connection

by Eric Robbins

As a wine enthusiast, I often get asked what wine I like to serve with pizza or barbecue. The truth is that I prefer a good cold beer with both. In fact, with the wide variety of beers and ales available today, many restaurateurs are beefing up their beer lists and making food pairing recommendations for one of the most widely consumed beverages in the world. Micro-breweries have done much to enlighten today's beer drinker by introducing brews infused with chocolate, spices, nuts and even fruit. There is now a beer to accompany almost anything—from sushi to ice cream. Many will agree, whether with food or by itself, it's hard to beat a well-crafted beer.

Boddington's Ale is one such brew. Produced in England, Boddington's Pub Ale is packaged in a 16 oz. can which has a "widget" inside. I still do not know exactly what a widget is, but this little wonder releases millions of tiny bubbles inside the can upon opening. As you pour Boddington's into a glass, you will notice that the entire glass appears to be foam. As the brew settles, you will find one of the most beautiful golden colored ales in the world, with a perfect thick and frothy head. Boddington's Pub Ale is full-bodied and incredibly creamy, with just enough hops to deliver a refreshing bite on the finish.

Leinenkugel's brewery, located in Chippewa Falls, Wisconsin, produces a wheat beer brewed with honey, which, for years, has been one of my favorite summertime brews. Leinenkugel's Honey Weisse is a lighter style beer that offers just a hint of honey sweetness. When served with a wedge of lemon, I think it is hard to find a more thirst-quenching beer.

Although Miller Brewing Co. has billed their High Life as the "Champagne of Beers," I would argue that Duvel from Belgium owns those bragging rights. Duvel is bottle conditioned and re-fermented in the bottle. The addition of a small amount of yeast gives the brew extra carbonation that comes to life and virtually explodes in the mouth. The bubbles dance in the glass like the finest Champagnes. Duvel's pale color is a bit deceptive, though, as it is not at all as light-bodied as one might think.

Pilsner is the lightest style of beers, and

one of the most refreshing as well. Pilsner Urquell from the Czech Republic was the first Pilsner on earth—not the first beer, but the first Pilsner. Until 1842, most of the brews that were produced were dark and often cloudy. Pilsner Urquell was the first golden colored beer, and the style has been the dominant player in the beer category ever since, with Budweiser, Miller, and Coors each producing a similar brew. Pilsner Urquell is quite different from its domestic counterparts, though. The hops chime in with a dry, crisp bite that I find to be very invigorating.

Be sure to read The Connoisseur's Connection in the coming months for reviews on cheese and wine pairings, great gift ideas and more.



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Camdenton's new high school

continued from page 24

Hendricks also feels that trying to offer interesting and challenging class choices for students is key to keeping them in school. "The new building will give us the opportunity to add even more diversified programs," says Hendricks. "We plan to add Early Childhood Education, and ROTC program and a Concert Orchestra class just to name a few," he adds. "It's really challenging for us to keep students interested and involved. We want to take our time and make choices that will create more opportunity for our

students."

The recent reassessment of Camden County and neighboring counties netted a 13% gain to the school, seeing an increase of \$94 million in assessed valuation. The addition \$1 million/year the school will receive will not be wasted. "Any time you are adding a building of this size you will have additional expenditures not covered by the bond," say Hendricks. "Additional staffing - like cafeteria, custodial and certified staff - along with additional utility costs for the new building, equipment and office supplies to outfit the facili-

ty all cost money. You have to find a way to budget for that, and the reassessment just makes that a little easier."

Some attention has been given to the construction of a new fence around the Highway 5 side of campus. Hendricks says this funding did not come from the bond issue, or from the reassessment funds. "The existing chain-link fence was in bad shape and plans had been set for some time to replace it. I realized I had resources at my disposal on-campus that would make it simple to have a really nice fence done in-house." "It was built and installed almost entirely by maintenance staff employed by the school," he says. "The architects designed it and laid out the plans at no charge, the metal-shop teacher made the metal parts of the fencing, the maintenance staff installed it, the on-staff electrician wired the

columns for future lighting" and the only part that had to be outsourced was the construction of the brick columns. "We don't have a stone mason on staff, so we had to hire that out" he says "but we got a great price on that labor". "In the end, that beautiful fence cost little more than the cost to replace the chain-link - and I think it was well worth it. It's something the students, staff and community can be proud of."

Hendricks feels that Camdenton school district is making smart moves for the future of the school and the community. He is proud of the campus and is pleased at the decisions the school board is making. "It's a challenging but exciting time for us" he says. "Challenging because we have to adjust to a new foundation funding formula, make sure we are correctly administering new testing requirements and making sure that our students have completed the new state requirements

for graduation. But exciting because of the tremendous opportunities we have to shape the future of education in the Camdenton School District. It's a great time to be here." ■



Steve Schmidt Speaking "Finances First"

by Steve Schmidt

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2 Yr Notes	3.82%	3.77%	3.60%	3.24%	2.58%
3 Yr Notes	3.87%	3.80%	3.76%	3.41%	3.00%
5 Yr Notes	3.95%	3.86%	3.99%	3.71%	3.66%
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Steve Schmidt is President of First Bank of the Lake, in the Premium Factory Outlets, Osage Beach. Visit their website at www.firstbanklake.com.



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Joseph Head of Brumley wins Grand Prize

Joseph Head of Brumley MO, was the grand prize winner of the Summer Reading Program at the Osage Beach Library.

His prize was a tour of the radio station 92.7 The Mix, and an interview on the radio with disc jockey Jeff Karr.

You might think this is a strange prize, but Vicky Moore, Branch Manager of the Osage Beach Public Library explained.

"We always try to have one particular prize at the end for kids that actually make their goal. We give the children a game board based on their age level. Throughout the summer they do the game board to win prizes throughout the summer.

We had four coupon prizes. One was to Randy's Custard for a free ice cream cone.

A couple of the coupons we actually purchase little game things and trinkets for the kids to give to them.

Fourth prize was with Old Time Photos on the strip. They gave the kids a free 5x7 when they got to their fourth coupon.

Any of the kids who made it all the way through the game, at the end, their names were put in a drawing for their particular age group.

The younger kids got a free book bag from the library. The older kids got the prize of going to the radio station, meeting Jeff Karr and being on the radio.

I was very pleased Joseph got it, because we were watching him throughout the summer—he worked very hard. He kinda got into it a little bit later than a lot of the kids, but passed them all with what he did. He made a shield and a coat of arms, wrote a story— and read lots of books. He and his parents and little brother come in here quite often— they're regular library patrons."

Joseph moved here 3 years ago from Springdale Arkansas. He attends the School of the Osage where he is an 8th grader.

The theme for the summer reading program this year was Dragons, Dreams and Daring Deeds. •Joseph and all the children that enrolled in the program were given a game board in which they had to finish all the activities listed on the game.

Some of the activities that Joseph enjoyed doing were building a medieval castle, making a knight's shield & mask, and reading lots of his favorite books including books about knights and dragons.

Jeff Karr, mid-day disc jockey at Mix 92.7 FM said: "I go to the library a lot. I've known Vicky for a long time. She asked me one day if I could do it. Apparently that age group is big into listening to the radio. And I said I'd be happy to help them out. Vicky



Joseph Head read a lot of books to get to the grand prize.

came up with this being the grand prize. Joe's a cool kid. Hey, readers are leaders."

Congratulations to Joseph. and thanks to Vicky for filling us in on the story. Thanks to Jeff

Karr for giving the kids the opportunity to be live on the radio and for sending us over the story. ■

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Young businessmen stake their futures in the Lake

continued from page 31

would work. My CPA and my dad were cautious and wanted to make sure I knew what I was doing with the debt I would be taking on." One of the things he appreciates about the lake area is that "business owners down here seem to want to work with each other well. It's been a very good decision and I have no regrets." Best advice: "Don't let anyone discourage you. Refer to your peers. It takes a lot of your time. I've almost tripled my business since I started and have had to double my staff. Hire good people and take good care of them."

