

Housing crisis hits home

Declining market designation causing industry shakeup

By David Reed

Columbia's designation as a declining real estate market by the federal government's Housing Price Index touched off widespread concern in the local real estate industry, compounded by tighter mortgage-writing guidelines and volatility in the financial markets.

Bankers and mortgage brokers say the designation, caused by a drop in average appreciation, and the tougher guidelines will make buying a home this spring harder for people who don't have high credit scores and can't make substantial down payments for conventional loans.

The Columbia Board of Realtors is contesting the designation and points out that housing sales remain relatively strong and average prices continue to rise.

Some industry veterans, however, say the adjustments are a return to normal and believe the shakeout is healthy in the long run.

"There are a lot of unusual dynamics going on in the marketplace," said Ralph Gates, founder of Mid-America Mortgage Services. "A bunch of flaky mortgage companies and flaky appraisers are going to get flushed out of the market."

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Business Profile
Toalson's Glass,
Dents Unlimited join forces.



Small Business of the Year
Chamber announces five finalists.



Insurance of Friendship
Columbia natives/
childhood buddies start Beckett & Taylor Agency.

The 18th hole leading to the Old Hawthorne clubhouse.



PHOTO COURTESY OF OLD HAWTHORNE

Competing Country Clubs CCMO, CCC adapt to Old Hawthorne's arrival

By Matt Jarzemsky

Last fall, Shelter Insurance agent Mike Messer teed up a deal with Bryan Ninichuck by treating him to a round of golf at Columbia Country Club. Over the four-hour round, they hashed out a plan for insuring Ninichuck's business, Winegate Environmental Pest Management. The outing made Ninichuck wonder whether a country club membership could help his own business.

"When you're doing something you enjoy, like golf, you're just at a more relaxed atmosphere," Ninichuck said. "We had a round of golf, a beer afterwards, shook hands and finished up at his office."

Within a few weeks, Ninichuck had decided he wanted to give clients the country club treatment. He joined Columbia Country Club in December.

"I look to maybe buy a lot or something at Old Hawthorne in the future, but right now I'm not going to set aside a \$10,000 initiation fee," Ninichuck said. "When I set my budget, that's what it is. I think Country Club of Missouri is more for people who are into the actual country club activities in addition to playing golf. The Columbia Country Club is geared more toward the young professional at this point, or the retired professional. It's not as much sold for the country club mentality."

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Home & Garden

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EDITOR'S WELCOME



Editor **David Reed**

editor@columbiabusiness.com

After a long conversation about the changing dynamics of the local housing market, David Keller, president of The Bank of Missouri, decided to bring together a panel of experts to discuss the issue. I'm not an expert, of course, but he invited me to join them.

The participants included real estate agents, mortgage brokers, bankers, builders, appraisers and developers.

Moderator Tom Stone asked each participant to describe the greatest challenge he or she faced when dealing with the issue of the changing conditions in the local housing market.

When it came to be my turn, I said that my greatest challenge is to sort through conflicting data, opinions and perspectives to come up with a balanced and understandable article. Plus, my deadline was a couple hours away.

It helped to talk to a lot of people before the discussion in the Bank of Missouri conference room and learn from the panelists. I hope readers will have a better understanding of the issue after reading the article.



David Keller

CBT CALENDAR OF EVENTS

April 2008

- 1 Leadership Columbia State Government Day**
7:45 a.m. to 5 p.m. starting in Jefferson City
Leadership Columbia participants spend the day in Jefferson City to learn about the role of state government in business. Meet at Hollywood Theaters at 7:45 for the bus trip to the capital. 817-9113
- 2 Exploring Entrepreneurship Start-Up Class**
5:30 p.m. to 7 p.m. at W1004 Lafferre Hall, College of Engineering, University of Missouri
This University Center for Innovation and Entrepreneurship start-up session provides information for people who are interested in starting businesses and want information about related issues. \$20; 882-7096
- New Member Welcome**
4:30 p.m. to 6 p.m. at The University Club, Reynolds Alumni Center
The Columbia Chamber of Commerce's membership committee, co-chaired by Craig Brumfield and Valorie Livingston of The Callaway Bank, hosts an orientation and networking event for new and current chamber members. 817-9110
- 3 FastTrac - New Venture (Session 1 of 8)**
6 p.m. to 9 p.m. at Osher Lifelong Learning Center, 3215B Lemone Industrial Blvd.
Designed for aspiring entrepreneurs, this program introduces participants to the key elements of successful entrepreneurship. FastTrac sessions are led by experienced facilitators, business coaches and expert guest speakers sharing real-world expertise, practical tips and success stories. The course meets for eight sessions: April 3, 10, 17, 24 and May 1, 8, 15 and 22. \$259 for all sessions; 882-7096
- 4 Executive Connections**
7:30 a.m. to 8:30 a.m. at Kayotea Tea Room & Bistro, 912 E. Broadway
The Columbia Chamber of Commerce's Executive Connections management assistance program offers chamber-member small-business owners and/or managers running businesses with 20 or fewer employees the chance to exchange ideas and solve problems through peer feedback, encouragement and support. 817-9110
- Leadership Symposium 2008**
9 a.m. to 1 p.m. at Columbia College
The Columbia Chamber of Commerce's education committee hosts the leadership symposium "The Road Less Traveled," which aims to expose college students to leadership ideas, qualities and roles within Columbia and at the national level and to provide practical steps for achieving career goals. The event includes speakers, breakout sessions and interactive activities led by local business leaders. \$10; 817-9114
- Emerging Issues and Trends Forum**
8 a.m. to 4 p.m. at Cornell Hall, University of Missouri
Speakers including Urban Land Institute Senior Vice President Dean Schwanke, Federal Reserve Bank of St. Louis senior economist Bill Emmons, and Scurly Dog Capital managing member Dennis Scurletis address topics such as eminent domain, sustainability and outsourcing real estate functions. Registration required. 882-4055

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OUR DATA SPEAKS VOLUMES

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The Columbia Business Times strives to be Columbia's leading source for timely and comprehensive news coverage of the local business community. This publication is dedicated to being the most relevant and useful vehicle for the exchange of information and ideas among Columbia's business professionals.

Housing Crisis... continued from Page 1

Gates and others say that while foreclosures are increasing and there is an oversupply of homes and lots, interest rates are likely to go down this year, and the rule changes actually will be a blessing to people with good credit. The overall conditions make Columbia a buyer's market.

Gates, who has been in the business since 1968, said, "This is absolutely the best time to buy a house in Columbia."

In a conference room at The Bank of Missouri on Wednesday, President David Keller convened a panel of real estate agents, mortgage brokers, bankers, appraisers and builders to discuss the dynamics of the local housing market.

Keller said the HPI decline shocked people who have the perception that Columbia "is impervious" to national market conditions.

"It's fear," said Tom Kamps, a former builder and a bank board member. "We're not used to this type of a market. We're just going to have to tighten up and ride it out."

Dennis Lynch of RE/MAX Boone Realty and other Realtors said numerous applications for 100 percent loans have had to be redrawn because of the changing mortgage-writing guidelines, and some deals fell through completely.

Carol Denninghoff of House of Brokers Realty said, "The biggest challenge besides public perception is dealing with all the mortgage changes."

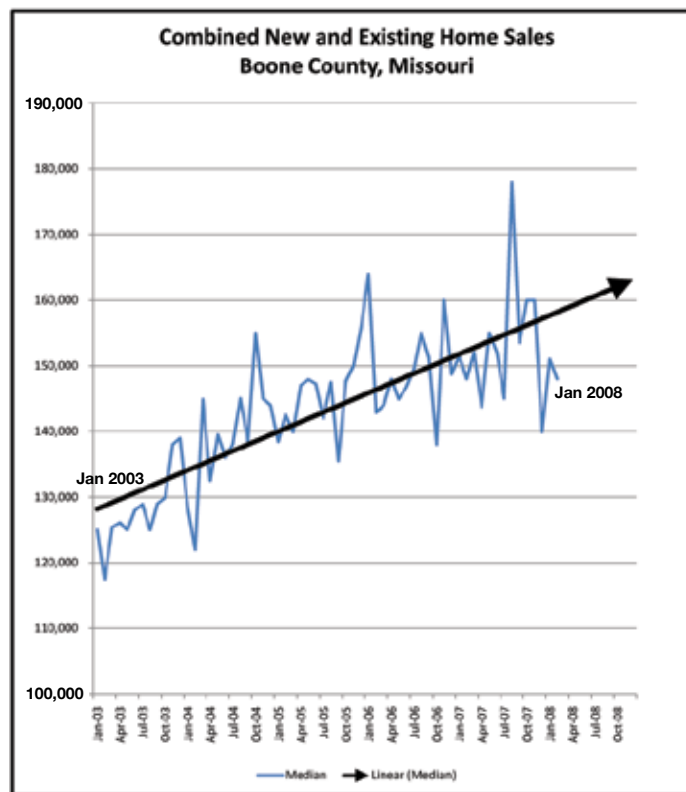
"Our market has been extremely volatile," Bank of Missouri loan officer Tom Stone said. But he added that the declining HPI is not such a big deal when you consider that Columbia is coming off several years of record real estate sales.

Columbia was ranked 202 in housing appreciation out of 291 Metropolitan Statistical Areas and was the only declining MSA in Missouri, according to the Office of Federal Housing Enterprise Oversight's HPI.

The HPI fell in the third and fourth quarters of 2007 and was down .72 percent in last quarter of 2007, compared to the same quarter the previous year. This is one of only a few times in the past 20 years that Columbia had two consecutive quarterly declines, and apparently is the first time that Columbia has had the declining market designation.

Nationwide, home prices fell 1.3 percent in the fourth quarter of 2007, according to the federal housing agency. The quarterly report analyzing housing price appreciation trends found that 192 MSAs had positive fourth-quarter appreciation and 99 had price declines, including Columbia.

The CBOR released statistics showing that 105 homes were sold in Boone County in February 2008, fewer than the number sold in February in 2006 and 2007 (143 and 132, respectively) but higher than the month of February during the three previous years. The charts show that over the course of five years, sales volume and the median and average sales prices are all up.



However, the index used by the federal housing oversight agency and the two government-sponsored mortgage agencies—Fannie Mae and Freddie Mac—measures average price changes in repeat sales or refinancing on the same properties.

"Everybody is reading this and trying to figure out what it means," Elizabeth Mendenhall of RE/MAX Boone Realty told CBT.

The HPI is used by Freddie Mac and Fannie Mae, the government-sponsored enterprises (GSE) that buy the bulk of U.S. mortgages and have widespread influence on how home loans are structured. However, as of Wednesday only Freddie Mac had designated Columbia a declining market, and Fannie Mae had designated the market "soft."

The guidelines do not apply to non-conventional loans, including those that go through the FHA or the Veterans Administration.

R. Glen Walker, vice president of loan operations at Callaway Bank, said in an e-mail that if an appraisal report indicates the market is stable and the appraiser justifies the conclusion and the lender agrees with that conclusion, the lender is still able to offer maximum financing even though the OFHEO index indicates the overall MSA is in decline.

With some exceptions, people applying for a conventional loan with less than a 20 percent down payment will have to put down 5 percent more than they would in a non-declining market. In other words, if a buyer qualifies for a maximum 95 percent loan-to-value ratio, they would only be able to finance 90 percent because of the designation.

The designation relayed to lenders last week is particularly problematic for first-time home buyers because it makes purchases less affordable, according to bankers, brokers and Realtors interviewed by CBT.

"It's certainly going to take some first-time home-buyers out of the market," said Deborah Graves of Boone County National Bank.

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Williams



Findley

Hirings

First National Bank and Trust Company has hired **John Williams** as a real estate loan officer. Williams will assist customers with home loans, construction loans and home equity loans at the bank's Rangeline and Kennesaw Ridge branch. Williams has seven years of home loan experience in Columbia. Previously, he was First National's senior accountant.

First National Bank and Trust Company also has hired **John Findley** as a real estate loan representative. Findley will help customers with home, construction and home equity loans at the bank's downtown branch. He holds a degree in sociology from Missouri State University.

The accounting and consulting firm Williams Keepers has hired 10 new employees. **Carey Schoeneberg**, CPA, has joined the firm as a tax manager. She worked for Lorts Group LLC before joining Williams Keepers. **Helen Litovsky**, CPA, was hired as a tax senior. She has worked for Burr, Pilger and Mayer LLP and Grant Thornton LLP in San Francisco. **Russell Scott** has joined Williams Keepers as an audit senior. Scott has worked for KPMG. **James Samek** joined the firm as audit staff II, after working for the Missouri State Auditor's office. **Rhonda Bowne** was hired as tax staff I. She has worked for Lorts Group LLC. **Tammy Gilpin-Coplin** was hired as tax staff I. She previously worked for Lorts Group LLC and David Patterson, CPA. **Brad Langan** joined the firm as audit staff I. Langan earned a bachelor's degree in accountancy from Westminster College in 2007. **Tanya Rollins** joined Williams Keepers as accounting services staff I after working for Aqua Missouri, Inc. **Jennifer Bradshaw** was hired as a client service representative, after working for Lorts Group LLC. **Dana Pearson** joined the firm as an administrative assistant in the Columbia office. She has worked in the accounting industry for five years.

Promotions

Premier Bank has promoted **Chuck Menke** to executive vice president and senior loan officer. He will be the chairman of the board's loan committee and will manage and facilitate the loan process globally for the bank. His office is at the Bethel

Banking Center. Menke has worked in banking more than 30 years, the last 15 years in Columbia. Menke was educated at Central College in Pella, Iowa, the University of Wisconsin-Whitewater and the University of Wisconsin School of Banking.

Jacki R. Swank has been promoted to assistant vice president, banking center manager, of the Premier Bank Bethel Banking Center. She will be responsible for the overall management and supervision of the customer service and teller areas. Swank has more than 10 years of experience in banking, including operations, loans, accounting, risk management and investments. She holds a bachelor's degree in business administration from Columbia College.

Boone County National Bank has named **Ellen Nichols** mortgage loan administration officer. She will process home loans, assist with business development and provide customer service for the bank's mortgage department. Nichols started with the bank in 1998 as a sales assistant. She has a bachelor's degree in business administration from Central Methodist University.

Boone County National Bank has named **Diane Hesse** employment coordinator of human resources. Hesse will recruit new employees, assist current staff and attend job fairs on behalf of the bank. Hesse started at the bank as a part-time lending assistant and consumer banking assistant in 2003, when she was a student at the University of Missouri. Since graduating with a degree in agribusiness management, she has worked as a commercial banking assistant.

