

Awards highlight entrepreneurial excellence Coverage begins on Page 6



PHOTOS BY JENNIFER KETTLER

David Nivens of Midwest CompuTech, *CBT's* Entrepreneur of the Year and Nikki Reynolds of End of the Rainbow Child Development Center *CBT's* Young Entrepreneur of the Year.



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EEW Runner Up Awards
Mark Dempsey and Mills Mesner manage to launch new businesses in a deteriorating economy



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MED School Simulations
Simulation Center uses human-like mannequins to train medical students



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Health Care Setback
Sponsors of the health-care legislation see it as progress while other observers consider it a failure

Key leaders support downtown initiatives

By David Reed and Mina Mineva

Mayor Darwin Hindman and First Ward City Council Representative Paul Sturtz endorsed two new initiatives aimed at improving Columbia's downtown, including a revamped management structure and the establishment of a half-cent sales tax inside the district.

The boards of the Special Business District, funded primarily through property taxes, and the affiliated Central Columbia Association, funded through merchants' dues, voted separately on May 21 to merge the two non-profit organizations into a Community Improvement District.

The groups agreed to draft a petition for establishing a CID that would get its annual funding roughly doubled, to an estimated \$480,000, with sales tax revenue. The general plan is to improve the downtown's environment and its economy as well as its marketing and events. The city's mall

and major shopping centers already have a special half-cent sales tax administered by Transportation Development Districts.

"The quality of a city is often defined by its downtown and we believe this is the case with Columbia," Mike Vangel, chairman of the CID steering committee, said during a CBT Power Lunch forum on May 26. "We want The District to be clean, safe and attractive."

Also during the forum, the Downtown Leadership Council's chairman, Nick Peckham, released the group's interim report on downtown renewal, which includes recommendations on design goals and development standards.

Asked for his view of the two initiatives, Hindman said: "It's a fantastic opportunity. I'm supportive of it in every way possible. What's good for downtown is good for the community as a whole."

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Health Care

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Cathy Richards reflects on her first 100 days as a public administrator



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Richard A. Blankenship was once invited to play baseball at MU