Tim Thompson, Vice President, CFO and Co-owner of Argosy, Inc. was 22 years old when he co-partnered with David Atkins 10 years ago. Located in the industrial park behind the Osage Beach City Hall, Argosy designs, manufactures and sells specialized furniture for

recording and film studios. This is a business unique to the lake area, with 85% of their business done nationally and the remaining 15% internationally.

Says Thompson, "This is a wonderful place to live and work. It was a good place for the business because the cost of raw materials is cheaper here. Hardware, steel components and woods. The cost of doing business is also cheaper because of the reasonable tax base compared to other areas of the country. Being centrally located, we can also ship anywhere economically."

Thompson was fortunate that he didn't face financial difficulties in starting out since Atkins had already launched the company. Atkins came from the Roth Department Store family. When Atkins was asked why he would take a risk on such a young partner, he said, "I was familiar with Tim's work ethic from the cloth-

ing store. More experience can equate to 'set in your ways', higher costs and higher risks. It's not about the resume, it's about the person. Tim had those qualities, and I've never regretted it." Said Thompson, "I had to supplement this work with a second job for a couple of years before we were able to get a foothold. It was worth it, because I believed in it enough to 'bet the farm'. We had to get our products and processes established because we wanted to be known for being the absolute best in the industry. We started with a business plan and got great advice and have far exceeded our initial plans." Best advice: "Don't do anything halfway - commit everything you have and surround yourself with the best people possible. We took the time to find those people and that's what got us where we are."

Marcus Sykora is the 28 year old main agent of the State Farm

insurance office in the Prudential building on Hwy 54 in Lake Ozark. Sykora grew up in Waynesville, graduated from MU, and started in claims with State Farm 3 years ago. Undoubtedly on a fast track with the largest home and auto insurance agency in the nation, Sykora offers some of the reasons why State Farm ear-marked him to take over this office. "There's a theory that you sell within your market 5 years up and 5 years down. The agency's population is maturing and we have to be able to replace our market and maintain our position. We already have some really strong State Farm agents in the area with 30% of the lake market, but they are looking at a really strong growth phase for this area."

Young professionals don't often get such opportunities within large corporations. Sykora acknowledges some qualities that worked in his favor. "I'm the type that I won't stop. I'm very competitive in nature and have the ability to grow - knowing how to network referrals and maintain a high level of integrity. You have to care about the people you're doing business with."

Sykora's status as a "pure growth" agent makes him different than your typical independent agent. "If I had taken over an existing book of business I would be an independent agent, but I started from the ground here with about 5 years before I can reach that status."

This is not a bad position to be in, according to Sykora, with the growth outpacing independent agency growth. "They hit the nail on the head with their projections for growth and salary." An avid tournament bass fisherman and outdoorsman, Sykora says he was thrilled to receive the opportunity because he loves the area. "It's been easy to network here. I really appreciate the hugely supportive referral network I have with real estate agents and mortgage brokers. I also have a great team and product lines to work with." As for any obstacle, Sykora says, "I was apprehensive about my prospects at first with this being such a large retirement community. I have to prove my integrity. There are frauds and fast sales, and you have to overcome that."

Best advice: "You have to really

continued on page 46

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Eldon voters pass tax levy

continued from front page
came in, I had a huge sense of relief. This was desperately needed. I am very thankful we can start moving forward because this is going to make a huge difference for the community."

Since the new funding formula passed in state legislation, it was the district's last chance at the polls to receive matching state funds which will add up to \$1.9 million dollars over the next 7 years.

"We are now in great financial shape to get by for a long time", says Huff. "We will make good things happen by breaking down every single aspect of our schools to see what we can do to improve them." Those areas include curriculum, assessment, instruction, professional development and facilities.

Huff says they are budgeting now with state aid reflecting immediately and the new property tax dollars taking effect in January. "We had closed out our books on June 30th and had to budget based on where we were then. The levy passed on August 2nd, and on August 3rd we held a new budget meeting and proposed 11 new positions - the ones we promised we were going to fill."

There will be full time computer lab instructors in the south elementary, upper and middle school with the middle school instructor also acting as a 1/2 time technician. Resource room aids will be added to the south elementary, upper and middle school. South Elementary will also see a new 1/2 time assistant principal. There will be a new early childhood classroom teacher for a preschool class, as well as an aid for that classroom. A new teacher will be hired for the 1st grade and another for the 6th grade.

Huff says a middle school social studies and science teacher, a family and consumer science teacher, and an alternate school program are all needed but take much longer to place and implement. "You'll see those positions in the '06-'07 school year."

Other immediate improvements will include textbooks and security upgrades. "The princi-

pal is meeting with the teachers to see exactly what books they need." As for security, "The high school is our focus right now, and any money left over will be spent in the two elementary buildings. The middle school already has a good system in place." Finally, substitute teacher pay will increase from \$55 to \$62.

There is another financial possibility which has Huff optimistic. "We have the opportunity to generate another 18 cents in state aid." Huff is referring to the state formula for debt service. Under state requirements, Eldon will qualify by 2007. "Every other year you can run this designated levy. We had one 2 years ago, and then qualified this year, but we had no funds to designate. Now we do, but we have to wait until next year to qualify again." Huff stresses that this is not an additional levy on the residents of the school district. "These are all state funds." The drawback? "We can't use any of our new operating levy dollars on capital improvements beyond a necessary amount. We will be limited on the capital improvements we can make this year, but it will be worth the wait." The additional 18 cents in state funding will add up to "about \$200,000 in the first year. Then as the new formula is phased in the percentages decrease."

Says Huff, "This actually gives us an opportunity to make an advance payment on our bonds and pay down the principal." Huff says the formula can get complicated and that the district intends to manage the resources they have available to their full extent. "We are going to have someone come in to advise us so we don't miss any additional state aid."

In polling results, Morgan County voted overwhelmingly against the issue, with Ward 3 failing the levy by 10 votes and Rocky Mount by just 1 vote. On the other end, Eldon Wards 1 and 2 passed the levy by commanding margins, with Eldon Rural also voting in favor. ■



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The latest cosmetic and corrective trend - permanent cosmetics

by Monica Vincent

The art of tattooing dates back thousands of years and can be found today in many forms in different societies from varying degrees of rudimentary to sophisticated. In the late 1970's, various tattoo artists around the world began offering permanent makeup/cosmetic tattooing and reconstructive pigmentation. By the 1980's aestheticians, electrologists, nurses, and cosmetologists became interested in performing these procedures. By 2001, Lake of the Ozarks had their own certified permanent cosmetic technician.

Marilyn Rustand is the owner, founder and technician of Facial Designs in Osage Beach. After spending a long and successful career in the jewelry industry, Rustand was ready for a change. "Permanent cosmetics is very rewarding. I get more hugs here than in the jewelry business", she says with a smile. Having completed over 1,000 procedures she knows her demographic; "...mostly baby boomers and people with an

active lifestyle who appreciate the convenience." Her most rewarding work is with stroke victims, the legally blind, arthritis, and women needing breast work. "Often a physical ailment makes it difficult, if not impossible, to apply makeup. Permanent makeup can be a very big self-esteem booster for those people, and stroke victims, especially.

Permanent cosmetics is often called permanent makeup or micropigmentation. The cosmetic implantation technique deposits colored pigment into the upper reticular layer of the dermis. Procedures are performed using various methods, including the traditional tattoo or coil machines, the pen or rotary machine and the non-machine or hand method. The process includes an initial consultation, then application of pigment, and at least one or more follow up visits for adjusting the shape and color or density of the pigment.

Rustand cites a full range of permanent cosmetic applica-

tions: eyebrows, scar camouflage, hair imitation, eyeliner, areola restoration, beauty marks, full lip color and 3-D lashes. She warns that some of these procedures, such as lip work and camouflage, use more advanced techniques and require an experienced technician with advanced training.

The average cost per procedure varies but usually averages between \$400-\$800. Advanced work may be charged at \$150 to \$250 per hour. Work performed from physician's offices or specialized clinics may be charged at higher rates.

At your first appointment, your needs and expectations will be discussed. There will be a small amount of paperwork, a review of your medical history and before and aftercare instructions. Pre-procedure photos are taken. (Your identity is kept confidential unless otherwise agreed upon. These photos are taken for technician records and insurance purposes, as well as for portfolios.)