Honors

Stephen R. Waters, owner of WaterLand Litigation Services, LLC, earned the National Court Reporters Association's Certified Legal Video Specialist (CLVS) designation. He will now be able to record video depositions for legal cases. Waters holds a bachelor's degree in criminal justice from Truman State University and has served in the legislative and executive branches of the state government. He helped establish Mark Twain Legal Services in northeast Missouri.



Menke



Swank



Nichols



Hesse

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ECONOMIC INDEX

COLUMBIA'S ECONOMIC INDICATORS

CITY'S SUMMARY REPORT OF TOP SALES TAX PAYERS

City of Columbia	FY 2008 Top Taxpayers by Filing Period									Dec, 2007		
	Current Month Information:			1st Quarter Information:			YTD Information:					
	Dec, 2006	Dec, 2007	% Chg	2006	2007	% Chg	2006	2007	% Chg			
Construction/Home Improvement	\$167,687.32	\$149,876.44	-10.62%	\$574,869.94	\$552,969.58	-3.81%	\$574,869.94	\$552,969.58	-3.81%			
Communications Services	\$42,157.57	\$41,638.26	-1.23%	\$126,882.33	\$124,080.66	-2.21%	\$126,882.33	\$124,080.66	-2.21%			
Utilities	\$106,356.53	\$112,030.20	5.33%	\$278,280.95	\$302,087.73	8.55%	\$278,280.95	\$302,087.73	8.55%			
Petroleum Products	\$24,053.79	\$25,435.01	5.74%	\$79,494.39	\$83,322.23	4.82%	\$79,494.39	\$83,322.23	4.82%			
Department/Retail Stores and Grocery	\$927,180.20	\$917,472.35	-1.05%	\$2,143,420.40	\$2,205,633.33	2.90%	\$2,143,420.40	\$2,205,633.33	2.90%			
Restaurants and Bars	\$95,822.23	\$96,214.38	0.41%	\$292,291.40	\$299,705.56	2.54%	\$292,291.40	\$299,705.56	2.54%			
Hotels and Theaters	\$25,827.61	\$27,630.58	6.98%	\$76,194.01	\$77,847.75	2.17%	\$76,194.01	\$77,847.75	2.17%			
Other	\$180,641.87	\$139,604.87	-22.72%	\$399,543.12	\$412,487.49	3.24%	\$399,543.12	\$412,487.49	3.24%			
Top Sales Tax Payers Totals	\$1,569,727.12	\$1,509,902.09	-3.81%	\$3,970,976.54	\$4,058,134.33	2.19%	\$3,970,976.54	\$4,058,134.33	2.19%			

Missouri Labor Force
 January 2008: 3,009,585
 January 2007: 3,004,835
 Change (#): 4,750
 Change (%): 0.2%

Columbia Unemployment
 January 2008: 3,821
 January 2007: 3,191
 Change (#): 630
 Change (%): 19.7%

Missouri Unemployment
 January 2008: 179,998
 January 2007: 155,088
 Change (#): 24,910
 Change (%): 16.1%

Columbia Unemployment Rate
 January 2008: 4.2%
 January 2007: 3.5%
 Change (%): 0.7%

Missouri Unemployment Rate
 January 2008: 6.0%
 January 2007: 5.2%
 Change (%): 0.8%

RECEIPTS

1% Sales Tax Receipts
 December 2007: \$1,948,510
 December 2006: \$2,048,244
 Change (\$): -\$99,734
 Change (%): -5.1%

1% Sales Tax Receipts
 Fiscal Year-to-Date 2007: \$5,281,886
 Fiscal Year-to-Date 2006: \$5,014,493
 Change (\$): \$267,393
 Change (%): 5.3%


LABOR*

* Labor statistics are not seasonally adjusted.


Columbia Labor Force
 January 2008: 90,976
 January 2007: 90,149
 Change (#): 827
 Change (%): 0.9%

(Continued on Page 6)

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ECONOMIC INDEX

Economic Index ... continued from Page 5

CONSTRUCTION & HOUSING SALES**Building Permits—Residential**

February 2008: 91 ↑
 February 2007: 78
 Change (#): 13
 Change (%): 16.7%

Value of Building Permits—Residential

February 2008: \$8,830,945 ↓
 February 2007: \$7,221,011
 Change (\$): \$1,609,934
 Change (%): 22.3%

Building Permits—Detached Single Family Homes

February 2008: 15 ↓
 February 2007: 32
 Change (#): -17
 Change (%): -53.1%

Value of Building Permits—Detached Single Family Homes

February 2008: \$2,772,000 ↓
 February 2007: \$6,014,000
 Change (\$): -\$3,242,000
 Change (%): -53.9%

Building Permits—Residential Additions/Alterations

February 2008: 30 ↓
 February 2007: 43
 Change (#): -13
 Change (%): -30.2%

Value of Building Permits—Residential Additions/Alterations

February 2008: \$244,945 ↓
 February 2007: \$497,011
 Change (\$): -\$252,066
 Change (%): -50.7%

Building Permits—Commercial

February 2008: 21 ↑
 February 2007: 15
 Change (#): 6
 Change (%): 40.0%

Value of Building Permits—Commercial

February 2008: \$4,273,557 ↓
 February 2007: \$4,416,426
 Change (\$): -\$142,869
 Change (%): -3.2%

Building Permits—Commercial Additions/Alterations

February 2008: 17 ↑
 February 2007: 9
 Change (#): 8
 Change (%): 88.9%

Value of Building Permits—Commercial Additions/Alterations

February 2008: \$1,730,320 ↑
 February 2007: \$1,338,616
 Change (\$): \$391,704
 Change (%): 29.3%

Units Sold in Boone County—Detached Single Family Homes

February 2008: 81 ↓
 February 2007: 107
 Change (#): -26
 Change (%): -24.3%

Volume of Sales in Boone County—Detached Single Family Homes

February 2008: \$14,965,859 ↓
 February 2007: \$16,926,365
 Change (\$): -\$1,960,506
 Change (%): -11.6%

Median Price of Home Sales in Boone County

February 2008: \$143,900 ↓
 February 2007: \$150,000
 Change (\$): -\$6,100
 Change (%): -4.1%

UTILITIES**Water Customers**

February 2008: 43,701 ↑
 February 2007: 42,470
 Change (#): 1,231
 Change (%): 2.9%

Electric Customers

February 2008: 44,516 ↑
 February 2007: 43,086
 Change (#): 1,430
 Change (%): 3.3%

Sewer Customers—Residential

February 2008: 39,386 ↑
 February 2007: 37,875
 Change (#): 1,511
 Change (%): 4.0%

Sewer Customers—Commercial

February 2008: 3,501 ↑
 February 2007: 3,354
 Change (#): 147
 Change (%): 4.3%

Contributors include: Lori Fleming, Linda Rootes, Sarah Talbert and Carol Van Gorp.
 Compiled by David Walle.

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Housing Crisis ... continued from Page 3

In general, credit scores will drive loan costs now more than in the past. It will be tougher for a potential buyer with less than 3 percent to use as a down-payment and a credit score that's below average—about 690 in the U.S. overall and 700 locally.

"It's a really big deal because it hurts the segment of the market that can least afford to bear this burden," CBOR director Carol Van Gorp said.

Gates said people with good credit "will not have a problem buying a house. We've got all kinds of money available if you have good credit. There are local banks and savings and loan institutions that know the difference between a good loan and a not so good loan."

Gates said there have been abuses in the appraisal process in some cases and far too much leniency in mortgage-writing guidelines in general.

"After foreclosures, we're finding out that property is not worth anything close to what it was appraised for," he said.

Gates added, "We got into a mode of thinking in this country that everyone deserves to own a home. The reality is everyone has the right to earn the right to own a home. Some people are not financially capable of owning a home. The 125 percent home equity loans that were used to pay off other loans, car loans—that was an illusion." ❖

BUSINESS PROFILE | TOALSON GLASS/DENTS UNLIMITED

PHOTOS BY JENNIFER KETTLER



Ryan Garrett and Marc LaFerriere of Dents Unlimited bought Toalson Glass from Carl Toalson, who has opened a new specialty tinting business.

Toalson in Transition

Auto glass, body repair shops join, help tinting business evolve

By Jim Muench

When longtime Columbia auto glass dealer Carl Toalson decided he wanted to try something new, he forged an agreement with the owners of Dents Unlimited that benefits both businesses.

He gets to try something new, a glass tinting business, and they get to expand and find new customers.

"I was tired," Toalson said. "I had done auto glass here for 32 years, 22 years on my own, since I was 18 years old. It was time for me to get out, to change something."

So he called up Marc LaFerriere and Ryan Garrett of Dents Unlimited, a paintless dent-repair company, and told them they ought to be in the auto glass business. After looking at his business, they agreed, and since Jan. 1, the partners have owned Toalson Glass, which is now housed in the Dents Unlimited building on Big Bear Boulevard. Toalson will serve as a consultant to them for five years while working at his new business, Tint By Toalson, which special-

izes in window tinting work for residential and commercial building clients.

Originally from Springfield, Mo., LaFerriere and Garrett opened Dents Unlimited in 2002 on Nebraska Avenue. They leased their current building on Big Bear Boulevard after Columbia's huge hailstorm in 2006. Given the opportunity to buy the building on Big Bear from the Harmon Sheet Metal Co., they officially moved to the new location in November 2006.

Their specialty is fixing cosmetic damage on cars—quickly and, usually, at a lower cost than the competition charges. The company refers all hard-hit collision repair or major body work to other body shops in town. The automotive glass repair was a natural complement to Dents Unlimited's other repairs, the partners said.

"We are not a body shop; we handle all types of cosmetic repairs," LaFerriere said. "If you can't drive it in, we don't want it."

The company does between \$1 million and \$1.5 million in business each year. In addition to taking walk-in retail business, Dents Unlimited performs

STEPHENS COLLEGE PERFORMING ARTS 2007-2008 SEASON

PLAYHOUSE COMPANY

The Man Who Came to Dinner
7:30 p.m., May 2-3, 7-9; 2 p.m. Sunday matinee, May 4

WAREHOUSE COMPANY

One-Act Play Festival
7:30 p.m., April 9-12

DANCE COMPANY

New Works Dance Concert
7:30 p.m., April 18-19

MUSIC

Annual Spring Choral Concert
7:30 p.m., April 20

Bach's Lunch
12:30 p.m., April 24

FILM

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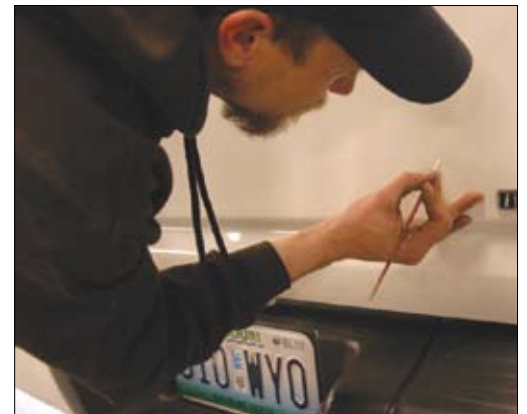


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BUSINESS PROFILE | TOALSON GLASS/DENTS UNLIMITED

Business Profile ... continued from Page 7



TOP AND CENTER: Ryan Garrett of Dents Unlimited repairs body damage on clients' cars. The company recently bought Toalson Glass to expand the scope of services offered. **ABOVE:** Carl Toalson, who just opened Tints by Toalson, applies to a client's window a film that blocks out 51 percent of heat, 99 percent of UV rays and 50 percent of furniture-fading sunlight.

wholesale cosmetic reconditioning work on used vehicles for Joe Machens BMW, Toyota and Ford; Legend Automotive Group; Albert Buick Honda; Perry Nissan; Smith Suzuki; Saturn of Columbia; University Chrysler; Dodge City Motors; Rick Ball Auto Mall in Boonville; Forest Chevrolet in Centralia; and Pearl Motor Co. in Mexico.

The Dents Unlimited pair said they plan to stay in Columbia for a long time. "We thought about chasing hail, but we've got families now," Garrett said. "We want to stay put."

Toalson plans to stay put too. He's working out of his house now, which means much lower overhead costs. Without the cars, there's no need for a big facility. The work has to be done on site anyway, he said.

Tints By Toalson installs films on residential and commercial windows that keep out as much as 100 percent of the heat and light, according to Toalson. The windows in his walkout basement use a film that he said stops 64 percent of the heat coming through and substantially reduces glare, but you'd never know the windows are tinted just by looking at them.

Toalson said he plans to do about \$150,000 in business this year. Half of his customers want window tinting to slow the fading of drapes and furniture, and the other half wants to cool rooms that are not too hot in the summertime. The films cost anywhere from \$4.75 to \$13.50 per square foot.

He also sells specialty films for decorative purposes, and sells some to businesses that use tinting for security. One of his products is a thick, bomb-resistant film that stops glass from shattering during a blast. "Every federal building has windows treated with it," he said.

Another specialty film combats graffiti. It goes on the outside of a surface and peels off to remove the unwanted artwork.

The Toalson Glass and Dents Unlimited founders say the merger energized both businesses, and both are preparing for future growth even in a slower economy. Now at 14 employees, Dents Unlimited plans to hire a salesperson in the spring, and Carl Toalson said he may need to hire an employee in the near future as well. ❖



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From the Roundtable

Local housing market decline alarming, but rebound invariable



Al Germond

Al Germond is the host of the "Sunday Morning Roundtable" every Sunday at 8:15 a.m. on KFRR. He can be reached at al@columbiabusiness.com.

It began as a tip from a bank president—the news that government-sponsored mortgage agencies Freddie Mac and Fannie Mae had placed the Columbia metropolitan area on its list of declining real estate markets.

Including Boone and adjacent Howard counties, this designation aligns our area with McDonald County, hard on the Arkansas border in southwest Missouri. The immediate effect will be a 5 percent boost in the required down payment on many home mortgage loans.

There's no denying the growing mortgage loan crisis in this country. Boom and bust cycles are emblematic of our national economy, with crises invariably requiring government bailouts in one form or another. Now we're discovering that our tranquil bailiwick of relative immunity from the vagaries of business cycles is not, in fact, so isolated.

Those who track the numbers tell us homes are still being bought and sold at a healthy pace. While I won't argue with their census of transactions, tales are beginning to pile up about the steadily increasing span between the date a property is first listed and the date the deal is closed. Just as alarming is the decline in valuation and the discount or "hit" many sellers are forced to take just to shed what was once their cherished home.