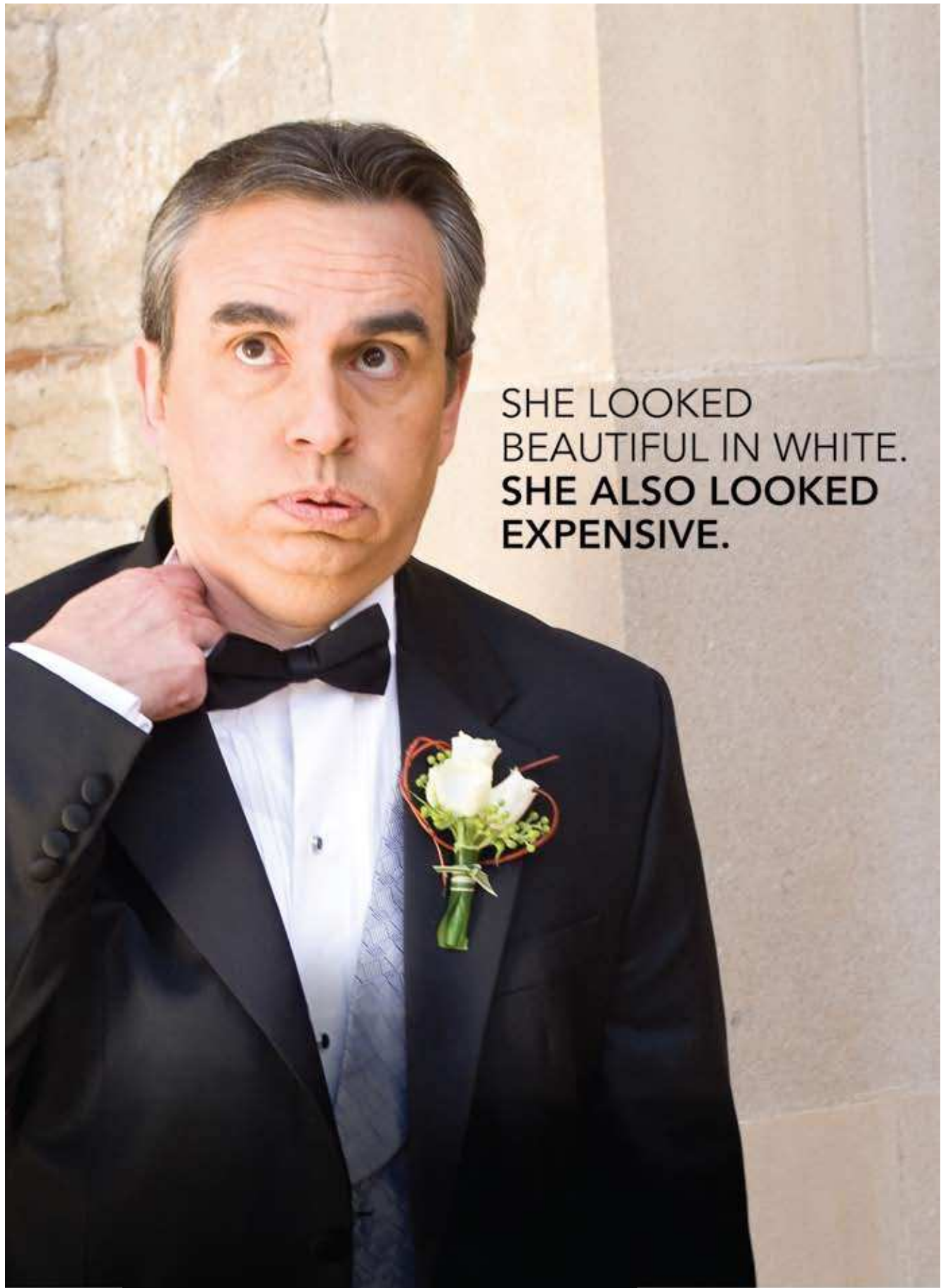


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CBT CALENDAR OF EVENTS

May–June 2009

31

The Original "Blind" Boone Ragtime & Early Jazz Festival

Concerts at 2 p.m. and 7 p.m. Sunday, 7 p.m. Monday and 7 p.m. Tuesday in Jesse Auditorium on the University of Missouri campus

Tickets for this festival honoring Columbia's ragtime composer are available through the Jesse Auditorium Box Office, 882-3781.

1

City Council Meeting

7 p.m. at the Daniel Boone City Building, 701 E. Broadway

The regular meeting of the council will include a public hearing for the extension of Rolling Hills Road, a \$4.1 million project on the east side of town that will connect the Old Hawthorne development with Richland Road.

2

Columbia Chamber of Commerce Annual Meeting and Awards Banquet

5:45 to 9:30 p.m. at the Reynolds Alumni Center, University of Missouri campus

Retiring Chamber Chair Larry Moore, of Con-Agg of MO LLC, and other retiring board members and committee chairs will be honored for their service, along with the Outstanding Citizen and Ambassador of the Year awards. The event costs \$35.

3

Advancing Renewables in the Midwest Conference

9 a.m. to 4:30 p.m. at the Anheuser-Busch Natural Resources Building, University of Missouri campus
The event will feature more than a dozen speakers from across the country and informational booths.

Exploring Entrepreneurship Start-Up Class

5:30 to 7 p.m., W1004 Laffer Hall, University of Missouri College of Engineering

This start-up session costs \$20 and covers the basic issues involved in starting a business. Contact the University Center for Innovation and Entrepreneurship for more information, 882-7096.

4–6

City Council Retreat

6:30 to 9 p.m. Thursday, 8 a.m. to 9 p.m. Friday and 7:45 a.m. to noon Saturday at Lodge of the Four Seasons, Lake of the Ozarks

The city council will receive presentations and discuss numerous topics during its retreat, such as council communications procedures, energy and climate change issues, population and employment issues, natural-resources and land-disturbance policies, implementation of the city vision, the city workforce, neighborhood issues, trails, the budget and work assignments.

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OUR DATA SPEAKS VOLUMES

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OUR MISSION STATEMENT:

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.



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Lance Fox

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PEOPLE ON THE MOVE



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Hirings

Dorothy Sapp has been hired by Flat Branch Home Loans. For the past 30 years, she originated mortgages in mid-Missouri. Sapp has spent the past 15 years leading a team of mortgage lenders, and she brings a wealth of industry knowledge to Flat Branch Home Loans.

Ben C. Neely III has joined GlenMartin, Inc. as the corporate purchasing and supply-chain manager. Neely will manage all vendor relationships. He will also work closely with all departments to ensure that items are accurately purchased and received on schedule. Neely will be responsible for maintaining all aspects of the company's inventory supply chain.

TimeLine has added three new members to its team as sourcing specialists: **Van Alexander**, **Chris Bass** and **Rob Henke**. Before joining TimeLine, Alexander was a linebacker for the MU football team; Bass was attaching graphics to ambulances for various states, including Missouri; and Henke was working in the food service industry.

Nick Staudenmyer has joined TimeLine as a marketer. He will work with practices, hospitals and medical facilities across the country to help them recruit and retain physicians for their current and future openings. Staudenmyer previously worked in sales at MHC Kenworth.