The initial procedure will gen-

erally take approximately 1 to 2 1/2 hours. Touch up procedures usually do not require as much time.

Most people experience some discomfort. This may vary according to each individual's pain threshold and the skills of the technician performing the service. There are different methods available to help with pain management, including various topical anesthetic ointments and anesthetic locals.

Rustand assures, "Mainly there is some redness and swelling, if it occurs at all, and can be eliminated with use of the provided ointment." As for other effects, "The color will likely be darker than you may expect for the first six to ten days until sloughing of that top layer of skin occurs." There may be other side effects unforeseen due to individuality.

Cosmetic tattooing is very safe, according to the Center for Disease Control. There has not been any incidence of HIV attributable to tattooing, nor has there been any increase of Hepa-

titis B in the last 10 years. Says Rustand, "With the proper training you know the procedures and precautions and medical checks that must be made. It's also important to have your own area for strict, sanitary conditions. This procedure should always be done on a higher level."

Less than .1% in over 100,000 estimated permanent cosmetic procedures performed nationwide over the last 10 years resulted in an allergic reaction, according to Micropigmentation, State of the Art", by Charles S. Zwerling, M.D. Rustand explains the process. "The pigment is made up of iron oxides, glycerins and alcohol. It starts out in a powder form and is made into liquid. The application is just deep enough to penetrate the dermal layer of skin where they heal back into dry form."

Some doctors recommend that people with allergies have permanent cosmetic procedures because they can replace cosmetic products that they are

continued on page 62



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New Physicians Welcomed at Lake Regional



Members of the medical and staff and hospital administration greeted several new physicians at a welcome breakfast on Monday, August 22. Pictured here (left to right) are orthopedic surgeon Jeff Jones, D.O., medical oncologist Tamara Hopkins, M.D., and Lake Regional Health System CEO Michael E. Henze.

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Mechanic's Liens

SMALL BUSINESS OWNER BEWARE

Small business owners should always be aware of the impact mechanic's liens can have on their livelihood.

Any construction project, no matter how small, is susceptible to the impact of mechanic's liens. Mechanic's liens can be very deadly in terms of affecting the budget of small business owners. For example, if the business owner pays the concrete contractor for constructing a retaining wall or pouring a driveway, the business owner, if not careful to require lien waivers from the cement supplier before paying the contractor, could wind up also paying the company who supplied the cement to the concrete contractor. This amounts to a double payment for such cement; once to the concrete subcontractor, and once again to the cement company.

Missouri's mechanic's lien law is codified in Chapter 429 of the Missouri statutes. The purpose of the mechanic's lien law is to protect those persons whose labor/ materials enhance the value of real property, by providing them the right to execute upon specific real estate and ultimately sell your real estate at public venue.

Bottom line: if contractors and material suppliers don't get paid for their labor and materials, they have a right to file a mechanic's lien against your property up to six months after the last day work was performed or materials were supplied.

The priority of mechanic's liens is often misunderstood. Even though a contractor did not do work on a project until five (5) months after the project started, his lien begins all the way back to when the project began. This "first spade" rule often overtakes and makes permanent financing mortgages on real estate construction second in priority to a mechanic's lien. Also, a mortgage/deed of trust that is recorded after work is commenced on a project is subordinate to all mechanic's liens arising out of the project. Construction loans secured by mortgages or deeds of trust are always subordinate to mechanic's

liens regardless of when filed.

Anyone who supplies labor or materials for a project can file a mechanic's lien. A lumber supplier such as Lowe's can file a mechanic's lien even though it contributed no labor to the project. A prudent business owner should always get verification from his contractor that such material suppliers have been paid. The usual procedure is to require the general contractor to supply lien waivers from all subcontractors and suppliers of material before being paid.

Furthermore, title insurance does not typically protect owners against mechanic's liens. By law a lien can be filed up to six months after the last day of work on the property so title insurance companies are usually reluctant to insure against such. It would be wise for any small business owner to always attempt to get coverage from the title insurance company for any property being purchased or at the very least obtain lien waivers from all contractors, subcontractors and material men who have been involved with a particular construction project.

So, before you add any improvements to your business property or before you purchase new property, be aware of the potential for mechanic's liens, and take the necessary steps to minimize your business's exposure to them.



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

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Young businessmen stake their futures in the Lake

continued from page 39
enjoy helping people. If it's not your agenda you're going to fall flat on your face."

Marcus is a current active member of an organization called the Midwestcoast(tm) Association. This group is made up of young people in business all around the Lake area and is affiliated with the Lake of the Ozarks Convention and Visitor Bureau (CVB). Eligibility requirements state members must be between the ages of 21 and 45, and employed or actively seeking employment with a Lake area business.

The mission of the organization is that of promoting the Lake of the Ozarks, contributing time and resources to area charities, and creating a network of young professionals to generate new ideas and business relationships.

Ben Wiese, 25 year old President of the MCA said, "We started with 8 people and have grown to 30 or 40 paid members in the last year and a half, with membership steadily growing." The MCA will host a Meet and Greet on October 18 for prospective members. Says Wiese, "We have a wide representation of area businesses - insurance, mortgage, banking, real estate, boating, golf, media, tourism... The networking advantages are tremendous."

Wiese describes some of their activities. "Our big event throughout the year is Summerfest; a two day festival centered around a wakeboard competition. We are adding PWC races and Freestyle Motocross demos. [These] and new dates are the major changes for next year." More information can be found on their website at www.midwestcoastsummerfest.com.

"We host the new Midwestcoast Summerfest, in addition to assisting with Harbor Hop, adopted 5 miles of shoreline (AmerenUE's Adopt-A-Shoreline), and work with other non-profit organizations around the lake area."

Wiese adds, "We meet on a monthly basis, and are looking for more members to assist MCA in playing a larger role in the community." If you would like to

find out more information or attend our next meeting, contact Ben Wiese at 348-1599 or ben@funlake.com

John Farrell, one of the founders of MCA, is also a long-time owner of his successful and established real estate company. At the time, Farrell served on the Convention and Visitors' Bureau with another MCA founder, Joel Pottinger. Said Farrell, "The idea grew out of a conversation I had with Ryan Gattermeir. Ryan asked me how he could get involved in helping to promote the Lake. As we discussed various possibilities, I started to realize the increasing number of young people who were staying in the Lake area after they graduated from high school, or coming back to the Lake after graduation from college. I spoke to the CVB board about it and told them that we needed to utilize this great resource of young business people, full of both energy and creativity."

"I saw more young people in business in the area who were not having the opportunity to serve on Chamber boards and the like. There needed to be an organization that would help prepare them for those future positions as well as assist established community organizations." Farrell himself started out in business at the lake at a very young age of 22. "I started with 1st National Bank in 1971 and worked my way up to Vice President and Managing Operator before I left at [age] 35 to start my own real estate company." Best advice: Work 7 days a week, every day and night and hold on. Ask for a lot of advice from older businessmen in the area. I am a firm believer in a college degree." Farrell believes graduates have just as much future at the lake as in a major metropolitan area. "All the opportunity in the world is right here at the lake now." ■

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LAKE STORIES WITH MICHAEL GILLESPIE

"A Tale of Two Boats"

by Michael Gillespie

From the very beginning, in 1931, Lake of the Ozarks has featured excursion boat rides at the dam. Initially, the boat rides were operated by Union Electric, developers of the lake.

In the early years there were two boats: Tuscumbia and Grand Glaize. Both were built by the Robinson Marine Construction Company of Benton Harbor, Michigan. They were impressive vessels. Each wooden-hulled craft was powered by twin inboard 225 horsepower Kermath Sea Wolf engines. Tuscumbia was 45 feet long with a capacity of 36 passengers; Grand Glaize measured 38 feet in length with seating for 28 passengers. They were similar in appearance with a relatively narrow beam of perhaps eight feet. Passengers could sit on a row of leather cushions in the forward cabin, or sit aft, under a canvas canopy. There was no public address system, and any attempt by the pilot to describe

points of interest was drowned out by the roar of those 678-cubic inch engines. You see, these weren't dinner and dance cruises, but rather wide open, full-bore, hang-onto-your-hat-Nellie sprints at 25 miles per hour—an almost distressing speed for that day. The object was to make big waves, get close to things—such as docks, shoreline, and Bagnell Dam—and in general scare the dickens out of passengers and observers alike.