It always seems to happen. A property that sold for \$100,000 sees its value double or triple over a short number of years because there's something neat about it or it happens to be located in a trendy neighborhood. The uptick is fine while it lasts, but these cycles of inflation invariably bust.

The tunes Freddie Mac and Fannie Mae are shouting our way right now are discordant and atonal. Over time, the music the Federal Reserve Board is forcing us to face will turn more melodic and soothing. Meanwhile, we'll pass through the painful workout that brought us here and the need to get it over with. Time will be the healer, as it always seems to be.

Remembering Carl Sneed

The violent explosion that destroyed a Columbia residence last week and shattered an honored family brings back a fleeting personal vignette. Along with the tragedy of death, family heartbreak and personal misery comes the obliteration of this family's memories encapsulated in all the accumulated but irreplaceable memorabilia the explosion destroyed.

The late Carl Sneed was born here in Columbia in 1921 and graduated from Hickman High School in 1938. His picture appears in the *Cresset*, the school's yearbook, which notes he was active in organizations including Blue Triangle, French Club and the Airplane and Radio Club. Sneed is the center of attention in the photo of this last group, demonstrating a small model airplane. The roster of his classmates includes many familiar old Columbia family names, including Dr. Hugh Stephenson—a junior that year—whose physician father was vice president of the Board of Education.

The 70-year-old *Cresset* is a remarkable icon of a simpler life in Columbia, when the community was about a sixth the size it is today. Hickman was still segregated but already

offered a full range of academic and athletic activities as well as more than 40 extra-curricular clubs and organizations

On a personal note, I met Dr. Sneed more than 40 years ago through a classified advertisement in one of the local newspapers. In need of some quick cash, I decided to sell my prized FM tuner that I had acquired after many hours of cutting peoples' lawns. Dr. Sneed was interested. He drove over in his VW and brought me back to the now-demolished residence on McNab Drive where I met his family and we concluded the transaction.

A man of almost universal interests, one of his passions was classical music, and the roof of his house was festooned with various antennae designed to capture elusive classical music broadcasts from wherever, whenever conditions allowed. Down in the basement, he pointed to an elaborate short-wave set-up that no longer worked as well as it used to, which is why he had the yen to try FM reception. We chatted for a while and discovered many common points of interest just as former colleagues and thousands of his students would attest to today.

I rue the loss of people like Dr. Sneed and the bald fact that most of us never have the opportunity to meet and visit with the plethora of interesting folks who are living amongst us. Here was someone with an interesting life story and a core of memories, and now he is gone. Along with it went the memorabilia that would have helped historians re-create the life of another one of our remarkable but largely un-noticed local citizens.

Soap Box

Crosscreek vote raises question: If not here, where?



Larry Schuster

Larry Schuster is a former city councilman and political observer.

Now that the City Council has embarrassed itself in regards to the Crosscreek Center development at the east end of Stadium Boulevard, one must ask: Where in our city limits could we situate a new car dealership?

Is this not typically considered a "highway" business? High traffic counts are generally desirable. This site, for the most part, is one of the more isolated sites within the city. Certainly there are more remote areas. However, developing a new car dealership on Rock Quarry Road or Bearfield Road does not seem likely or suitable to anyone.

Neighbors in the Shepherd and Timber Hills neighborhoods could not have asked for a more practical arrangement of the site in regards to their neighborhoods.

The Crosscreek site is in a topographical depression that lends itself to being one of the most unobtrusive new commercial developments within the city. Both the Shepherd and Timber Hill neighborhoods are separated by significant rises in the landscape. Shepherd is several hundred yards away, with Highway 63 presenting a substantial visual and sound barrier.

For both neighborhoods, as traffic volumes on Highway 63 continue to increase, Crosscreek would be the least of human interference. The Timber Hills neighborhood is not even visible from Crosscreek. With several hundred yards of wooded separation, development on the depressed site again will not have any diminutive effect on its northern neighbors.

I can personally attest to the noise level produced by Highway 63 traffic on a cold winter evening. When trees are bare, sound is not attenuated to any serious degree. Conversations are better held indoors.

Within 150 feet of my backyard lies R-3 multi-family housing and a C-P development. From my kitchen, I can see a lit UPS sign across Paris Road. Now this is development in your backyard. I can hear Highway 63 at my kitchen counter as I write this column. This is the city intruding into my home. My home was here first, before an expanded Highway 63 or widened Route B. Should I have opposed both to preserve the solitude of my Hill Haven? Perhaps in an idyllic world.

Perhaps in a wealthy suburb of St. Louis or Chicago I could expect such solitude within a bustling city. But here in Columbia, any expectation of this sort is nonsense. We are an affluent community not only monetarily but in regards to our time. However, we are not so affluent as to be able to insulate ourselves from the realities of a freestanding, vibrant college town. Our very success in education, medicine, business and public amenities attracts more folks.

Unless we adopt the early attitude of St. Louis, our city limits will continue to grow. St. Louis drew an artificial line in the sand and declared that it would not grow beyond that limit. Most likely this was an effort to control the cost of growth at a time when city planning was not terribly sophisticated. Unfortunately, like many creating the "best laid plans of mice

and men," those city fathers did anticipate the germination of smaller cities in every direction about St. Louis. Now the St. Louis area is more like the Baltic States of Europe. Many small entities with fierce political pride exist without the resources to function as independent municipalities. We must not commit the St. Louis error.

We must come to grips with some fundamental facts of life. Change is inevitable. There will never be enough money to meet man's grand desire to build a better life. By no means does this relegate us to sitting on our hands. However, we must choose our battles carefully, making wise choices that balance vibrant community living with humanity.

Logic must be given more credence in our urban planning. In the case of the Crosscreek debate, neighbors and certain council members have dangerously tread near the precipice of insignificance.

Paul Albert was an intelligent and thought-provoking individual.

However, he enjoyed the fight too much and diminished the impact he could have on the community he loved. He grew to love the fight more.

So have our neighborhood associations lost sight of the fact that they are a part of the city and not the city.

I hope the Crosscreek Center proposal comes back to the council. A "do over" would be proper at this location.

Citizen Journalist

My case against the County Assessor



Mike Martin

Columbia resident and science journalist Mike Martin earned a master's degree in business administration from the University of Washington, with a concentration in entrepreneurship and innovation. He can be reached at mike.martin@nasw.org.

During my first eight years in Columbia, I was a complacent constituent.

I wrote occasional letters to the editor; donated small sums to worthy causes and restored houses in rough neighborhoods.

Three years ago, I ran a lukewarm school board campaign that mostly praised the status quo. My children in public school were happy, and so was I. After finishing in third place, I thought politics was over for me.

But then I opened a tax reassessment from the Boone County assessor, and it became clear my life as a complacent constituent that was over.

"Better start saving"

When my wife and I had earlier reported the sale price of our 100-year-old home on the assessor's so-called "certificate of value," we thought we were doing the right and lawful thing.

"As part of our continual effort to maintain fair and accurate appraisals...recent transaction information is crucial," County Assessor Tom Schauwecker wrote in a letter about the certificate. "Your assistance will enable us to ensure that all taxpayers are treated fairly."

But that's exactly what didn't happen. Schauwecker hiked our property tax bill by 92.5 percent, leaving virtually everyone around us just shy of 15 percent, the maximum increase legally allowed without an assessor visit to the property.

Though his office defended the decision during our appeal, Schauwecker told the *Columbia Daily Tribune* it was a "mistake" he intended to correct—by boosting historic homeowners all over town. "And they'd better start saving," he warned.

With that warning, our county assessor opened a window on his attitude about the people he is sworn to serve. When Hallsville resident Dena Ray called with a question about her vehicle taxes, he opened it again.

"Give me a f--ing telephone number where I can reach you," Schauwecker said on Ray's voice mail. To a county employee, the tape overheard him saying, "She's got a f--ing—she's crazy. I've left three f--ing messages for her."

On learning of the recording, Schauwecker apologized, telling the *Tribune* that his "characterization of a taxpayer" was both "demeaning and unprofessional."

Burden of Proof

Over the average taxpayer—the person who can't afford a cadre of appraisers and attorneys—county assessors have near absolute power.

Missouri state law hands taxpayers the "burden of proof," and arcane case law governs appellate proceedings. Persons appealing their property taxes must present "substantial and persuasive evidence" that the assessor erred, a process that can prove both expensive and difficult.

In Boone County, it's made even more difficult by a property tax appeals board dominated by county commissioners—the foxes guarding the hen house.

And adding yet another hurdle, a troubling threat that goes like this: "If you appeal your property taxes on the basis that I've been unfair, you'll force me, Tom Schauwecker, to re-examine your neighbors' homes. If I do, it's more likely I will raise their taxes rather than lower yours. And when your neighbors ask why I'm raising their taxes, I'll have to tell them you forced me to."

In my family's case, tell them—and raise them—he did. It's a wonder my wife, children and I weren't greeted with flaming torches at our door.

Instead, we heard cynical chuckles. "Why in the world did you fill out that certificate? Didn't you know any better?"

Taxation without Representation

In a 2006 act of taxation without legislation, Schauwecker boosted personal property taxes with a new system that uses vehicle identification numbers. The changes would result in more revenue, he told the *Tribune*—shortly after telling them he was "both proud and embarrassed" by the state's largest reserve balance among county assessors, a piggy bank that exceeded \$1 million.

Equally ironic was the county commission's decision to grant property tax breaks to a high-paying employer, ABC Labs, given the county assessor's history with high-paying employers like 3M.

A Columbia Public Schools (CPS) Partner in Education, "3M has been an outstanding corporate citizen, but obviously things have changed," Schauwecker publicly chided after

the now-downsized employer appealed a hefty 2004 property tax increase.

"Did Tom really have to say that? Was that really necessary?" radio talk show host Fred Parry recently asked County Commissioner Karen Miller on the KFRU "Morning Meeting," rendering her nearly speechless. "I...I don't know," Miller finally said. "I can't speak for Tom."

During another high-profile battle with Columbia Regional Hospital, the county's fifth largest taxpayer at the time, Schauwecker played the "don't-hurt-the-kids" card, telling local reporters that CPS was "the big loser" in the hospital's \$10 million tax appeal.

And after the Missouri State Tax Commission overturned his assessment, appraising manufacturer Square D's property nearly three times lower than he did, Schauwecker told the *Tribune* that his dogged pursuit of Square D through several losing appeals he instigated wasn't about money, but about "right and wrong."

CPS was indeed the big loser in this case, but only because the assessor's protracted litigation kept Square D's tax payments in escrow for nearly two years.

Twice losing appeals to State Farm Insurance on similar grounds—large tax hikes, insufficiently justified—Schauwecker has time and again sent a crystal-clear message to the very employers we are now so eager to entice: *I'll raise your taxes without sufficient legal justification, and if you challenge me, I'll shame you in public. Exercise your legal rights, and I'll make your reputation suffer.*

Power, Trust, and Money

Few public officials could find a better place to serve than Columbia and Boone County. Though the political dialog can get heated, residents care enough to support local government with the only thing that seems to matter anymore—their open wallets.

That's why I don't understand how, with a largely-unchallenged \$81,000-a-year sinecure, Tom Schauwecker can feel such apparent animosity toward the good citizens who, for almost 20 years, have given him so much power, trust and money.

In other words, the people who have given him so much.

LETTER TO THE EDITOR

Over the years, *CBT* has done an admirable job of presenting an accurate picture of the respective financial contributions of ratepayers, government and the construction industry toward building and maintaining our community's infrastructure.

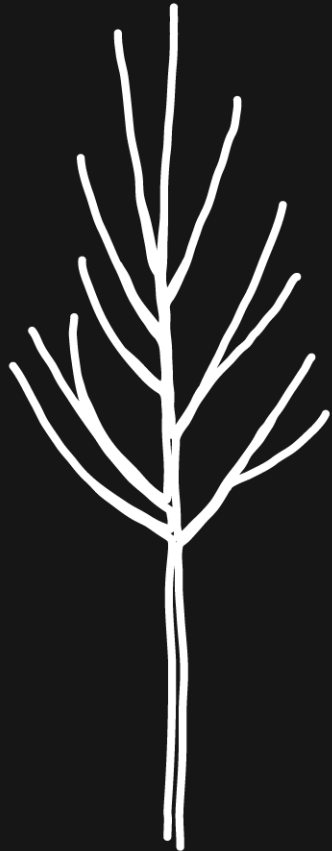
A recent exception were the two articles on stormwater in your March 8, 2008, issue, as well as the accompanying chart on Page 19, which neglected to include the significant contribution of the residential construction industry to the stormwater utility. Builders currently pay \$.25/square feet to the stormwater utility at the time of issuance of any building permit, and the rate will increase to \$.50/square feet Jan. 1, 2010.

"Geez, only \$1,000 on a 2,000-square-foot house," you might say. "Where's the beef?" Well, for every \$1000 increase in housing prices, .6 percent of home buyers are priced out of the market. With builder/developer contributions to infrastructure currently adding an average of \$23,000 to each new home in Columbia, that's 138 families per year who can't afford to buy a house because of the cost to builders of the infrastructure required for a construction-ready lot. The storm water ordinance will add another \$6,000 to the cost of a new home, leaving another 36 families unable to afford home ownership.

Should we protect water quality in Columbia and Boone County? Absolutely. The questions, as always, is: WHO PAYS? The economic burden of protecting our streams has been shifted away from the community as a whole and onto the buyers of new homes, whatever the price range. Since the price of new homes drives the pricing of existing homes, that means home buyers—of whatever type home and in whatever price range—are footing the bill for water quality.

The result, whether we want to admit it or not, is that some families' contribution to water quality will be the inability to afford a home of their own.

—Annie Pope, CEO
Home Builders Association of Columbia



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PHOTOS BY JENNIFER KETTLER



ATHENA WINNER: "This is such an exciting thing!" Voluntary Action Center Executive Director Cindy Mustard exclaimed upon receiving the ATHENA Award at the Business Conference and Showcase, presented by Woman's Network ATHENA Committee co-chair Ellen Roper (above). Afterward, supporters showered her with hugs (left).