Visionworks Marketing & Communications has hired **Elizabeth King**, who graduated with honors this year from the University of Missouri with a major in journalism and a minor in business. King, who also is a graphic designer, had been an intern for Visionworks for several months.

Promotions

Central Trust & Investment Company announced the promotion of **Jan Witherwax** and **Steve Spellman** to assistant vice presidents. Witherwax and Spellman previously were relationship managers who provided wealth advisory, tax and estate planning strategies, and fiduciary services to clients. Witherwax is also involved with the Mary Lee Johnston Community Learning Center, Mid-Missouri Estate Planning Council and Women's network. Spellman also works with the PedNet Coalition, Vision Committee and TreeKeepers.



Alexander



Mayfield

Appointments

Elizabeth Leatherman has been elected as the secretary of the Phoenix Programs, Inc. board of directors. For over 35 years, Phoenix Programs, Inc. has been helping individuals and families who are struggling with addiction. Leatherman works as the Human Resources Employment Coordinator at Boone County National Bank in Columbia.

Brock Bukowsky has been elected as a member of the Phoenix Programs, Inc. board of directors. Bukowsky is a co-owner of VA Mortgage Center in Columbia.

Certifications

Septagon Construction manager **Derek James** and Septagon Superintendent **Jesse Wiley** received a Healthcare Construction Certificate from the American Society for Healthcare Engineering. The two awards were presented at the Healthcare Contractor's Certificate workshop in St. Louis. This program addresses the compliance issues that health-care providers come in contact with and how these matters apply to a contractor during the construction process.

Certifications

Visionworks Marketing & Communications presented its 2009 Visionworks Written and Visual Communications Award to **Angela Hong**. Hong received this award based on her academic achievement, extracurricular involvement and intent to pursue a career in marketing or a related field. She will be attending Rhode Island School of Design this fall with a major in Illustration and Graphic Design.

Mike Haggas received the 2009 Excellence in Education award from the Division of Student Affairs. Haggas is the development director for MU's Robert J. Trulaske, Sr. College of Business. He meets routinely with administrators to assist them in finding funding for student-focused programs and helps connect them with alumni who want to be involved with the college. Haggas is also involved with the college's Speaker Series and Professor-for-a-Day program, in which successful business executives teach classes as guest lecturers. ❖



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Regional IT company named *CBT* Entrepreneur of Year

By David Reed

Midwest CompuTech — which increased its revenue more than 400 percent, tripled its employment in the past four years, and launched a trio of complementary businesses — was selected *CBT*'s 2009 Entrepreneur of the Year.

The company started out in Sedalia as Young's Typewriter in 1982 and evolved into a regional information technology company with offices in Columbia, Jefferson City, Lake Ozark and Sedalia.

Current co-owners David Nivens and Greg Miller both started out as technology coordinators in school systems. They built their business around particularly stable customers, including school systems (which still provide 60-70 percent of revenue), local governments, banks, physicians and accounting firms.

Midwest CompuTech had five employees when Nivens started working for the company in 2001, 8-10 in 2004 when he became a co-owner and 28 this year.

Revenue has increased about 437 percent from fiscal 2004-05 to the fiscal year ending in July.

Midwest CompuTech specializes in computer network services, and one of the company's primary evolutions came in 2002, when it moved from what Nivens called a "break/fix model" to a managed IT services model.

Rather than having technicians primarily responding to service calls and fixing "breaks" in technology, Nivens said Midwest CompuTech now contracts with customers to manage and maintain the equipment.

"We in effect become part of the company, as if we were a full-time employee," Nivens said. "There is an assumption of risk," Nivens said, when agreeing to keep the systems running without hourly rates. "We assume what a lot of other companies don't."

A recent example of the company's response to adversity was to dramatically change the operations when gas costs rose significantly. The managers moved to primarily remote monitoring and service, and reduced visits to customers. The company's gas bill dropped from \$3,400 in December 2007 to \$500 in December 2008. The change also allowed the company to monitor customers' computer networks full-time, rather than just during service calls.

In the last six months, Midwest CompuTech has started offering a new way of delivering information technology to customers, with virtually all of the data residing on the server. That allows them to put all of the applications on a Web browser, rather than keeping individual applications loaded on individual computers.

Four years ago, Nivens and Miller launched a separate but complementary business, TruMark Services. A subsidiary company doing business as TruMark Capital arranges for schools and local governments to lease computer systems.

Within the past year, they have opened TruMark Consulting, which does security audits for banks to



President of Midwest CompuTech Greg Miller, left, and Vice President David Nivens, right, with their client Rick Hartford in the server room at KMIZ news station.