By the late 1940s both Robinson boats had been sold to Loc-Wood, a concessionaire who operated at the same location near the dam. Loc-Wood was now competing with the nearby Casino Pier, and in 1948 Casino Pier introduced the brand new excursion vessel, Larry Don.

The Larry Don was a smooth riding barge-like boat, long and wide, meant for slow cruising. But the thrills weren't over yet. Both Loc-Wood and Casino Pier began featuring speedboat rides that were just that—fast runs in

18- to 24-foot inboards with no pretext at sightseeing whatsoever. It was fun to watch, even from shore. As soon as the boat cleared the dock, the pilot would gun the throttle and the boat practically would jump out of the water and head for the open channel in a plume of spray. A series of tight turns and figure-eights and crisscrossing it's own wake followed—all part of the show. And then, from perhaps a half-mile away, the pilot would steady her up and drive straight for the dam at full throttle.

And when it seemed to those onboard that there was no way to avoid a collision with that unyielding mass, the pilot would turn hard to the right and the speeding boat would come about crisply, sending its wake rolling into the concrete wall. Then, with the boat's siren blaring (legal at the time), the pilot would run for the dock with equal dispatch, cut a sharp U-turn, reverse the engine, and the boat would nudge into its slip as

gently as grandma on a Sunday drive. I can still hear the squeals of delight from the startled passengers.

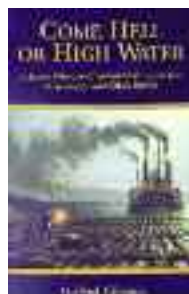
The record is unclear as to what became of the Higgins and Hacker Craft speedboats that made those runs, but the demise of Tuscumbia and Grand Glaize are well documented. On a Friday afternoon, May 28, 1954, Grand Glaize was motoring up the lake on a regular excursion run with 15 passengers aboard. A heavy thunderstorm was brewing. About a mile west of Duckhead Point—two and a half miles above the dam—a strong gust of wind hit the vessel. The narrow-beamed, top heavy boat rolled onto its side and capsized. The lake there was half a mile wide and one hundred feet deep. Eight passengers drowned. It was the deadliest single-boat accident on record for Lake of the Ozarks. Grand Glaize was recovered and placed in storage in near the dam. Tuscumbia continued to operate until 1965. By that time it was owned by Casino Pier. The company had introduced the sleek Commander in 1962 to complement its already popular Larry Don. And Loc-Wood was now

operating its own large cruising vessel, Tom Sawyer. So the 34-year old Tuscumbia went into storage alongside the ill-fated Grand Glaize. There they both languished until a fire destroyed them in 1970. One of Tuscumbia's engines rolled into the lake, where it still can be seen in low water. ■

Historian and tour guide Michael Gillespie is the author of "Wild River, Wooden Boats" and "Come Hell or High Water: A Lively History of Steamboating". He has also penned dozens of magazine articles. Both of his books are available online



at Amazon.com and Barnes and Noble.com.



A thrill ride racing into the Loc-Wood dock in the 1950s aboard a Higgins speedboat



Tuscumbia nudges into her slip at the Loc-Wood dock, circa 1950.



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Dr. East relocates Lake Internal Medicine



Pulmonologist M. David East, D.O., recently hosted an open house to announce the relocation of his medical practice, Lake Internal Medicine, to the new Executive Park in Osage Beach. His office staff combined the open house with a celebration of Dr. East's 50th birthday. Dr. East is shown here with his wife and office manager, Cara.


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The Overlooked Property Coverage

Business Income and Extra Expense Insurance coverage provides protection to your business when a covered property loss interrupts your normal course of business. For example, if a fire were to cause damage to your building, the property coverage would pay for the physical damage to the premises, however the fire would also likely result in an indirect loss in revenues due to the business needing to shut down for a period of time. The fire would also create additional costs that the business would not have otherwise had.

Many businesses see the need for property coverage, but must also remember that after a loss there may be a period of time that they are unable to generate cash flow. In the event of an interruption, Business Income provides coverage for the time period it takes to rebuild the workplace and repair damaged property. This coverage would pay for net profit and continuing expenses until business operations are restored. Business Income is there to restore the insured to the same position as before the loss.

Extra Expense Coverage pays the additional expenses that you would not have had without the loss. This increased expense to become operational could include the cost of setting up an additional location while your main site is being repaired.

Carrying Business Income and Extra Expense insurance may help to retain customers while you get the company up and running again. The coverage pays the lost income which could be used to pay for such expenses as taxes, utilities and bank loans. It will also help the business retain employees by maintaining salaries and employee benefits.

Business Income and Extra Expense is usually included in a Businessowners package policy (BOP), but must be purchased as an option under other types of property package policies. Insureds may not purchase the coverage as they might not understand how it applies to their business and the benefit they would receive. Other businesses that purchase the coverage do not always buy sufficient limits. I recommend discussing your needs with your CPA and your insurance professional.



Steve Naught, CIC

"Interesting - I use a Mac to help me design the next Cray."

- SEYMOUR CRAY (1925-1996)

when he was told that Apple Inc. had recently bought a Cray supercomputer to help them design the next Mac.

"Don't let it end like this. Tell them I said something."

- last words of PANCHE VILLA (1877-1923)

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10+ Handicap

"It's got a good feel when you hit it. It comes off hot, the trajectory's good coming off. It's as good as I've seen out there for not being a name brand." Recommends for the average to better player. "The price point's good."

★★★★★

"Higher handicappers need to get the ball into the air--and this club does that. But I don't like a fairway wood or even a driver coming off the face to have a lot of balloon effect. Not what I'm personally looking for." Recommends for: mid-high handicap

★★★★-1/2

"It has a very solid feel and a good shaft. I like it. I like it a lot. Like a Titleist three wood. Of course it's a lot cheaper... It reminds me of it, the smaller head design, which I like too." Recommends for: lower handicappers Would buy it.

★★★★-1/2

"Overall good looking club. You see a lot of club face. Ball gets up nice, definitely easy to hit. It definitely gets up in the air. Similar to a Cobra off the face, but you can feel the head a little more." Recommends for mid-high handicappers. "Not in my bag."

★★★★

"It's got a decent feel too it. For the higher-handicap player who's not wanting to spend \$400 on a fairway wood." Recommends for the mid-high handicap golfer who needs to get the ball airborne from the fairway.

★★★★

INNOVEX RLS SYSTEM FAIRWAY WOODS

Made from a combination of 15-5 Stainless, and what Innovex calls "Carpenter 455" for the face. (Dynacraft, Taylor-Made and Snake Eyes have also used this in irons and woods - among others) Whatever it may be, it's hot- spring steel. This gives tremendous lift from the tee and grass alike— although one of our pros disliked this "ballooning" effect. Innovex sent us the Fairway four wood, 17° loft, with Graman graphite shaft. They are available in 3W, 4W, 5W and 7W and are also available with PST's ProWhite stepless steel shaft. Retail as tested \$150. www.innovexgolf.com Editor's choice for 10+ handicappers.

0-10 Handicap

"I don't know if I've ever hit a three wood any longer than this. It was hot coming off there, I don't normally hit it that far. This thing is hot. All the bells and whistles. Looks good and sounds good." Recommends for the better player. "I'd buy this one."

★★★★★★

"Nice. A lot of it is the technology of the shaft. I would definitely recommend the head. If you want to hit a draw you can set up the weights to hit a draw. If you want a fade, you can set that up too." Recommends for the low handicapper.

★★★★★★

"I liked it a lot. It hits very solid. It's very nice. Man, it's long— a lot of lower weighting to help get the ball airborne. Good game improvement club. I would recommend it for the lower handicapper. They'll realize the benefits of the shaft."