Cindy Mustard earns ATHENA Award

By Karen Pojmann

When Cindy Mustard, executive director of the Voluntary Action Center, received the ATHENA Award during the Business Conference & Showcase luncheon Tuesday, she joined the ranks of 5,000 remarkable women around the world (congresswomen, ambassadors, human rights activists, entertainment executives) and in her home town (Muriel Battle, Vicky Riback Wilson, Wendy Libby, Richard Mendenhall) to be honored for making a difference in the lives of women. As part of an international ATHENA program, each year the Columbia Chamber of Commerce's Women's Network chooses a businessperson who demonstrates professional excellence while helping women reach their leadership potential, recognizing the award recipient at an annual luncheon.

This year, preceding the announcement of the winner, luncheon attendees got to watch a suspense-building, hint-dropping video in which Columbia notables such as Image Technologies owner Lynda Baumgartner, Columbia Office of Cultural Affairs Manager Marie Hunter and film producer/daughter Katie Mustard recounted Cindy Mustard's life, lauded her accomplishments, gushed about her big heart, and called her "an inspiration," "a role model" and "a former hippie."

A thunderous standing ovation ensued before an ebullient and misty-eyed Mustard thanked her supporters, quipped about her hippie days and concluded: "I think it's good we're honoring the not-for-profit world too. We *are* a business."

For 15 years, Mustard has worked with the VAC, a non-profit organization providing emergency assistance and referral services for low-income people in Boone County as well as programs offering help with school supplies, electric fans, Christmas gifts, summertime lunches and other necessities for low-income families.

Before joining the VAC team, Mustard worked as a training and program director for Camp Fire Boys & Girls in Kansas City and as the field director for the American Cancer Society in mid-Missouri. She is currently involved with local organizations such as the Commission on Cultural Affairs, the Missouri Association of Community Arts Agencies, the Columbia Chamber of Commerce Ambassadors, First Presbyterian Church, Boys & Girls Club, Columbia Downtown Rotary Club, the Columbia Values Diversity Celebration Committee and King's Daughters.

Though she has traveled throughout the world, visiting nearly every continent, Mustard is a Columbia native. Her family—including grandfather Sanford F. Conley—has lived here since the 1820s. She's a graduate of the University Laboratory School, Jefferson Junior High School, Hickman High School and the University of Missouri-Columbia. Though their daughter, Katie, is now a producer in Hollywood (and in the video proposed making a film about her mother's life), Cindy and her husband of 38 years, antique dealer Marvin Mustard, nurture their deep local roots. They live in the house where Cindy grew up. ❖

PHOTOS BY JENNIFER KETTLE



Tiger Turf co-owner Frank Baumstark (left) and manager Eric Meirass



Midway Electric co-owners Brandon and Michelle Spry



Key Largo co-owner Melanie Karrick

Small Business of the Year nominees named

By David Reed

The five finalists for the Columbia Chamber of Commerce's 2008 Small Business of the Year award, announced during the Business Conference & Showcase, are Key Largo Fitness & Tanning, Midway Electric, Tiger Turf of Missouri, Witt Print Shop and Frame It Right.

Three of the five companies are co-owned by husband-and-wife teams—as was last year's winner, Image Technologies, which is owned and managed by Lynda and Steve Baumgartner. Lynda Baumgartner pointed out during the BC&S event Tuesday that MasterTech Plumbing, the 2006 Small Business of the Year, also involves a married couple.

"In our case, it works well because Steve and I have opposite strengths that balance," Baumgartner said. "I'm more of an organizer and marketing person, and Steve is on the tech side and knows how everything works."

The lawn care company **Tiger Turf** is co-owned by Frank and Michelle Baumstark and managed by Eric Meirass, who joined the company in November. Tiger Turf has 11 employees—although the workforce thins during the winter—and has doubled in size during the last two years, Frank Baumstark said. He started the company in 1996, his junior year at the University of Missouri.

Midway Electric is owned by Brandon and Michele Spry, Hickman High School sweethearts who have been married 11 years. Brandon Spry was working for SKC Electric when the Columbia branch closed in 2001, compelling him to start his own electrical contracting company. Midway has grown from two to 12 employees, and two years ago the company moved into a new building that the Sprys own.

Key Largo Fitness & Tanning is owned by Melanie and Ron Karrick. They started a five-bed tanning salon in east Columbia nearly two years ago and then expanded the operation; last year they took over and

renamed the former Gold's Gym locations downtown and in Nifong Square. The company now has 40 employees.

Witt Print Shop, started in 1941, has been in the same family since Harold Nichols purchased the business in 1967. The offset commercial printer is now co-owned by his son-in-law, Ray Ash, and a nephew by marriage, Brian Kirmse, who calls it "one of the very few mom-and-pop shops left in the printing industry." Ash and Kirmse took over the company in 1999.


Frame It Right is owned and managed by Susan Kuckelman Leonard. She had been managing the frame shop at Westlakes Hardware on Worley Street for 20 years when the company decided to close the in-store operation. She bought all of the stock and equipment and moved into a vacant space a few blocks away in the Crossroads Shopping Center in December 2000. The custom framing company has grown every year and now has nine employees, about twice as many as when she started. ❖

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PEOPLE YOU SHOULD KNOW

Bob Hull

Small Business Banking Specialist, Commerce Bank

AGE: 34

JOB DESCRIPTION: I'm responsible for helping small businesses with their cash management, lending and investment needs. I help individuals start new businesses and help existing businesses grow and become more successful. Commerce Bank is a Small Business Association-preferred lender, and I help facilitate this aspect of our business, as well as making conventional business loans. I'm also responsible for helping our retail branches with their small-business customers. Commerce Bank puts a large emphasis on small business. All of our branches are staffed with individuals who are small-business experts.

YEARS LIVED IN COLUMBIA: 16

ORIGINAL HOMETOWN: I was born in Chicago and lived in several places as a child. I spent the latter part of my childhood and high school years in St. Louis.

EDUCATION: Bachelor's degree in economics and a master's degree in business administration, both from the University of Missouri.

COMMUNITY INVOLVEMENT: Columbia Chamber of Commerce, United Way, Missouri Business Week, Future Business Leaders of America, MU PLAN program.

PROFESSIONAL BACKGROUND: I worked in banking in Jefferson City after completing my MBA. In this position I worked with public entities and trade associations. I also worked in a corporate-relations role for the Trulaske College of Business at MU. I enjoyed helping the College of Business work toward its goal of becoming a nationally recognized business school but ultimately was more interested in banking. I've been with Commerce since leaving the university.

A COLUMBIA BUSINESSPERSON I ADMIRE: I admire the numerous small-business owners who spend countless hours managing their businesses while still making time to spend with their families and help the community. I don't believe that many people really understand what it takes to own and operate a small business.

WHY I'M PASSIONATE ABOUT MY JOB: Small businesses are the foundation of our economy. People have often dreamed of having their own businesses for years before actually taking the plunge. It is very fulfilling to be able to help these individuals realize what is often a lifetime dream.

IF I WEREN'T DOING THIS FOR A LIVING: I would probably try my hand at starting my own business. I'm not exactly sure what I would do, but it would be interesting to step into the role of my clients.

BIGGEST CAREER OBSTACLE I'VE OVERCOME: Learning how to allow co-workers to help on a project. I'm fairly particular about how I do things and had to learn to give up some control of a project. Fortunately, I've always worked for team-oriented organizations that made it easy to approach work from a team, rather than individual, perspective.

WHAT PEOPLE SHOULD KNOW ABOUT THIS PROFESSION: While the basics of banking (checking accounts, loans, etc.) don't fundamentally change, technology has a huge impact on the products and services we offer. In addition, we have to learn to work with a large variety of people who operate very different businesses. Small-business owners look to us to be the expert on issues related to their banking. I find myself being a consultant rather than just a banker.

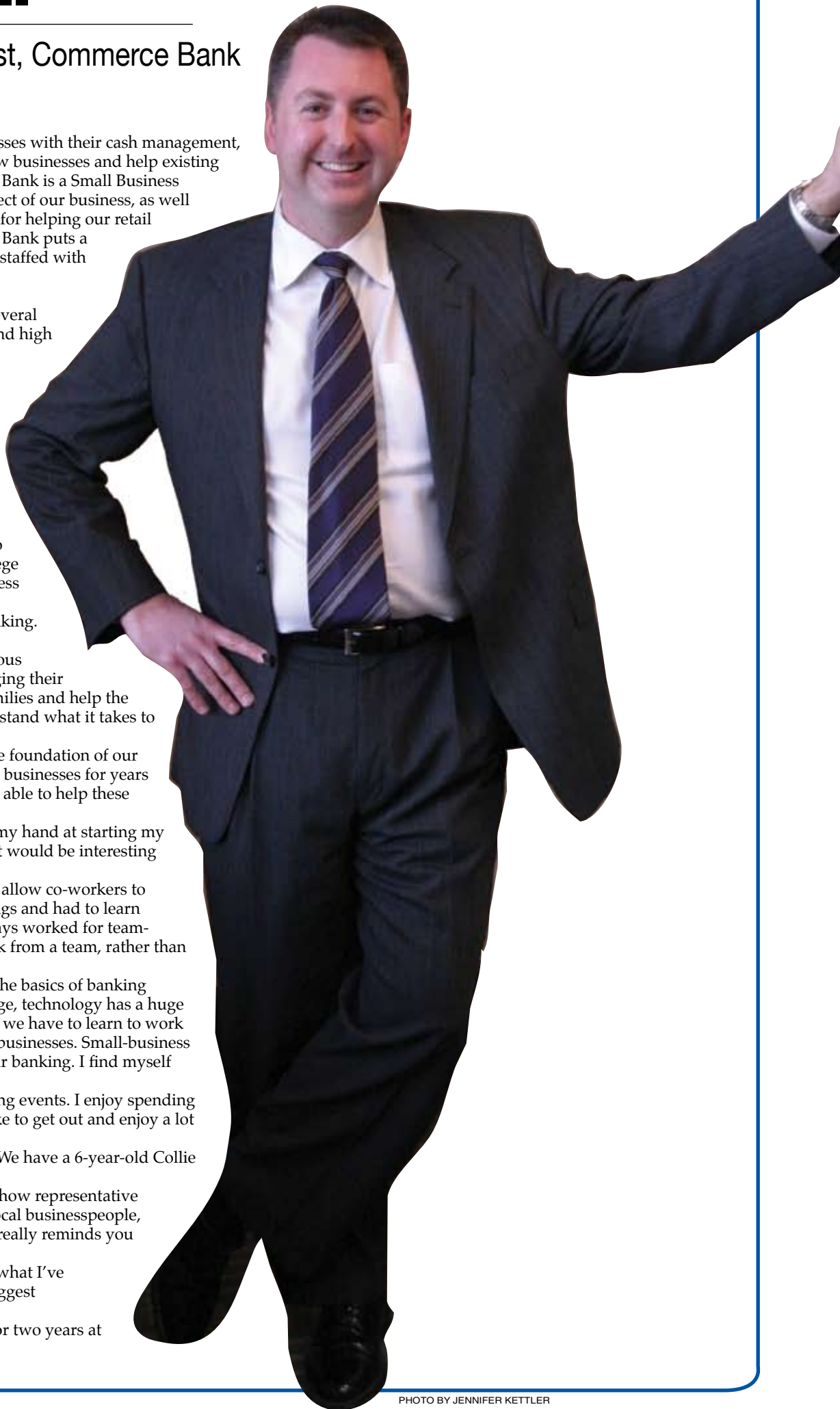
WHAT I DO FOR FUN: My free time is spent on fairly unexciting events. I enjoy spending time with friends and relaxing around the house. I also like to get out and enjoy a lot of the great events we have in our community.

FAMILY: I've been married to my wife, Angie, for 11 years. We have a 6-year-old Collie we adopted from the Central Missouri Humane Society.

FAVORITE PLACE IN COLUMBIA: Downtown Columbia. I love how representative the people in downtown are of our community. You see local businesspeople, university faculty, students, public officials, artists, etc. It really reminds you what a great, diverse community we live in.

ACCOMPLISHMENT I'M MOST PROUD OF: I very satisfied with what I've achieved at this point in my career. I'm hoping that my biggest accomplishment is still to come.

MOST PEOPLE DON'T KNOW THAT: I taught personal finance for two years at MU while working on my MBA. ❖



After rejecting MU plan, House focuses on health insurance

By Randy McConnell

Rep. Ed Robb was surprised and angered by the one-vote rejection of a University of Missouri initiative to address the shortage of health care professionals, but he expressed optimism that a "model health care plan" will be approved in the House.

Robb declined to be talk with a television reporter waiting outside the Capitol hearing room after the vote earlier this month and hinted he was concerned he would be unable to avoid using strong language.

"I really don't know what I would have said," Robb recalled.

Gordon Lamb, MU's former interim president, had developed and nurtured the proposal to expand the training of doctors, nurses and other health care professionals. It involved a broad spectrum of colleges and had statewide support from public higher education.

The Missouri Coordinating Board for Higher Education made the Preparing to Care plan its highest priority—except for an overall budget increase to cover inflationary costs—and the Columbia Chamber of Commerce did the same in its list of legislative priorities.

But Gov. Matt Blunt scaled the original \$39 million request down to \$13.4 million, and House Budget Committee Chairman Allen Ict warned that Blunt's spending proposals needed to be pared because of a possible downturn in the state economy.

Robb, vice-chairman of the House Budget Committee, persuaded 13 of the 25 members to divert the \$13.4 million from a new scholarship program. The Missouri Department of Higher Education had estimated that it could not spend the funds.

In the end, despite the independent funding, one of the committee members switched sides, leaving Robb and Rep. Steve Hobbs as the only Republicans backing the proposal.

Preparing to Care likely will get a second chance to rejoin the 2009 budget – either on the full House floor or in the Senate.

But the vote could deepen the political troubles of Robb's party in the legislature. Public opinion polls repeatedly have showed that voters disapprove of the Republicans' 2005 vote to terminate the Medicaid eligibility of about 100,000 Missourians—often the sympathetic elderly, disabled and children—and scale back care for hundreds of thousands of others.

Preparing to Care's defeat, with the looming shortage of health care professionals, threatens to broaden the impact of those cuts.

Robb quickly defends the 2005 vote: "It was absolutely necessary to restore some fiscal integrity to the process," he said. "We were going to run a deficit of \$400 [million] to \$600 million in a year the way we were going. The only other alternative was a fairly substantial tax increase" that ran counter to GOP philosophy.

But during the final two months of the session, Robb said, he believes the Republican-led legislature will back a plan to add health insurance for at least 200,000 of almost 800,000 uninsured Missourians—and possibly could leave as few as 50,000 in the ranks of those without health care coverage.