★★★★★-1/2

"Allows you to fine-tune the club as to how you feel you should be playing it. You can really control the trajectory, which is nice." Recommends for mid to lower handicappers.

★★★★★

"It's got a good feel, the trajectory's nice. I like the weights, it's nice to be able to work the ball like that. About the same distance as my Mizuno." Recommends for the top golfer who likes a low profile and can get to the green in two.

★★★★★

TAYLOR-MADE R7 FAIRWAY 3 WOOD (TP)

As tested, this is definitely a pro's club. The r7 was designed to give pros the look of a V-Steel, while incorporating the weight technology of the immensely popular drivers. This allows for weight shifting to control bias, in an effort to correct draw or fade. Titanium head with a thin face, and what we thought was explosive distance. If you can shoot par this club could add 20 or so yards over an ordinary three wood. Equipped (in the TP version) with the lightweight ultra-desirable Fujikura TP graphite shaft. Not for the timid, however. Retail as tested a whopping \$399. <http://www.taylormadegolf.com/> Editor's choice for under 10 handicappers.



Innovex Golf Inc.

Leawood, KS 66224
866-402-6097
Regular Flex Graphite Shaft.
Retail Price: \$150

The Innovex Fairway four wood uses Carpenter 455 for the face, with 15-5 Stainless for the remainder of the head. The face is reputed to produce a higher coefficient of restitution (COR), which results in higher ball speeds and thus greater distance.

Part of Kevin Downey's system RLS (Revolutionary Loft Specification), Innovex clubs are designed to give the player a "more balanced set". The relatively new company has begun to make a name for themselves on the internet and in trade publications.

We found the club easy to hit, and as promised, it did produce a very high launch from the tee and fairway. Most of the pros agreed it was a lot of club for the money, particularly with the high dollar Graman graphite shaft.

It wasn't really fair to directly pit it against Taylor-Made's flagship fairway, but it represented itself well. The shape of the head moved easily through the grass and rough, the wide face was forgiving with heel and toe shots.

While it lacks the pizzazz of the R7, Innovex's fairway wood came in at less than half the price. In this instance, it boils down to the kind of golfer you are.

If you are the average "Joe Six-Pack" weekender looking to improve your game, this is the club for you. These woods are inexpensive and offer big-dollar technology and performance.

If you are shooting around par and need to upgrade your woods, this club wouldn't hurt, but chances are you already have something in your bag similar.

When used with the rest of his RLS system, Kevin has spread out the gaps in between the clubs for a set he says will always have a "full strength shot".

We agree, it's an amazing set when looked at in its entirety. We'll review the new driver and his irons in an upcoming issue. ■



Taylor-Made Golf Company, Inc.

Carlsbad, CA 92008
(760) 918-6000
Tour Preferred version
Fujikura Graphite shaft
Retail Price: \$399

The Taylor-Made R7 TP Fairway three wood has, as one expert put it, "all the bells and whistles". He was correct. Taylor-Made employs a moveable weight system in these clubs they call "Launch Control Technology". These ports allow you to insert weights from two to 14 grams each. This shift allows for an altering of the club's bias—either more draw or more fade.

For the accomplished golfer, someone who can repeat their swing everytime, this is a blessing. For the average Joe, this is less a bonus, the constant altering of the weights to an erratic swing could multiply the problem.

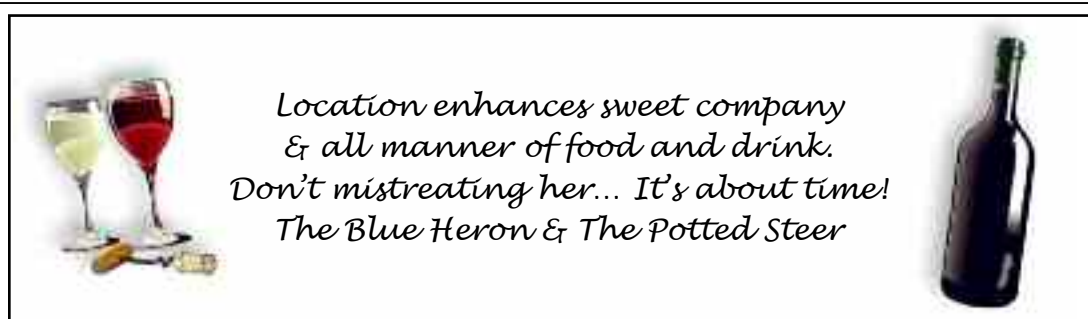
Regardless of the use of the weights, this is one very nice club. The head presents itself well at address, the face is broad and forgiving, and it is very hot. Very hot. Most people hit this 30-40 yards farther than they did their fairway, and the amateurs I handed the club to said they gained distance as well.

The sole reminds one of the venerable "V" woods now dominating on tour. It moves through rough or fairway smoothly, and retains head speed exceptionally well.

Matched up with the unequalled technology of the TP Fujikura Vista Pro 80 extra stiff graphite shaft, it's an awesome stick to swing.

Tour players Retief Goosen and Scott Verplank have one in their bag, maybe you should too.

If the price doesn't deter you, and the technology can benefit your already-solid game, go for it. You won't be disappointed. ■



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Tamara Hopkins, M.D.

On August 1, medical oncologist/hematologist Tamara Hopkins, M.D., joined Lake Regional Hospital's Oncology Services Clinic, established earlier this year with the help of Michael Perry, M.D. Dr. Hopkins completed her fellowship under the guidance of Dr. Perry. As a medical oncologist/hematologist, Dr. Hopkins treats patients with an array of cancers and blood disorders. She assesses patients, creates treatment plans and oversees the administration of chemotherapy, when necessary.

Dr. Hopkins is board certified in internal medicine, family and community medicine. She earned her M.D. degree from the University of Missouri Columbia, where she also completed her internal medicine, family and community medicine residencies. She completed her

Oncologist Joins Lake Regional

oncology fellowship at Ellis Fischel Cancer Center in Columbia. She is a member of the American Society of Clinical Oncology and the American Society of Hematology.

Prior to becoming a physician, Dr. Hopkins was a registered nurse with experience in oncology, ER and obstetrics. As for her decision to attend medical school, Hopkins says, "I loved all aspects of medicine and just kept going as each step made me more interested in going further until I finally became a Doctor."

She enjoys hunting for arrowheads (or rocks, as her husband, Dennis, calls them) and renovating their 100+ year old farm house in Brazito. She also enjoys spending time with her children, Shannon, Shawn and Jonathan; daughter-in-law, Susan; and grandchildren, Sydney and Cole.

In addition to chemotherapy, Lake Regional Health System offers surgical intervention and radiation therapy to help patients in the battle against cancer. ■

Dr. Jeff Jones Joins Lake Regional

Orthopedic Surgeon Jeff Jones joined the medical staff at Lake Regional Hospital and began seeing patients August 8 at Lake Ozark Clinic.

Dr. Jones recently completed his orthopedic surgery residency at Doctor's Hospital of Stark County in Massillon, Ohio. He earned his Doctor of Osteopathy degree from the University Of Health Sciences College Of Osteopathic Medicine in Kansas City, MO.

Dr. Jones is a member of the American Osteopathic Association and the American College of Orthopedic Surgeons. Prior to moving to Lake of the Ozarks, Dr. Jones and his wife, J.J., lived in Canton, Ohio. The couple has two young children, daughter Sidney, 4, and son Parker, 7.



Dr. Jeff Jones

Dr. Jones treats patients with sports injuries and those who suffer from a variety of orthopedic conditions. He will co-office with orthopedic surgeon William Harris, D.O., at Lake Ozark Clinic.

Both physicians will be moving to Lake Regional Health System's new imaging center upon its completion near the first of the year. The imaging center is on Nichols Road, on the grounds of Lake Regional Hospital. For appointments, call Lake Ozark Clinic at 365-2318. ■



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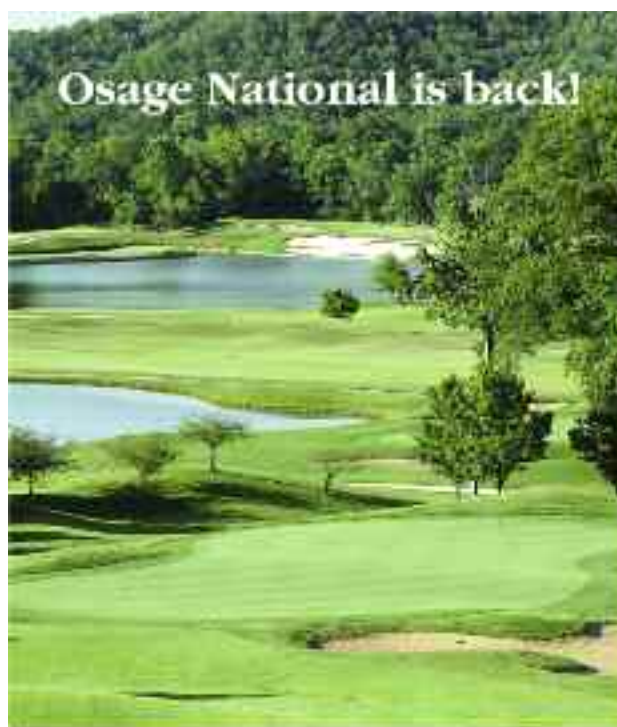
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Ribbon Cuttings and Public Announcements by Businesses



Bandana's Bar-B-Q Opens at 4315 Hwy. 54 in Osage Beach. Cutting ceremony were Susie Glascock: Trisha Roberts, Lake Area Chamber Executive Director; Barb Painter, Chamber Board; Danna Kahrs, Chamber Board; Greg Hawken, Construction Concepts; Mark Barry; Construction Concepts; Rob Moore, Construction Concepts; Adam Craddock, Owner; Austin Craddock, Owner; and the many Lake Area Chamber Active Volunteer Ambassadors.



Dance With Jeanne (573) 365-6155. 1935 Cherokee Rd, off Horseshoe Bend Parkway in Lake Ozark. Participating in this recent Lake Area Chamber ribbon cutting ceremony were (Left to right) Kathy Schmitz, Effie Wolfsberger, Nanette Smedley, Carly Laming, Gizmo, the mascot; Larry Laming, Jeanne Laming, Owner/Instructor, Peggy Beckman, Joan Stewart, 15 year experience and the Lake Area Chamber Active Volunteer Ambassadors.

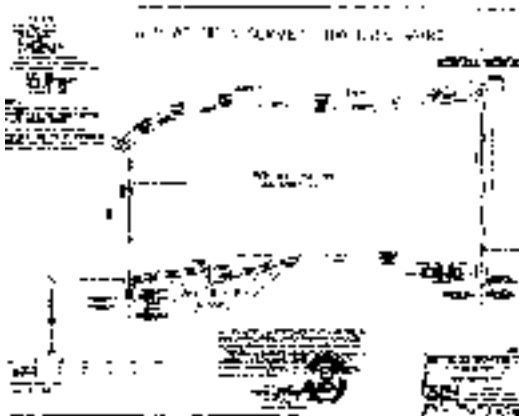


Bayou Bill's Celebrates New Ownership, Expanded Parking and New Triple Decker Tiki Bar. Participating in this recent Lake Area Chamber ribbon cutting celebration were Ben Browning, Bartender Manager; Elizabeth Quillen, Buser; Lyndi Bungart, Server; Bill Borders, Owner; Meghan McIntyre, Server; Tyler Conley, Server; Chuck Vernon, Kitchen Manager; and the Lake Area Chamber Active Volunteer Ambassadors.



Lake Boat Alarm/MO-ARK Boat Alarm Distribution 348-2440. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Ellie Betta, Chamber Active Volunteer Ambassador/Mother; Giancarlo Betta, Owner; Leea Betta, Owner; Giancarlo Betta II, son; Bob Johnson; and the Lake Area Chamber Active Volunteer Ambassadors.

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Ribbon Cuttings and Public Announcements by Businesses



Lake Life Styles Rental and Sales, 501 Hwy. 42, Osage Beach (573) 348-3250. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Barbara Knodle, Owner; Jackie Knodle, Owner; Barb Painter, Lake Area Chamber Board; and the Chamber Active Volunteer Ambassadors.



Palazzo Spa, Salon & Art Gallery 5431 Highway 54 in Osage Beach, (573) 348-4545. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Shawna Hanks, Nail Tech; Terri Blanscet, Esthetician; Bridgette Kennedy, Spa Coordinator; Dianne Stewart, Certified CPE/Owner; Heidi Goldsberry, Esthetician; Kimberly Davis, Spa Coordinator; DeVonna Kopp, Spa Supervisor/Esthetician/Stylist/Nail Tech; ; Tieha Willis, Permanent Cosmetics/Acrylic Nail Tech; Kimberly Hallovan, Client; Michelle Breyfogle, Color Specialist; Paul Leahy, Lake Area Chamber President; and the many Lake Area Chamber Active Volunteer Ambassadors.



Riverview RV Park & Sales (573) 365-1122, www.RiverviewRVParkLLC.com. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Bob Vaughn, Camp Host; Candy Wilson, Lake Area Chamber Marketing Director; Brenda Vaughn, Camp Host; Ray Brondel, Camp Host; Margie Brondel, Camp Host; Vicky Stockman, Owner; Jay Goff, Happy Camper; Carolyn Goff, Happy Camper; and Larry Stockman, Owner.



State Fair Community College Stone Crest Mall in Osage Beach 573-348-0888. Participating in the ribbon cutting from State Fair Community College: Deborah DeGan-Dixon, Dean; Dr. John Bell, Associate Dean; Brent Bates, Vice President of Educational Services; Kevin Haulotte, Department Chair; Suzanne Easley, Instructor; Janice Ganther and Jodie Pasley, Administrative Assistants. Others participating include Robin Evers, Stone Crest Mall Manager; Allyson Gardner, Little Miss Dogwood; Malachi Diehl, Little Mister Dogwood; Sherry Meissert, County Treasurer; Ken Miller, First National Bank; and Bruce Mitchell, Camdenton Area Chamber of Commerce.



Studio 101 Crossings West Drive, Suite 200, Lake Ozark. (573) 365-3838 for more information. Participating in this recent Lake Area chamber ribbon cutting ceremony were Larry Crabtree, Owner; Jennifer Wishmeyer, Sales Associate; Sarah Crabtree, Owner; Staci Laing, Manager; Tiphany Del Toro, Sales Associate; Cierra Grein, Sales Associate; and the Lake Area Chamber Active Volunteer Ambassadors. •

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Central Missouri executives represent rural hospitals in visits with members of congress

JEFFERSON CITY, Mo. — Representatives of Missouri's hospitals traveled to Washington, D.C., recently to share their views on issues of concern to the hospital community with congressional members.

As a federal commission studies short- and long-term reforms to the Medicaid program, Missouri hospital executives urged members of Congress to explore alternatives for providing health care services to low-income families, the elderly and disabled. The group advocates implementing federal tax credits for low-income individuals who purchase health insurance and for people who purchase private, long-term care insurance.

"Two of Medicaid's most expensive benefits are long-term care and prescription drugs," said Dwight Fine, MHA senior

vice president of governmental relations. "These federal incentives can help states achieve significant savings for their Medicaid programs."

The executives also thanked their legislators for supporting the moratorium on the construction of new specialty hospitals. They encouraged representatives to extend the federal moratorium on the development or expansion of physician-owned specialty hospitals as the Medicare Payment Advisory Commission continues to assess the financial impact of these facilities on community hospitals. Hospital leaders also stressed the importance of hospital-based rural health clinics as an important component of providing health care to rural Missourians.