Robb's optimism matches the relatively widespread hopeful note in the Capitol as lawmakers left for the annual spring break—a sharp contrast to the mood in late February. Then, after weeks of combative House hearings, Blunt had called off his plans to begin enrollment in his proposed Insure Missouri program in March. House members said the Blunt administration failed to get clear legal authority to launch the program that would have extended health coverage to about 190,000 working, low-income Missourians.

Last year's Medicaid overhaul had merely authorized two pilot programs, urban and rural, but Blunt, social services officials and political advisers were relying on one-year appropriations language to launch the effort, despite legislative misgivings.

Rep. Rob Schaaf—a St. Joseph physician and head of the House Special Committee on Health Care Transformation—is now the central figure on health care issues. He had been among the first lawmakers to challenge the governor's legal standing, and he scheduled two dozen hearings that quickly spelled doom for Blunt's plan over the rulemaking snafus.



Rep. Ed Robb

Schaaf and Rep. Doug Ervin, a fellow Republican and Clay County business owner, last week filed the bills (HBs 2398 and 2413) that likely will become the centerpiece of the session's final two months. "It'll be a beauty before it's over," predicted Robb about the likely debate.

As he warned in early January, Schaaf said he wants the legislature to write explicit grounds for the expanded health care program.

Schaaf readily acknowledged that the twin pieces of legislation are really nothing more than "placeholders" in the process, although the current language gives hints about where he and Ervin expect the program to evolve.

They propose opening the new health programs to Missourians whose income is 85 to 225 percent of the federal poverty level—roughly \$17,000 to \$47,000 for a family of four. Neither, however, proposes that the new Insure Missouri become an entitlement program, although they would tie into the Medicaid program and funding. The legislature's appropriations each year largely would control how many Missourians are covered.

Persons over age 65 are not eligible, nor are persons who have had insurance within the last six months.

The program would offer services that appear to include all those under MO Healthnet, or the state's new version of Medicaid.

Both build their plans on the requirement that program's base would entail the use of "health savings accounts," or tax-exempt funds that individuals would use to buy health services, but would have the normal insurance coverage of more expensive illnesses.

(continued on Page 25)

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Looking for the Big Pay-Off: What's the best fuel at the pump for your business?

By Jim Muench

Common sense would indicate that, with the price of gasoline higher than \$3 per gallon, local businesses would flock to alternative fuels.

But it ain't necessarily so. Some larger companies and the state government are converting fleets to accept alternative fuels, but many area businesses have not found conversion economical.

State Farm Insurance, which has a regional office in Columbia, has about a dozen cars in its local pool, all of which are flex-fuel capable, according to Alicia Robinson, State Farm's public affairs specialist for Missouri. The company implemented a company-wide policy in 2004 with a goal of making 60 percent of its fleet either flex-fuel E-85, hybrid electric or four-cylinder cars, she said, and there have been no employee complaints.

Of State Farm's 1,300 cars in its five-state Central Zone that includes Missouri, 1,035 are flex-fuel vehicles that can use E-85. Nationally, the company also owns 143 hybrid electric vehicles and two biodiesel vehicles. Robinson said that in 2006 the company reduced its gas usage by 87,000 gallons and cut its greenhouse gas emissions by 287 tons.

For Bob Bacht, general manager of Jefferson City bridge manufacturer DeLong's Inc., the economics for alternative fuels don't add up yet. DeLong's hires contractors to haul girders around the Midwest and pays

them a per-job rate. Drivers who keep costs down make more money, and alternative fuels are less efficient when managers calculate costs-per-mile he said.

"The bottom line is these guys who are hauling the steel have got to make money," he said. "They're going to find the cheapest way they can do it, and the cheapest way is conventional fuels."

With hydrogen fuel cells and electric technologies still mere dreams on the horizon, ethanol and biodiesel are the most realistic choices today for alternative-fuel use by businesses. The good news is there are definite signs of life in the local alternative-fuels market, said Cindy Carroll, energy specialist with the Missouri Department of Natural Resources' Energy Center, with the number of E85 (85 percent ethanol) stations expanding in Columbia and Jefferson City within the last two years.

In fiscal year 2007, the University of Missouri-Columbia reported having 64 alternative-fuel vehicles and one hybrid vehicle among its 750 vehicles, said Teresa Vest, who completed the most recent annual report on the fleet required by the Missouri Department of Natural Resources.


By state law, as of Jan. 1, 70 percent of all new university vehicle acquisitions must be capable of using an alternative fuel, she said, and the university requires all newly acquired vehicles to run on alternative fuels unless exceptional circumstances warrant a waiver. MU policy also has increased the number of electric

golf carts for on-campus deliveries and requires an annual review of vehicle usage by departments to eliminate non-essential vehicles.

More than a third of the flex-fuel vehicles in the state fleet based in Jefferson City run on alternative fuels. According to Cindy Dixon, state fleet manager, state agencies in the Jefferson City area operate about 1,688 vehicles, including 540 flex fuel-capable vehicles that use E85 or regular gasoline, five hybrids, and 184 diesel vehicles able to use biodiesel. The Missouri Department of Transportation operates the largest fleet of vehicles and recently mandated that its drivers use B20 (20 percent biodiesel) and E85 when possible.

On the national front, President George W. Bush signed the Energy Independence and Security Act in December 2007. It sets a mandatory Renewable Fuel Standard (RFS) that requires fuel producers to use at least 36 billion gallons of biofuel by 2022 and sets Corporate Average Fuel Economy (CAFE) standards of 35 miles per gallon by 2020. The RFS also includes a biomass-based diesel fuel component that calls for 500 million gallons of biodiesel by 2008 and 1 billion gallons by 2012.

The new standards may drive the use of more alternative fuels. Likewise, last year Gov. Matt Blunt signed legislation putting a 10 percent ethanol mandate for gasoline in Missouri into effect in January, and this year he announced a similar 5 percent standard for biodiesel. Missouri does not require pumps to be




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labeled if an ethanol blend is 10 percent or less or a biodiesel blend is 5 percent or less, so Missourians may even be using biofuels without knowing they are doing so.

Financial Savings vs. Efficiency

For strict monetary savings per gallon at the pump, ethanol is the current star, with prices often 20 percent lower per gallon than regular gasoline.

However, E85's energy content is 73 percent regular gasoline, so the fuel is less efficient in terms of miles per gallon and the economic benefit to the individual pocketbook may be a wash. Tom Kolb, co-owner of Jefferson City Oil Co. and Midland Oil, says the ethanol cost needs to be 70 to 75 cents lower than gasoline for a driver to break even. Tom May, marketing director for MFA Oil, said Breaktime stores are committed to selling the fuel at 20 percent less, about 55 cents less at present, than regular gasoline. Originally, that price came by special arrangement with its supplier, but that agreement is no longer in effect. Kolb said he can only afford to sell the fuel for about 35 cents a gallon less than gasoline.

Such opportunities to make ethanol more competitive are welcome, said John Buchanan, senior planner for the state's Energy Center. "The long-term goal is to try to establish E85 facilities throughout the Midwest," Buchanan said. "We have the ability not only to produce but to consume that here in the Midwest more readily than locations outside the Midwest where they are still struggling to build ethanol plants for a replacement fuel additive to MTBE, which has been virtually removed from all the markets in the United States by either business practice or legislation."

The drop-off in efficiency varies. The National Ethanol Vehicle Coalition reports 15 percent less efficiency. May says MFA Oil studies found a less than 20 percent drop in efficiency for his company's fleet, but Kolb reports as much as 25 to 30 percent less efficiency in his vehicle, a flex-fuel GMC Suburban. May said recently completed research on ethanol blends from 10 to 85 percent showed that a Toyota Camry and Ford Focus actually got better mileage on a 30 percent blend.

Realistic Predictions, Realistic Production

Although Kolb says ethanol is a good step on the road to energy independence and predicts that accepted blends will slowly increase in percentage over time as production of ethanol increases, he said E85 will never replace gasoline even if new sources of ethanol are found. "There's just no way to produce enough and make it as financially competitive as crude oil," Kolb said. "I don't think there is any way that can compete with the infrastructure of getting crude out of the ground and running it through a refinery."

Biodiesel has nowhere near the fuel mileage efficiency loss of E85, but it is more expensive today, although May said it has been equal to or less expensive than regular gas over the past several years. "Biodiesel is at the mercy of the soybean; that's what sets the price," Kolb said, noting that the current price of soybeans is \$12 a bushel. "We do a lot of biodiesel blending when the price is right, but today we're not doing much because the price of biodiesel to do any percentage of blend is about a penny per percentage upcharge over diesel fuel."

So Kolb's cost of 20 cents a gallon extra, plus another six or seven cents to winterize the fuel so that it doesn't thicken in the cold, makes the cost unattractive for businesses wanting to cut costs. "The only people doing a biodiesel blend are those that want to support biodiesel or that feel they want to do their part for the environment," he said. "I have some companies on biodiesel, but it's their 'good neighbor' act to support the environment, not to save money."

But prices could change at any time, Kolb said, if diesel were to go up in price, or if soybeans were to go down. The price of the blend is more attractive when soybeans are cheaper than diesel fuel. Last summer, the price of B5 was cheaper when crude oil was very high and soybeans were low, he said.

It would seem that, for the current biofuel craze to spread to commercial fleets, and if we are to reach the presidential mandate goals, E85 and biodiesel must become more cost-competitive.

"Whether that's achievable or not is yet to be seen," Buchanan said. "The intent is very good. It's a push toward true independence from petroleum, but it may actually have a backlash effect. In our fervent efforts to reduce energy price, we may in fact be blindsiding ourselves by increasing the price of other goods and products." ❖



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Competing Country Clubs



Golfers start a round at Old Hawthorne last year.



Bryan Ninichuck watches Mike Messer putt at Columbia Country Club.

Country Clubs ... continued from Page 1

Competition for Members

As Ninichuck and Messer gear up to trade the office for the tee-box, all three of Columbia's private country clubs are competing to attract new members. As Old Hawthorne builds membership, managers at Country Club of Missouri say their location, social groups and renovations have kept defections to the new club to a minimum. Members of Columbia Country Club, which was bought by Eagle Golf in January, hope the new owner will invest in the course's maintenance budget, which has declined in recent years.

Old Hawthorne has sold about 300 memberships, said Jeff Whitfield, director of golf. It offers local, regional and national memberships, but most of the current members are local.

Whitfield said the increase in membership has been steady, despite the fact that it takes time for people to build and occupy homes. In addition to a country club, Old Hawthorne is a 631-acre residential development that Columbia Board of Realtors Executive Director Carol Van Gorp called one of the most ambitious projects ever planned in Columbia.

The "golf course community" sold record quantities of real estate, while a downturn was beginning in Columbia's overall residential market in 2006.

"We closed \$285 million worth of real estate in 14 months. We have commercial, condo, standard single-family," and planned urban de-

velopment, said Don Stamper, a spokesman for Old Hawthorne developer Billy Sapp. "It's a real blend. We're a unique niche in the market."

The club's golf course has established itself as the best in Columbia since opening last May. Golf Digest magazine has nominated Old Hawthorne in a competition for the best new club in the country. In November 2006, the University of Missouri golf team announced a 20-year commitment to use Old Hawthorne as its home course. As a result, Mizzou will be able to host major golf tournaments, which is important because college golf teams don't play dual matches.

That's a point of personal pride for Whitfield, who played golf for Mizzou in the late 1970s.

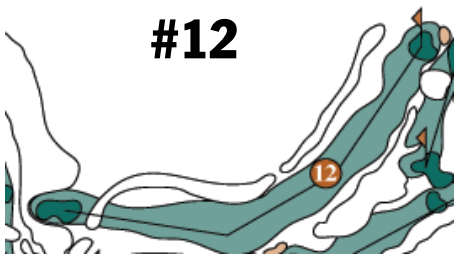


"We never played in Columbia my entire career," Whitfield said. "That was a prime motivation in getting involved in this project in the first place. Part of what I was trying to do here was provide a facility for the university so that they could compete on a national level."

The club is still in the development stage with its other facilities. Owners hope to pick a contractor to build a pool and fitness center by the end of March and open the new facilities by June.

Finding a niche

To stay competitive with Old Hawthorne, Country Club of Missouri is counting on its membership base and its location in south Columbia, the wealthiest area of the city.

(continued on page 20)

	Columbia Country Club	Country Club of Missouri	Old Hawthorne
No. of golf members	About 300	380 golfing memberships; many of those are family memberships. CCMO doesn't track its number of members.	About 300. Includes national and regional memberships. Majority are local.
Dining	Formal dining room, members bar and grill. Boardroom and ballroom banquet facilities.	Casual and formal dining, patio lounge, Breezeway Bar, pool snack bar, three banquet halls	Bar and grill with outdoor patio, restaurant, formal dining and banquet room, two private dining areas for small groups.
Tennis	Two courts	Four Deco Turf courts	n/a
Fitness/Swimming	Competitive swimming pool	Competitive swimming pool with diving well, Children's Spray Ground, zero beach entry area and hydrotherapy bench planned under plans	Pool with lap lanes, fountains, zero-entry and disappearing edge, and fitness center planned to open this summer
Golf practice facilities	Driving range, putting green and short-game practice area with bunker	Driving range, putting green and short range	Chipping, pitching and putting greens, four practice bunkers, driving range
Membership fees*	Initiation: \$1000 Monthly dues: \$270 for family. \$211 for individual	Initiation: 7,500, 2,000 for intermediates (under 36) Monthly dues: \$410 for family membership; \$285 for 21- to 29-year-old members; \$329 for 30- to 35-year olds.	Initiation: \$10,000 Initiation: \$6000 for junior membership (under 36) Monthly dues: \$335 for family membership. \$295 for individual
Course Specs**	Par: 71 Yardage: 6326 Rating: 69.9 Slope: 128	Par: 72 Yardage: 6493 Rating: 72.1 Slope: 129	Par: 72 Yardage: 7221 Rating: 74 Slope: 129
Signature hole	<p>#12</p>  <p>"a 550-yard double-dogleg par 5 that captures the narrow tree-lined fairway style that the course is known for. The drive must be hit long and shaped perfectly from right to left allowing the golfer to get far enough around the first gofleg to have an angle at the green."</p> <p>James Samorian</p>	<p>#17</p>  <p>"You have to negotiate the lake on every shot. You can bite off as much as you want to chew – a good player who can carry the ball 265 yards or more with accuracy has the option of carrying the green off the tee."</p> <p>Jonathon Tips</p>	<p>#18</p>  <p>"There's quite a few, but probably #18 because of the drama you see. There's the lake and 10 bunkers with a dual fairway. That's typical of a lot of the holes. Off the tee, you have multiple options."</p> <p>Jeff Whitfield</p>

* Monthly dues prices listed for full golf membership. All clubs have several levels of membership with access restricted to certain amenities. Old Hawthorne's initiation fee is like a deposit – it can be fully refunded when a member leaves the club. ** From men's championship tees. Slope and rating are measures of difficulty used by the U.S. Golf Association to determine players' handicaps.