Among the hospital represen-

tatives were Martha Gragg, R.N., MSN, ACHE, chief executive officer, Sullivan County Memorial Hospital in Milan, Mo.; Patrick N. Lee, CHE, MHA, chief executive officer, Howard A. Rusk Rehabilitation Center in Columbia, Mo.; Dan McKinney, administrator, Hermann Area District Hospital in Hermann, Mo.; Bernard A. Orman Jr., chief executive officer of Samaritan Hospital in Macon, Mo.; Dennis P. Pryor, administrator, and Joe Hayes, board chair, Salem Memorial District Hospital in Salem, Mo.; Harold Siglar, chief executive officer, and Ian Fawks, DO., Moberly Regional Medical Center in Moberly, Mo.; and Katherine Smith, R.N., MSN, chief operating officer, Putnam County Memorial Hospital in Unionville, Mo. They met with Sen. Jim Talent and Reps. Jo Ann



U. S. Rep. Kenny Hulshof

Emerson, Sam Graves and Kenny Hulshof.

The delegation of 33 rural hospital representatives was organized by the Missouri Hospital Association. It was comprised of hospital executives, board members and MHA staff.

MHA is a not-for-profit membership association in Jefferson City that represents 139 Missouri



U. S. Senator Jim Talent

hospitals. In addition to representation and advocacy on behalf of its membership, the association offers continuing education programs on current health care topics and seeks to educate the public about health care issues. Information about MHA programs and services is available online at www.nihanet.com. ■

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Albers named top Prudential producer for June, July

Mary was named Top Producer for the Prudential Lake Ozark Realty team. For the months of June and July she was the #1 agent, closing over 3.5 Million dollars in business. Continuing to offer reliable, friendly and efficient care for her clients, Mary is



Mary Albers, ABR, CRS, GRI

an aggressive seller's agent and a resourceful buyer's agent. She works with the Prudential Lake Ozark Realty team, located in the Galleria Building on Hwy. 54, Lake Ozark (next to Wendy's). ■

Rotary Club Announcements



Highway Patrolman Paul Reinsch, the guest of Rotarian Ron Calvin, spoke to the Lake Ozark noon Rotary Club.



Pictured above Lake Rotarian General Jack Wagner is presented an award of recognition from the Lake Rotary Club.

Richard Green joins Score chapter

Camdenton, MO. Richard L. Green recently joined the Lake of the Ozarks SCORE chapter. Rich attended Wichita State University, graduating in 1964 with an Accounting & Finance major.

About a year ago, Rich and

his wife Loretta purchased a condo at the Lake of the Ozarks to be closer to their 3 daughters and 4 grandchildren.

With experience in many business facets, he is looking forward to volunteering his time in assisting new and exist-

ing small businesses in the lake area.

For more information on SCORE or to request free business counseling assistance, visit our web site at www.lakeozarkscore.org or call 346-5441. ■

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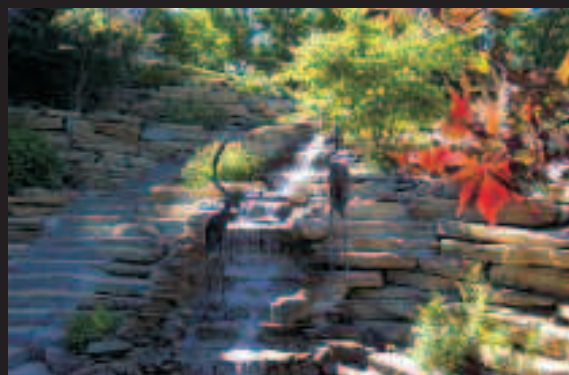
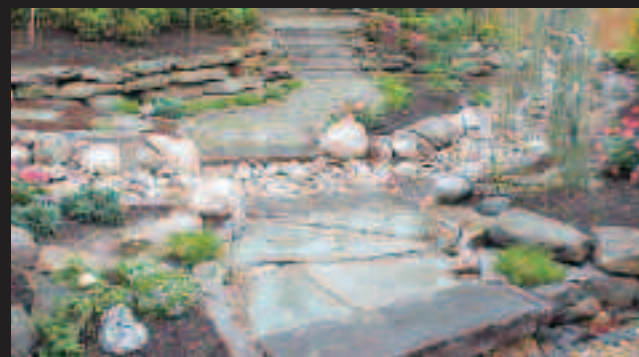
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Ribbon Cuttings and Public Announcements by Businesses

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Glencove Marine Employee Wins 3rd at Nationals



ANDY SANDERS

The National skills USA competition was held on Thursday, June 23, in Kansas City, MO. Over 4,000 competed this year, and more than 12,500 participated in the week-long event.

Andy Sanders, Marine Technician at Glencove Marine, placed 3rd in the area of Marine Mechanics. Andy attended Lake Career and Technical Center for 2 years and will pursue his Associate of Applied Science degree in Marine Service at State Fair Community College. When asked why he decided to work for Glencove Marine, Sanders replied, "Glencove is known and respected for their outstanding service department and I wanted to position myself within a company of this caliber, where I know there is room for growth...it's a great place."

Brian Pecenka, General Manager at Glencove states, "We have always been a big supporter of the tech-school in Camdenton. Glencove devotes time and energy towards the tech school's advisory board because they help to fulfill the need of educating potential technicians."

Andy is the second tech hired by Glencove from LCTC that has received National recognition.

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The Cozy Café Hwy. 54 & State Road KK (573) 348-3324. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Kirsti Coats, Daughter/Server; LaDonna Plemmons, Server; Helen Baxter, Cashier; Kee Baxter, Server; Jeff Coats, Owner; Stacey Coats, Owner; Kathy Tuck, Prep Cook; Jimmy Coats, Son/ Buser; BJ Hedrick, Dishwasher; Jacob Vieaux, Cook; Candy Wilson, Lake Area Chamber Marketing Director; and Paul Leahy, Lake Area Chamber President. Not available for the photo was Tom Carbone.



Walgreens Hwy. 54 & Hwy. 42-Prewitt's Point (573) 348-5346. Participating in this recent Grand Opening Celebration and Lake Area Chamber ribbon cutting ceremony were Stacey Gray, District Manager; Sandy Doty, Cosmetic Supervisor; Michelle Hamunn, District Training Supervisor; Louis Niewald, Store Manager; Jeanna Osborn, Sr. Beauty Advisor; Tiffany Van Hauser, Head Clerk; Heather Ingram, District Pharmacy Supervisor; Nina Kilson, Photo Manager; Rue Fleming, Pharmacy Manager; Nancy Viscelli, Osage Beach City Administrator; Lois Farmer, Osage Beach Alderman; Tony Vossman, Executive Assistant; Brian Caldwell, Executive Assistant; Chris Heimsoth, Missouri Career Center; and Dan Willems, Builder



August 4, 2005. Scott Smith and Video Productions- Lake of the Ozarks shot footage for national recording artist, LIFE OF RILEY and KIKSTART RECORDS. The special media event was held at Club LaSushi, in Lake Ozark and hosted by KIKSTART RECORDS and LIFE OF RILEY. The footage will be used for promotional purposes nationwide for the band. Video Productions-Lake of the Ozarks is a full service digital production studio and post-production house. Video Productions-Lake of the Ozarks is the best in the area for quality commercials, instructional videos, factory footage and promotional videos. Video Productions-Lake of the Ozarks is located at 6316 Highway 54 Suite #300, in Osage Beach. 573-348-9292.



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Beautiful Porto Cima golf course home sits on the Tee box for a perfect view of the Jack Nicklaus Signature Golf Course. This beautiful appointed home features 3 bedrooms, 2.5 baths, an open living areas with natural light and high ceilings. A level wooded lot with a large driveway, oversized 2 car



garage and double door access for golf cart storage. With main floor bonus room upstairs, what more could a avid golfer want?

MLS>3009550

Richard Summers Joins Tonia Grein Team



Richard Summers

Richard Summers recently joined the Tonia Grein Team.

Originally from the Kansas City area, Summers was a frequent visitor to the Lake Area for over 30 years until making a permanent move to the area this year. Having held a real estate license in both Missouri and Kansas since 1988, Summers is a seasoned realtor.

For the past 11 years of his career he has specialized in upper-bracket homes.

"Richard's experience in the luxury home market is invaluable to the team. We are very pleased that he has agreed to join

us," commented team leader Tonia Grein. "It has been my good fortune to be invited to join the number one team at the Lake," added Summers.