A view from a tee box at Country Club of Missouri.

"People in Columbia don't want to have to drive across town," said Jonathan Tips, head golf professional at the club. "I've heard that more than you can imagine."

The importance of location isn't unique to Columbia. Tips said that according to Professional Golf Association research, when golfers shop for a private course, they look at location, social groups and course quality, in that order.

Country Club of Missouri has a tribe of loyal members, partly because the members own the club. Social groups have become established. Children who grew up taking junior golf classes joined the club as adults. The club forgoes advertising, preferring to encourage members to recruit family and friends.

"We're family oriented," said Lisa Wright, the club's general manager. "We have a huge number of kids in youth activities, and families have grown up here in the last 37 years. A lot of our members who grew up here have joined."

Even the best golfers prefer playing with people they know. Two-time city golf champ John "Westy" Weston says Old Hawthorne is the best course in Columbia. But he prefers to play at A.L. Gustin, where he knows and plays with about 30 other regulars.

"It's the difference between what's the best movie you've ever seen and what's your favorite movie," Weston said. "My favorite movie is *The Outlaw Jesse Wales*, but I don't think it's the best movie of



A green at Old Hawthorne.

all time."

Country Club of Missouri completed a series of renovations last year. It replaced its center-row irrigation system, which only watered the tee boxes, fairway and green, with a "wall-to-wall" system that waters the rough as well.

The new system more than doubled the course's water use, but Tips said the investment is paying off. Many golfers expect the course to have well-maintained grass even on the edges of the rough. He said the new irrigation system and the renovation of the club's locker room and fitness facilities were proactive steps that helped reduce the number of members who left for a club that was "shiny and new."

"I remember, one day I was thinking we're going to lose a lot of people and the next day thinking we'd be fine," Tips said. "It was uncertain, but we were pleasantly surprised with the result."

Country Club of Missouri loses an average of 17

members per year, due to attrition. Last year, on April 1, the day members may resign, the club lost exactly that number. Tips said the club lost eight to 10 people to Old Hawthorne.

With Old Hawthorne and Country Club of Missouri charging similar membership dues, Columbia Country Club's niche as the more affordable alternative is apparent.

"There is a recent resurgence of younger members who happen to be decision-makers in their own industries," Messer said. "I think it's a very social club. I've played at

all the clubs, and some of them have very established groups of people that go back many years. The CCC seems to have kind of an open invitation to all."

Since the early 1990s the club had been managed by American Golf Corporation. Last October Eagle Golf acquired it and 41 other courses. James Samorian, membership and tournament director at the club, expects the new management to bring positive change.

Clubhouse and course improvements are already in the works, though it's too early in the planning stage to discuss specifics, Samorian said.

"Eagle Golf is very committed to course condition," he said. "In the past, it seems like every year our budget decreases. That's not going to be the case anymore."

Columbia Country Club plans to increase its initiation fee—though the upfront cost will still be about a tenth of what the other clubs charge—to reflect the improvements. ♦



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City's fifth Rotary Club formalized

Columbia Sunrise Southwest Rotary Club, which has been gathering informally for six months, will be formally recognized on Charter Night, April 24.

The Southwest Rotary has 37 charter members and meets at 7 a.m. Thursdays at Country Club of Missouri. Dr. Neil Riley, a dentist, is the president. and Mike Kelly of The Insurance Group is the president-elect.

The founders of Columbia's fifth Rotary Club say they formed the service and networking organization because the existing clubs have just about reached their membership capacities.

"It's just supply and demand," said Daniel Scotten, a charter member and former member of Columbia Rotary South, which also meets at Country Club of Missouri. The Friday morning Rotary meetings at CCMO had become so crowded that people sometimes have a hard time hearing the speaker, he said.

Only five of the charter members came from other Rotary clubs in Columbia, and the others are new to the organization, according to Riley, who belonged to the Northwest Rotary for 31 years.

"It's not a case in which we've raided clubs," said Scotten, a senior vice president at Boone County National Bank. "Being part of something new is an attraction to some people."

The organization decided it needed a few veteran Rotary members for guidance, Riley said. Some joined the relatively small new Rotary so they can become more familiar with fellow members, he added.

While Columbia's Rotary membership has been growing, the southwest Missouri Rotary district's membership has had about 3,000 members for a long time, Tim Donovan, the assistant district governor, said. A few small towns have disbanded their Rotary chapters, he said.

The other four Rotary Clubs in the city: Rotary Club of Columbia, better known as the Downtown Rotary, was formed in 1922, meets at noon on Thursdays in Dulany Hall of Columbia College and has about 160 members. Rotary Club of Columbia-Northwest was formed in 1970, meets at noon on Thursdays at the Peachtree Banquet Center and has about 150 members. Columbia Rotary-South was formed in 1986, meets at the Country Club of Missouri at 6:45 a.m. on Fridays and has about 110 members. Columbia Metro Rotary Club was formed in 1993, meets at noon on Wednesdays at Columbia Country Club and has about 90 members.

Regular gas prices begin topping \$3, rising

The price of regular gasoline has started creeping above \$3 per gallon in Columbia, and industry analysts expect the price to keep rising through spring.

The price at the pump in Columbia reached the highest level at \$3.22 per gallon for regular gas last May, but the retail prices for gas are expected to be higher in 2008 than last year, according to the U.S. Energy Information Administration. The latest EIA Short Term Energy Outlook projects that the monthly average gasoline price in the United States will peak near \$3.40 per gallon this spring.

The Phillips 66 station on Grindstone Parkway raised the gas price to \$3.09 per gallon on March 10. At the Midway Travel Center off Interstate 70, Randy Trierweiler had the dreaded task of changing the sign advertising the station's regular gas price above \$3 per gallon before his competitors on March 7.

"We hate to charge these high prices," Trierweiler said. "While there may be some psychological barrier involved [when the price exceeds \$3], for us, it's just based on cost. As our cost goes up, retail costs go up. We also try to price ourselves to match the Columbia market when feasible."

The high prices mean drivers have less disposable income and are less likely to buy food and other items inside the truck stop, he said.

Overall, the share of disposable income U.S. residents spend on energy rose above 6 percent in December, the highest level since 1985, according to the Bureau of Economic Analysis.

Oil prices, a major component of gas prices, have been rising relentlessly and last week hit another record high, even when adjusted for inflation.

Hy-Vee store construction beginning this summer

Construction of Hy-Vee grocery stores in south and east Columbia will begin this summer after the existing buildings at the two sites are demolished this spring, a company official said this week.

It usually takes 12 to 18 months to complete construction of the grocery stores, said Marilyn Gahm, the Hy-Vee customer service coordinator.

The Des Moines-based grocery chain is building its second and third stores in Columbia at the former Wal-Mart site in the Rock Bridge Shopping Center at Providence Road and Nifong Boulevard and at the old MegaMarket site in the Broadway Marketplace near the U.S. 63 intersection with Broadway Street.

Each of Hy-Vee's new stores in Columbia will be about 78,000 square feet and cost \$5 million to build, according to a building permit application filed with the city by Hy-Vee. Hy-Vee's store on West Broadway Street is about 70,000 square feet.

Baumgartners named Agriculturalists of the Year

Boone County farmers Joe and Sue Baumgartner were honored as the 2008 Agriculturalists of the Year during the Columbia Chamber of Commerce's 49th annual Agriculture Recognition Banquet.

More than 320 people attended the event March 11 at the Elks Lodge.

The Baumgartners, who married in 1960, own 320 acres of land and rent another 850 acres in the Ashland-Englewood area of Boone County where they were raised. Their crops consist of about 300 acres of corn and 300 acres of soybeans.

The Baumgartners raised hogs on their farm for 30 years and now have a livestock operation with about 150 cows, according to a script of the presentation made during the event. ♦

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Buddies in Business: the Beckett & Taylor Agency

By Jordan Milne

For Matt Beckett and Jake Taylor, friendship is a full-time job. The two Columbia natives who grew up together on Happy Hollow Road have opened an insurance company, the Beckett & Taylor Agency.

"We have deep roots in Columbia, and we're going to use the reputation we've built," Beckett said.

Beckett's father is Bruce Beckett, a prominent local attorney, and Taylor's father is Jerry Taylor, president of MFA Oil Company.

"Our families are known for their honesty and integrity," Beckett said. "We also want to earn people's business by proving ourselves, and we think we have a heck of a product."

Taylor had been working in Kansas City for Lockton Companies, a national insurance broker, before he returned last fall to Columbia. Seeking something different, he talked with Beckett about working together in the insurance business in Columbia.

"I was in the real estate business and formerly in the military," Beckett said. "I was looking to work with a partner that I could trust, and Jake was that guy." In September they approached Mike Bukaty, a family friend of the Becketts and owner of Bukaty Companies



FROM LEFT: Mike Bukaty, Jake Taylor, Mike Sikora, Matt Beckett, Dan Bukaty

in suburban Kansas City, about forming an affiliated company.

Bukaty started his insurance and benefits consulting company with two employees 17 years ago when he was 26. Now the firm has 85 employees.

"We had already been considering expanding our borders, so when Matt approached me, I thought, 'What a great opportunity!'" Bukaty said. "It was good word after good word. It was a screaming deal and I just had to do it."

The Bukaty Companies-Beckett & Taylor Agency announced its opening on March 13.

Taylor is a Certified Insurance Counselor (CIC) through the National Alliance for Insurance Education & Research. Beckett is currently working toward obtaining his CIC designation.

"Matt is committed," Taylor said. "We will be working very closely to get him up to speed."

Beckett and Taylor are the managing partners and the only two employees in the Columbia office, relying on support from Kansas City. Their office specializes in property and casualty insurance, employee benefit products and services, security bonds, retirement plan consulting, wealth management and people management.

"In the past several years, our client base has grown in the central region of the state. It is an ideal time to establish a local presence in the Columbia area," said Bukaty. "Matt and Jake have strong ties to the community, and their understanding of the local business climate will be of value to the clients we work with in the area." ❖

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Stewart Throckmorton, Business Conference & Showcase fanatic
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MU Budget ... continued from Page 15

Both build their plans on the requirement that program's base would entail the use of "health savings accounts," or tax-exempt funds that individuals would use to buy health services, but would have the normal insurance coverage of more expensive illnesses.

Persons covered by the new version of Insure Missouri would contribute 1 to 5 percent of their income that they could use for discretionary health spending. The plans covered by Insure Missouri could have deductibles up to \$2,500. The state would provide most of the health savings accounts for the poorest residents.

"It's an incentive not to use the [highly expensive] emergency room," Schaaf said of the health savings accounts. He expects program participants to shop around for the best deals.

The planners also would continue the Republican majority's insistence on styling major health programs as "preventative" by making \$500 in such services

available at no charge but would require at least 85 percent of the program's cost to cover direct health-care services.

He and Ervin also have filed legislation that would "increase transparency," or make costs and benefits plainer for the average recipient.

Question marks remaining for the program involve how it would affect businesses that employ large numbers of low-income wage-earners, particularly if they or their families have severe illnesses, such as diabetes.

Business groups in particular have been dissatisfied by state insurance laws that permit large premium hikes if one or two people covered in a small company's group policy become seriously ill.

Schaaf said he envisions that the companies could simply shift the risk for such health costs to the state high-risk pool.

Ervin, who could not be reached for comment but opposed the Blunt plan, has proposed such language before. However, his bill provides for stop-loss insurance coverage for small companies in larger areas, which relieves the insurer of liability in limited pilot programs that would end in 2011.

Limiting the cost for such service-intensive individuals could dramatically lessen the cost of coverage for smaller companies and eliminate the risk of high premium increases upon renewal.

Sen. Tom Dempsey, a St. Charles Republican, has proposed instituting Insure Missouri under legislation he filed. But after two months of hearings, Schaaf's committee likely would not likely begin the redrafting process on his bill. At this point, he would prefer to merge his legislation with Ervin's as a mega-health measure.

Schaaf noted that the House and Senate likely will work simultaneously on the health insurance plans; whatever the House proposes, the Senate will need to cooperate in funding because the state budget will have passed the House by early April.

The House likely will complete its early action on the state budget next week and send it to the Senate. The current document has no funding for Insure Missouri,

which, under Schaaf's and Ervin's bills, would begin operating in January. If Schaaf's timetable holds true, the House could not address funding until the Senate acts or a conference committee completes action.

Legislative Democrats generally have taken the policy position that the state must restore everyone cut in 2005 from the Medicaid rolls.


Rep. Sam Page, a St. Louis County doctor and Democratic candidate for lieutenant governor who sits on Schaaf's committee, sees room for compromise in the coming weeks.

"The political reaction of voters in Missouri has been that they stated clearly these Medicaid cuts by the governor and the legislature were unfair. People in the Capitol are starting to get that. If you ask people on the street what is the most important issue, they say, 'health care'. The people in the legislature are reading those polls. The Senate desperately wants to do something," Page said.

Robb expects that in the end, the decision will come down to two factors: "size and cost," including how best "to leverage" federal participation under Medicaid. ♦

"If you ask people on the street what is the most important issue, they say, 'health care.' The Senate desperately wants to do something."

-Rep Sam Page




In the April 5 issue:

CBT knows its ABCs

The CBT features and in-depth historical profile of Analytical Bio-Chemistry Laboratories, which is moving into its new \$15 million home as the anchor tenant of the University of Missouri System's newest research park, Discovery Ridge. CBT also profiles Charles Gehrke, founder of ABC Laboratories, who is known for his work in analytical chemistry and his analysis of the moon rocks from the 1969-1972 Apollo 11-17 moon landings.



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Trendspotters foresee more spending on home environs

By **Mary Paulsell**

Gas is topping \$3 a gallon. The value of the dollar is downright depressing. And nightmares about airlines are discouraging even the most seasoned travelers from booking those pleasure trips.