Summers can be contacted at the Tonia Grein Team office located at 4478 Horseshoe Bend Parkway in Lake Ozark, 573-365-2547 or by e-mailing richard@talktonia.com. ■

Lake Regional Hospital Auxiliary Style Show to be held September 1st



Dr. and Mrs. Colin Bailey at the 2004 Lake Regional Hospital Auxiliary Style Show.

The Latest Fashions at Benefit Style Show (Osage Beach, MO) Come see unique styles and glamorous fashions at the 13th Annual Lake Regional Hospital Auxiliary Style Show on September 1st at Country Club Hotel and Spa in Lake Ozark. Enjoy cocktails and hors d'oeuvres while listening to music by Lynn Zimmer and the Jazz Band beginning at 6:00 p.m.

The Style Show begins at 7:00 p.m. Proceeds from this year's

Style Show will help the Auxiliary in their efforts to raise \$300,000 to purchase a canopy for the Center for Radiation Therapy entrance and to enclose space for a second gift and coffee shop. Tickets are \$25 per person and include the fashion show, hors d'oeuvres and entertainment. A cash bar will be available. To purchase tickets or receive additional information, contact Kitty McCarthy, Director of Volunteer Services, at 573-348-8264. ■

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Permanent cosmetics

continued from page 42

sensitive to.

Says Rustand, "I can't stress the importance of training and continuing education. There is so much to learn about symmetry, facial geometry, medical procedures...You must maintain a strict code of ethics and carry insurance. This is not a field for part-timers." Rustand, a certified permanent cosmetic technician, is an active member of the Society of Permanent Cosmetic Professionals, is certified in OSHA blood borne pathogens, has advanced training in areola complex repigmentation, and is licensed by the state of Missouri.

The Society of Permanent Cosmetic Professionals was founded in 1990 and is the largest non-profit professional association in the United States and internationally for the permanent cosmetics industry with over 1,100 members worldwide. They provide the means of acquiring educational merits required to perform these procedures safely, with an acute understanding of sanitation, color theory, and design for optimum results.

Based on statistics maintained by the Society of Permanent Cosmetic Professionals, (SPCP), the number of trained technicians has increased ten-fold within the past three years alone and it continues to grow at an unprecedented rate.

Permanent cosmetic applications are governed by the state of Missouri to this extent: No one can tattoo a minor without written informed consent of the parent or legal guardian.

No one can tattoo anyone under the influence of intoxicating liquor or a controlled substance. No one under the age of eighteen can tattoo another person. Licensing is required, and standards of hygiene must be met.

Sources: The Society of Permanent Cosmetic Professionals, Permanent Cosmetics Organization, State of Missouri By-Laws and Statutes ■

Before and after

before

after

Lip liner and lips

before

after

Full eyebrows 1

before

after

Full eyebrows 2

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The top marina dealers in the world are at the Lake

continued from page 22

drives. The outboard line up includes Honda, Yamaha, Johnson, Mercury and Suzuki and Evinrude. The service department is updated annually at all factory technician schools. They have done stern drive service for the past 33 years in OMC, Volvo and Mercruiser. They have completed the A.B.Y.C. (American Boat & Yacht Council) which sets the standards for the recreational boating industry and have attained the ABYC electrical certification.

The triple log pontoon market and the 4-stroke outboard market continue to grow and we're positioned well for this market. A lot of people are gravitating back to the triple logs for their ride and the 4-stroke outboards give people a lot of versatility in the winter, if there is a nice winter day they can just hit the key and go."

BIG THUNDER - Owned by Bob Morgan, who knows a little bit about winning. Bob got into racing boats in 1965 when he raced drag boats all across the country and actually made a living at it in 1977 and 1978. Bob was drag boat national champion several times in blown full flat bottom. In 1987 Bob brought his competitive personality to the Lake of the Ozarks and bought Big Thunder Marine. He began his relationship with Baja in 1988. Through the years, Big Thunder has been the #1 or #2 dealer in the nation and is still among the top dealers.

Bob said of their success, "It's been a lot of hard work, advertising and always being open."

Their full service marina is in Laurie off O road at the 8 mile marker in Buck Creek Cove and a sales facility on Highway 54 in Osage Beach.

With attention on the marina

business he was absent from '81 to '96 when he got the itch to get back behind the wheel only this time it was a 40' Skater powered by twin 1200 HP's. In '96 Bob powered his Superboat to a second and a third and has won the Key West World Championship twice in 1998 and 2001. Bob looks to return to Key West this year in search of a third world championship.

BROKEN ARROW MARINA - When Broken Arrow was purchased by John Karsh 1-1/2 years ago he inherited the #1 Envision dealership in the country. Joe Miller is the General Manager and has been at Broken Arrow for the past 2-1/2 years. In that time Joe has seen the merit of the Envision line of boats.

"They're a great hull for the Lake of the Ozarks, well built, solid construction, really handles whatever the lake can dish out. We sell a lot of them for that reason alone. They range from 26 to 36 foot and the large open bow accommodates a lot of people yet gives you the performance boat feel. Recently we've added a new Highway 54 sales location that should boost our sales effort even more. Of course, we still have our full service marina located at the 13 mile marker.

The more boats on the lake, the rougher the water gets, people will look at an Envision for the ride. We're a certified mercruiser platinum dealer and have two certified master technicians on staff. We've got a lot of great dealers at the lake and a great variety to choose from. From pontoons to performance, big open bows to cruisers, the lake is the Midwest playground and people like to play with their boats."

SEEBOLD SPORTS - on Hwy 54 in Osage Beach, has been the #1 Polaris Personal watercraft

dealer is the world for the past 9 years. This past November, Polaris announced that they were going to discontinue producing personal watercraft

Owner, Tim Seebold said, "Their decision to discontinue production will obviously have an effect on our business. Personal watercrafts accounted for about 50% of our sales. We'll have to make adjustments and do a better job of marketing our Victory and Kawasaki motorcycles and Polaris and Kawasaki ATV's. Of course, I still put in a lot of time at the shop building race boats and I still compete on the Champ Boat racing circuit. In the future we're looking at moving the boat building company to the Lake of the Ozarks, which will make owning and operating multiple businesses a lot easier."

BUD'S PLACE - Has been in business at the lake since 1988 and has three other locations in St. Charles, Nixa and Branson West. Bud's Place is the worlds largest Crownline dealer. Crownline makes boats from 18 to 32 feet. Our most popular boats on the lake are the 270 BR, 288 BR and the 320 LS. These are all large open bows, great family boats. The large open bows are kind of unique to this lake as opposed to other parts of the country. The 288 BR is only built for us, and we do well with the 270 and 320. They run well, lots of room and the pricing is right.

I can't see business slowing down at all, the franchises that have come to town have done their studies and it looks very positive for continued growth. I can't believe the growth we've seen in just the past two years.

While Port Arrowhead was unable to be interviewed before press time, they are the lakes largest volume dealer with full service marina locations off

Business 54 and a highway location across from the Osage Beach Premium Outlet Mall.

Mike Atkinson is the director of the Lake of the Ozarks Marine Dealer's Association. According to Mike the Association currently has 50 members and employs 779 fulltime and 221 part-time people, making the Marine Dealer's Association, one of the Lake's largest employers, so in addition to the large sales volume of boats you can see what type of impact the association has on the local economy.

Mike goes on to say, "there is a great working relationship between the members of the association which allows us to promote boating at the Lake. We currently own and produce three boat shows annually. One at the lake, this September 23 - 25th at Bayou Bills and The Horny Toad, the Overland Park Show, held January 26 - 29th, 2006, at the Overland Park Convention Center. And the 25th Annual In The Water Spring Boat Show, held, April 21 - 23rd, 2006, at Bayou

Bill's and The Horny Toad.

The Marine Dealer's Association is also active politically and have a lobbyist in Jefferson City to help safeguard the rights of boaters and it's membership. The Association will offer input when new boating laws are being written.

When you look at the national picture the state of Missouri ranks 14th in total sales volume of boats and 16th in total units sold. Of those boats sold it's estimated that the Lake of the Ozarks accounts for 60% of the total volume done in the state of Missouri." ■



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