As a result, we'll invest more of our disposable income in home remodeling and updates in 2008, opting to stay close to home instead of traveling. Specifically, trendspotters say, we'll enhance our home environs with the latest gadgetry, embellishments to our decks and back yards, and new decorating schemes for our living areas.

This is good news for landscape architects, garden centers and home-improvement warehouses. It will help to know what trends the experts expect.

As we travel into our own yards, we'll expect them to be even more of an extension of our interior living spaces. We'll decorate them more, and we'll want them to be more functional than ornamental. We may install interestingly shaped pools, water features and exotic gardens. And since we'll do more and more entertaining there, we'll want our outdoor kitchens to be every bit as multi-featured and convenient as our indoor cooking spaces.

More and more homeowners are opting for "green" strategies to save energy dollars and help the environment. We should look for banks to offer special mortgages and financing for homeowners embarking upon green renovations. We'll also see more recycled materials in construction and rehabilitation of existing structures.

As produce costs skyrocket, due in large part to the increased transportation costs, we can expect to

see more home gardens. We'll see even more growth in farmers' markets, and community gardens will increase in popularity.

Much as we did following the Sept. 11, 2001, terrorist attacks, when caution kept us at home—entertaining ourselves with rented movies, video games and home theater—we'll turn inward to create our own fun and avoid the high costs and inconveniences of travel. But when we shop for more gadgets, we'll find them more integrated into our furnishings to allow us to reduce the clutter from cables and cords, increase our storage capabilities and disguise the impersonal look of some electronics. This will even open the market for the e-clutter consultants who, for a modest fee, will organize your electronics into a seamless system.

And while we're relaxing, we're going to do it on trendy furnishings reminiscent of lounges and nightclubs, according to those who study home design and predict furniture and accessory trends.

When remodeling, experts recommend that you think carefully about who the next buyer of your home will be. Baby Boomers have more to spend on housing than any other population group, but many are seeking to downsize. Generation-Xers, on the other hand, are looking for space in which to expand for growing families.

Home-improvement retailers will be wise to stock lots of durable materials—such as flooring, countertops and other surfaces—with neutral colors.

And because minor kitchen remodels often pay off better at home-resale time than major remodeling, we should opt for cabinet refacing, replacement of countertops and installation of moderately priced appliances.

When remodeling baths, experts tell us to think in terms of spas. Aging Baby Boomers will want larger soaking or whirlpool baths, multiple shower heads and walk-in tubs. Remodelers will, however, invest in custom tile and use that as a means of self-expression in their homes.

In addition, remodelers will stress universal design that involves fairly subtle but important changes for older homeowners. These changes might include wider hallways and doorways, extra lighting, easier access to laundry and other features and more open floorplans.

Baby Boomers will want workshops and hobby rooms, including more storage for supplies for leisure-time activities. Home offices will continue to be popular.

According to the Joint Center for Housing Studies at Harvard University, in the 12 months ending in September, homeowners spent \$125.2 billion to remodel their homes, an increase of 6.6 percent over the \$122.4 billion spent in the previous 12-month period.

With such an enormous share of homeowners' expenses dedicated to home improvement, remodeling businesses and contractors would be wise to "seize the day" and market their services to the millions of consumers who are preparing to stay in their homes longer, living more active lives.

Mary Paulsell is the associate director/director of operations for the University Center for Innovation and Entrepreneurship. She can be reached at 882-7096 or paulsellm@missouri.edu

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Home & Garden Show introduces progressive products and hands-on fun

By Jim Muench

The tradition of raising, lowering and storing the United States flag just got more high-tech. With the telescoping flagpole from Great Plains Flagpoles of Paynesville, Minn., patriots can easily raise and lower the entire pole—with Old Glory already attached.

The telescoping flagpole was just one of many gadgets featured by exhibitors at the Mid-Missouri Home & Garden Show, where there's always something new to catch the eye.

The largest retail show of any kind in central Missouri, the event ran from Friday, Feb. 29, to Sunday, March 2, at the Hearn Center and featured about 125 exhibitors hawking items such as hot tubs, siding, mole removal systems, pool tables and landscaping services.

Then there were the booths that were truly hands-on. Home Depot's booth allowed kids to use the company's tools and materials to make birdhouses and tool boxes, and the Columbia Career Center's booth featured a nail-driving contest.

The event also included more vendors displaying environmentally friendly products and services, such as the insulated concrete foundations shown at the Blazn Builders booth and energy-conservation programs outlined by the City of Columbia Water & Light Department.

One newcomer to the show was longtime Columbia resident Carl Toalson, who showed off his new business, Tint By Toalson, which provides installation of residential and commercial glass tinting.

About 7,500 people attended this year's show, 1,000 fewer than in 2007. Rival events, such as the True/False Film Festival and the Deer Classic, may have played a role in the smaller numbers, but Annie Pope, executive director of the Home Builders Association of Columbia, said the unseasonably warm weather was the main factor in the lower turnout.

"The weather killed us. The weekends for quite a while have been snowy and icy, and all of a sudden we had 70 degree weather; people didn't want to be inside," Pope said. "Nevertheless, exhibitors told me they were very happy with the attendance because the people who came were serious about home improvement." ❖

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Jefferson Farm & Gardens offering open house events

By Vicki Brown

Though its official opening is still a year away, Jefferson Farm & Gardens, a new 67-acre agricultural education project on New Haven Road, will present programming and open-house events this spring and summer.

Though the open houses are public, some of the planned programs are reserved for special groups and, therefore, cater to those groups' particular needs, said Rob Myers, executive director of Jefferson Institute, the not-for-profit contemporary-agriculture-promoting research center that created Jefferson Farm.

"We've installed a number of educational field and garden demonstrations...and are looking forward to showing some of these to visitors in open houses later this summer," Myers said. "Other visitor attractions will be added over the next several months as we prepare for our full opening in spring of 2009."

Among the projects the staff will work on this year is the 700-foot, terraced Jefferson Garden, designed as a smaller version of Thomas Jefferson's garden at Monticello outside Charlottesville, Va.

Staffers will plant more than 200 varieties of vegetables, herbs, herbaceous fruits, edible flowers and grains this year. Most of the produce raised will be donated to the Central Missouri Food Bank.

Jefferson Farm & Gardens also will encourage area gardeners to donate their excess produce or to purchase fresh food at local farmers' markets for distribution through the food bank. The garden will be one of four drop-off points for the campaign. Contributions

(continued on Page 30)



Heart of Missouri Master Gardeners help plant seedlings in the native wildflower meadow at Jefferson Farm.

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Columbia Community Garden Coalition helps groups start gardens



A member of the Mark-Stevenson Community Garden tends to his lush plot on 8th Street.

By Sylvia Forbes

There's almost nothing more satisfying than a big basket overflowing with juicy red tomatoes, crispy lettuce, crunchy carrots, fragrant herbs, perky peppers and fresh, golden corn on the cob, all grown by your own labor and picked at the peak of perfection.

Residents all over Columbia are tasting satisfaction as they start their own gardens, with help from the Community Garden Coalition of Columbia.

The Community Garden Coalition (CGC) is a volunteer organization that helps people in neighborhoods to grow their own fruits and vegetables in communal gardening plots. They may help find an available garden space, teach residents how to garden, or provide tools and seeds to get gardeners started. They encourage Columbians to grow their own food—not only to help them get the nutrition they need to be healthy but also for the sense of pride and accomplishment gardening can provide.

Initially, the CGC formed in 1983 to help lower-income families supplement their diets and get the nutrition they needed. The mission expanded to include helping people in wheelchairs to garden, by creating raised garden beds. In recent years, it has expanded again—into helping provide proper nutrition for children.

Bill McKelvey is involved with CGC as both a board member and a garden mentor. "We primarily help groups start gardens," explains McKelvey. "We try to provide organizational support to get the gardens going and to coordinate activities. In the spring, we rent a dump truck and make lots of trips to get compost and haul it to all the gardens. We have volunteers who till the gardens in spring to get them ready for planting." The group donates gardening tools for each community garden, pays for water, and collects and distributes seeds donated by local businesses.

CGC has organized about a dozen gardens throughout Columbia. Each is divided into individual and family plots, and each has come about through a blend of community and private efforts.

A new garden on St. Joseph Street was started last year as a partnership

(continued on Page 30)

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Jefferson Farm ... continued from Page 28

can be made from 8 a.m. to 5 p.m. on Wednesdays from April 2 through Oct. 15.

Jefferson Farm open houses will be offered from late July through September, typically on Saturdays. Specific dates will be posted on the Web site at www.jeffersonfarm.org as they are scheduled.

In addition to Jefferson Garden, the open houses will highlight 12 demonstration fields of major and minor field crops, including alfalfa, amaranth, canola, corn, flax, oats, pearl millet, sesame, sorghum, soybeans, sunflowers and wheat. A visitors' day might be scheduled in late July or early August to showcase sunflowers, Myers said.

The project's fruit areas and the 50-tree orchard also will be accessible. Fifty fruit trees—including nectarine, paw-paw and persimmon, among others—were planted last spring.

Seeded in December 2006, the wildflower meadow is expected to produce some blooms this season. Open house visitors may see purple coneflower, black-eyed Susan, butterfly weed, lanceleaf coreopsis and New England aster.

Summertime visitors will experience the results of bulbs planted last fall in the daffodil and daylily walk near Jefferson Garden. Myers anticipates offering a daylily viewing this summer, probably in July.

The open houses will also spotlight native aquatic plants in and around the 7-acre lake.

The Harry C. Minor Genetic Diversity Garden will include about 20 varieties of corn, sunflowers and other crops to illustrate techniques breeders can use to improve plants.

The facility will host a few groups this year. A limited number of youth educational programs will be offered in late summer and early fall, the director said. A schedule will be posted on the Web site as soon as the specifics are determined.

Once fully operational, Jefferson Farm & Gardens will offer tours, specialized classes for novice and experienced gardeners, workshops and special events. ♦

Farm & Gardens proposed timeline

- Jefferson Farm & Gardens to open in spring 2009, and organizers expect to attract 30,000 visitors in the first year.
- MFA Children's Barn, now under construction, is expected to be completed May 1, 2008. Farm animals will be brought to the facility in June.
- Construction on the Shelter Insurance Pavilion, which began March 12, will be finished in April.
- Groundbreaking for the visitor education complex takes place this spring, with construction beginning in June. Work on a permeable parking lot for the complex begins in May.
- Work on the Children's Garden begins in early summer.
- Construction of the Discovery Stream area begins in June. Designed for wading and exploration, it will be located between the Children's Garden and the barn.

Garden Coalition ... continued from Page 28

between the Boone County Family Resources Agency and neighboring families. The agency provided the land and materials for wheelchair-accessible raised beds, and CGC provided the labor to build them. Now, active gardeners are harvesting the rewards of this partnership.

The garden on Lyon Street is operated by CARE (Career Awareness Related Experience), a Columbia program that provides employment for at-risk youth. As part of the CARE garden program, teens work at the garden twice a week, learning a variety of skills. "The Community Garden Coalition donated seeds and plants," says Catherine Gleason, CARE garden coordinator. "They've been so helpful with their advice and expertise. Lea Langdon never runs out of patience. She's always sincere and interested. I feel like they are partners with us, helping us to succeed. The neighbors have been great, too. They come over and visit with us." On Fridays, the teens usually harvest enough produce to donate to Oak Towers and have enough extras to take some home for their own meals.

The teens also go to a local organic farm to help. The farmer provides an acre for the youths to grow sweet potatoes and cabbage. All the produce grown by the CARE teens is donated to Central Missouri Food Bank. "It's a great program because the kids learn organic growing methods, healthy eating, and how to care for the land—such as using beneficial insects and worm-composting," explains Gleason.

The community garden on Claudell Lane is the only land that the CGC actually owns. More than 25 families garden on this plot. Several have

been gardening here every year since the community garden was established.

The rest of the gardens are located on land that is either lent or rented. One of the more established gardens, on North 9th Street, was started in 1986, while other gardens were established at Paquin Towers in 2000 and at Oak Towers in 2001. The Gardens on West Ash Street and at Broadway Christian Church are newer. So is the garden on Windsor Street, and while three-fourths of the land at the Windsor location is gardened by individuals, the rest is gardened for donations to the food bank.

"Most of our funding comes from a Community Services Grant, but we also have a number of individuals who donate to the program," says McKelvey. "We also hold an annual garage sale and have a Shakespeare's Pizza night, where CGC receives 15 percent of [proceeds from] any pizza purchases that night."

With all that great produce, gardeners have come up with some delicious recipes. CGC sells its own cookbook, which is available for \$5, plus postage, by contacting CGC at cgardenc@yahoo.com.

McKelvey is glad to volunteer for a program that does so much for the community. "It teaches people on many levels. It teaches them to work together, to learn to survive, and teaches a valuable skill they can use the rest of their lives." ♦

To make a donation, send a check to CGC at P.O. Box 7051, Columbia, MO, 65205. For more information, visit cgc.missouri.org.



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Tech Advice » Jonathan Sessions

An iPhone update and car audio systems corrections

The Tech Advice column that ran in the July 14, 2007, issue of the *Columbia Business Times* pronounced the newly released iPhone a good product, thought not for everyone.

But that caveat went away on March 6, 2008, when Apple announced the features of iPhone 2.0.

The iPhone 2.0 is new software, not a new phone (though one is coming this year) but software for all iPhones. The upgrade, coming in June (probably along with a new physical iPhone), has two key parts. The first major improvement is the integration of Microsoft Exchange and ActiveSync. Second, the release includes the implementation of an SDK (software development kit).

In the last paragraph of the July column, I stated the iPhone 2.0 software "might not mean Exchange calendars." Turns out it does. Apple has fully integrated Exchange and ActiveSync. Contacts and calendars are synchronized instantly with the server, and e-mail is pushed to the phone the moment it is received. Apple also included the ability to wipe the iPhone remotely if the phone is lost. The absence of these features in the first edition steered me away from recommending it to everyone, but now the iPhone should work seamlessly in Enterprise environments, even with VPNs (virtual private networks). Even so, some users need more than just Exchange from their phones.

When the iPhone was released, Apple locked down development to protect the phone's operational integrity. Apple did not want bad third-party software to cause problems outside of the company's control

(a good call on a new product, with so much riding on it). This lack of software became a major point of contention among users, developers and Apple. Apple quickly suggested that creating a Web-based application could solve these problems and, in a recent update, allowed for Web links to be placed directly on the iPhone desktop for easy access to these applications. However, there are still plenty of people who need to edit documents on the road or have yet to move to an iPhone because they have third-party apps on their Symbian or Windows mobile phone they cannot live without.

The SDK and App Store solve these concerns. Apple has release a beta version of iPhone 2.0 and development software for developers to create, test and optimize their software. Come June, Apple will open the iPhone App Store to help distribute software and to protect the iPhone (making sure applications are not illegal, malicious, etc.).

It is clear the iPhone has been a success. It is already the most popular mobile browser (meaning more sites are browsed with the iPhone than any other mobile device). More than four million had been sold worldwide, as of mid-January, and the iPhone ranked second in sales for smart phones its first quarter on the market.

I believe the release of iPhone 2.0 software (most likely coinciding with the release of an updated handset) is going to be just as big as the initial release of the iPhone. The combination of Exchange, instant synchronization via ActiveSync and the ability to make

the iPhone do anything via third-party applications suddenly removes all limitation for the iPhone. I expect that in three months the iPhone could be the solution for just about everyone.

Correction

After my March 7 column on searching for Columbia's best car audio system, I got an e-mail from Dan Hinske of Dirac Research. He pointed out that I mistakenly referred to the audio system in the M5 as LOGIC 7. The system at the heart of BMW's M5 is a proprietary signal processing technology called Dirac Live, which corrects the impulse response of each speaker, resulting in linear and extremely accurate sound reproduction inside the vehicle cabin; the audio quality is better than that of a LOGIC 7 system.

My second mistake was calling the company Dual Input Room Acoustics Calculator. Dirac Research and Dirac Live are in no way related to the Dual Input Room Acoustics Calculator product from Acoustics Engineering. I feel slightly less guilty for this mistake because I got my information directly from the BMW 2008 pocket guide for employees. ♦

Jonathan Sessions owns and operates Tech 2. To reach him please call at 573-443-1555, email at jonathan@tech-2consulting.com, or visit www.jonathansessions.com.

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Customer Service » Lili Vianello

Delivering the Brand Experience: What the customer says about you is always right.

*"Good ideas do not just circulate information. They penetrate the public mind with desire and belief."
~ Leo Burnett*

Today I want to talk about branding. There's a good chance you are familiar with the term. But what does it really mean? Is it your logo, colors or the language you use? Is it the ad campaign you are currently running or the slogan you've utilized for years?

According to Rob Frankel, branding expert with Frankel & Anderson Inc., branding is more than just your company name or logo. It's the reason people evangelize you. Your brand is a gut feeling, a distinct understanding of a product, service or company that exists in the consumer's mind. A brand is the relationship between the product or service and the user. Understanding the brand in the context of the user's life facilitates defining the essence of the brand. Frankel points out that branding is not about getting your prospects to choose you over the competition. It's about getting your prospects to see you as the only solution to their problem.

So why is "branding" such a hot topic these days? Because, instead of being a society of mass production, we are a society of mass customization. Purchasing choices have multiplied and consumers are faced with many more options for the same product or service than a generation ago.

Now purchases are made based on more symbolic and, sometimes, subconscious reasons, rather than by comparing features and benefits. Some consumers ask themselves, "What kind of people buy and use this product? Do I want to be associated with this group?" A brand is about how consumers feel about themselves when they use a product or service.

Others evaluate their willingness to make a purchase based on the degree of trust they have in a company. Trust is the most direct route to a buying decision—and the foundation of successful branding. Ted Leonhardt with Leonhardt Group puts it succinctly, "A brand is the emotional shortcut between a company and its customers."

A disciplined focus on the target audience is an essential element of successful brand management.

How does your brand touch a basic, human need such as popularity, security, comfort, convenience, attractiveness or status? The most successful brands begin the marketing process with genuine consumer insight gained via robust customer research. Strong brands are successful because of a disciplined focus on a core customer. For many organizations, this segment represents no more than 15-20 percent of the customer base. But this segment, the core customer, represents a significant percentage of total business revenue.

Another component that needs to be part of the strategy is operations. The role of branding has shifted from a marketing function to a central organizing principle. The goal is to make sure all consumers have a consistent, positive experience. Branding is about building an organization's capacity to deliver on its brand promises across all aspects of the organization, from the receptionist to the mailroom to the CEO. That's what Ray Kroc accomplished when he started a little chain of hamburger restaurants called McDonald's.

It is also a philosophy that the Disney Corporation keeps front and center. Paul Pressler, president of Walt Disney Attractions, says it this way: "A great brand stays close to its customers. Strong brands keep close study of every aspect of the customer experience to ensure it is always a positive one."

And the corporation knows the value of delivering on that promise. Disney estimates the lifetime value in residual sales of a person's having an outstanding first time visit to one of its properties at \$50,000. Going back to that one consumer, time and again, branding and reinforcing the Disney experience has obviously produced amazing results for one perky mouse and his supporting cast members (the title given to employees of Walt Disney World). Maybe that's what they mean when they sing, "It's a small world after all." ❖

Lili Vianello is president of Visionworks Marketing & Communications, a Columbia-based, full service advertising, marketing and public relations firm. Contributions to this article were made by Visionworks staff members. Visit them online at www.visionworks.com.

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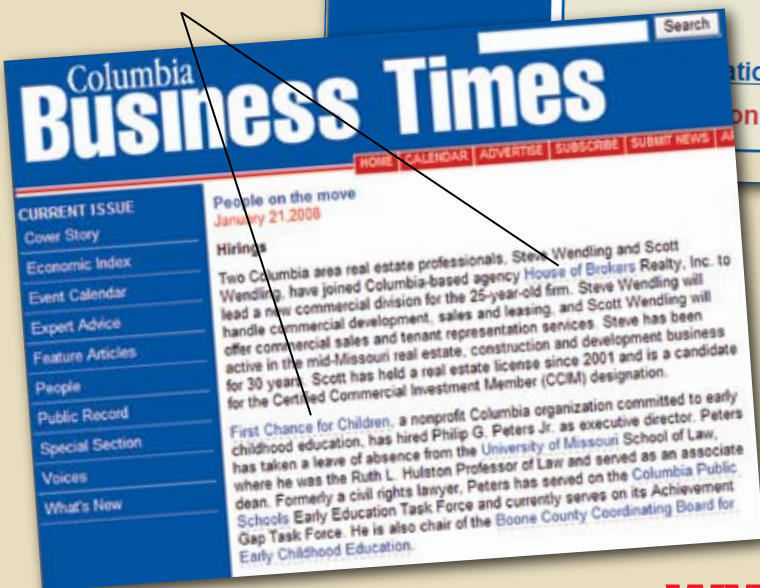
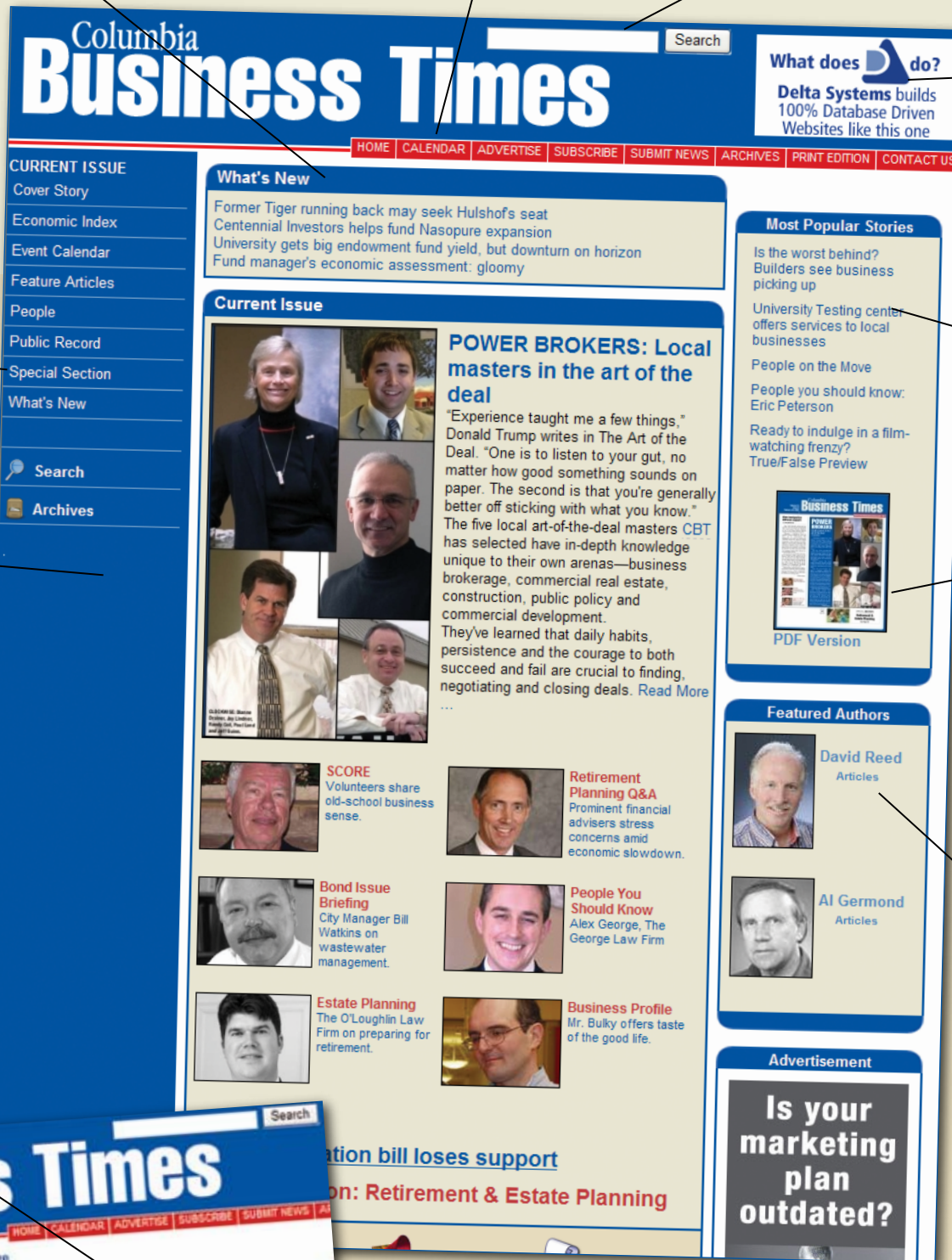
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By **Brent Beshore**, owner and CEO of Event Solutions

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Weathered Chic: Want the ultimate in refined? Make it stand out against the rustic! Nothing is more eye-popping than combining the weathered and rustic with the beautiful and refined. To give you an idea, ask Les Bourgeois about using their barn for events. It's tough to imagine a better event than one with wine and white linens in an 80-year-old barn. They might even let you ride around on bails of hay. www.missouriwine.com



Personalized Chocolate: Everyone has a pen with a pharmaceutical company's name on it, but who has ever gotten a chocolate logo or a child's face printed on a lollipop? Now you can have it all for \$1-3 per piece. www.imagesprintedonchocolate.com.

Submerged Flowers: Almost every event has a flower centerpiece, so what can you do to make it unique? Submerge it. Take the flowers and a little stem and have them submerged in a vase with some pebbles at the bottom. It shows the guests that you put thought into the "little things."

REVIEWS

Model Citizen Fashion Show

Where: Holiday Inn Executive Center

When: March 8

Why: To raise funds for the Thompson Center for Autism & Neurodevelopmental Disorders

Cost: \$75/Wine Reception or \$25/Runway Show

Details: Somehow (with lots of hard work and skill) the Executive Center was transformed into a vibrant fashion extravaganza. The VIP reception was well-done (although a little warm), and the actual fashion show was something to behold. The crowd was jazzed up, Jann Carl was the perfect host, and besides a rare stumble here and a miscue there, it was something that could have been taking place in L.A. or N.Y.C. Special props go to Kellie Ann Christie for creating a unique, enjoyable, and inspiring event that still managed to raise a ton of money despite the fact that there was no silent or live auction. Kudos to you.

Rating: 10/10—For its grandeur, execution and bevy of notables, it receives the first perfect score!

Fechtel Distributing's Beer Dinner with Boulevard Brewing

Where: Meadow Lake Country Club

When: Feb. 23

Why: For the love of beer paired with food

Details: With music in the background and plenty of good appetizers, the event was enjoyable from the start. Then the real fun began when the Boulevard brew master paired a beer with each beer-inspired course. With traditional beer-food like sausage and red cabbage and lamb chops to a poached pear dessert, it was a fun beer-themed evening.

Rating: 8/10—Relaxed environment, good food and excellent beer.

PREVIEWS

Pascale's Pals Auction and Benefit

Where: Holiday Inn Executive Center

When: Thursday, April 24, 5:30 p.m.

Why: Fundraiser for Pascale's Pals of University of Missouri Children's Hospital

Cost: \$75/Person

Details: Come out and enjoy a night of fun for the kids. With drinks in hand and plenty of auction items to bid on, the benefit sounds like a fun time for a great organization.

More Info: www.pascalespals.org

Anticipation Rating: 8/10—Having fun to benefit kids is a great way to spend an evening.



Paintbrush Ball

Where: Pickard Hall, MU Alumni Center

When: Saturday, May 3, 5:30 p.m.

Why: Benefit for the MU Museum of Art and Archaeology

Cost: \$70/person or \$130/pair of tickets

Details: Consistently selling out the event says something. Join the "Kapital Kicks" and the museum's board of directors for a night of artsy fun. The evening kicks off in the Cast Gallery with a little wine and viewings of new acquisitions. Then the evening gets kicked up a notch with silent and live auctions, dinner, dancing and an opportunity to help influence the gallery's art selection.

More Info: www.maa.missouri.edu; Bruce Cox at 882-6724

Anticipation Rating: 9/10—Reserve your tickets now for a great art-filled night.

HIT LIST:

1. Concert Series: Moiseev Russian Classical Ballet and Sofia Symphony Orchestra Swan Lake—Tuesday, April 1, 7 p.m., Jesse Hall



2. Columbia Art League: National Equine Art Show—Tuesday, April 1- Friday, May 16

3. Big Smith with Blue Mountain—Saturday, April 19, 7 p.m., Blue Note

4. Blue Man Group—Saturday, April 26, 8 p.m., Mizzou Arena

5. Concert Series: Movin' Out—Monday, April 28, 7 p.m., Jesse Hall

Is your favorite charity having a fund-raiser? Is your company hosting an event? Are you and your friends throwing a party? Let me know about it at events@eventsolutionsllc.com.



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