PHOTOS BY JENNIFER KETTLER

make sure they are in compliance with state and federal regulations in advance of government audits, and TruMark Hosting, which allows small companies that don't want to incur the cost of an in-house server and computer system hardware to use a TruMark server.

Looking back, Miller said what "really kicked off" the business growth was the adoption of their Education Technology Assistance Program in schools in Higginsville and Concordia in 2001. They now have 20 schools using the program, including the original two where Nivens was the technician. ❖

YOUNG ENTREPRENEUR OF THE YEAR

Child-care center owner wins Young Entrepreneur of the Year

Nikki Reynolds loves to play and loves to be around children. When she was just a kid herself, she set a goal: to own a child-care center.

Reynolds, 29, maintained her career focus as she grew up.

After attending community college in St. Louis on a soccer scholarship, she enrolled at the University of Missouri and took the first step toward her goal by working part-time at End of the Rainbow Child Development Center.

When Reynolds graduated from MU in 2003, she made an offer to buy the 17-year-old business, but the owner wasn't ready to sell. She took the setback in stride and started learning more about the day-to-day operations of running the business. She was promoted to lead teacher and then assistant director.

In 2005, Reynolds and her husband Jared persuaded the owner to sell them the business and the landlord to



Ginger Otto, Assistant Director of End of the Rainbow leads the pre-school children in song.

let them expand into the rest of the 7,300-square-foot building on Old Highway 63 South.

Reynolds renovated the building and added a security system with key-card entry and cameras in the classrooms and the playground. She also installed a ventilation system with a filtered fresh-air return.

Next on the to-do list was revamping the marketing materials and the Web site,



End of the Rainbow Owner, Nikki Reynolds.

www.rainbow-childcare.com, and arranging for transportation so the children could attend swimming, soccer, gymnastics and music lessons.

End of the Rainbow's enrollment soon grew from 56 children to 99 children. The staff more than doubled, growing to 18 full-time and seven part-time employees, and their benefits increased. In three years, revenues rose 325 percent.

"Learning through play is the heart of our curriculum," Reynolds wrote in the nomination packet.

Reynolds also encourages children to participate in charitable projects, such as MDA's trike-a-thon and hop-a-thon and takes them for visits to the animal shelter and the food bank.

And she still finds time to play. She's a member of the Columbia Soccer Club and the Columbia Multi-Sport Club, and is training for her first triathlon. ❖

Peak Performance runner-up for CBT Entrepreneur of Year

Mark Dempsey and Bob Schaal were working as physical therapists at Health South, a national provider of physical therapy services, when they saw a business opportunity: The big physical therapy companies were ignoring markets outside the major metropolitan areas.

They opened three Peak Performance Physical Therapy and Sports Medicine clinics in 1999: in Columbia, near Columbia Regional Hospital; in Fulton; and in Jefferson City. A month after celebrating its 10-year anniversary, Peak was chosen as runner-up in the competition for CBT's Entrepreneur of the Year Award.

Peak expanded into even smaller communities, such as Ashland, Centralia, Fayette, California and Marshall. After starting with nine employees, the company now has 82 full- and part-time workers and operates 11 clinics in central Missouri.

Peak also bucked the trend in the physical therapy business of investing heavily in facilities and the latest equipment. The company says it

invested in its employees, making sure everyone was well-qualified and would be a good fit in the community.

In the past three years, net revenue increased an average of 7 percent per year while total expenses were rising about 6 percent per year over the same period. The number of visits increased 11 percent between 2007 and 2008 to nearly 60,000.

In 2004, Schaal left the company to become president of the physical therapy division of a health-care management company in Kansas, and Peak Performance managers Shaon Fry and Todd Ankenman became co-owners with Dempsey.

Peak Performance opened a second Columbia location in 2006, moving into the new Wilson's Total Fitness building when it opened on Forum Boulevard. And in 2007, the company purchased a practice for the first time, Peters Rehab on Chapel Hill Boulevard.

Later this year, Peak Performance will open a clinic at the Providence Urgent Care center. ❖



Mark Dempsey of Peak Performance.

Menser runner-up for CBT Young Entrepreneur of Year

Buchroeder's is the oldest retailer and largest jeweler in Columbia, but its young owner attributes the company's recent growth to unconventional thinking.

Mills Menser began operating Buchroeder's for his father in 2005 while attending evening finance classes at Columbia College. He bought the jewelry store in July 2007.

When he started running Buchroeder's, the company was losing money. In three years, annual sales grew 28 percent and the jeweler was profitable again.

In 2008, generally a terrible time for retailers, Buchroeder's posted its largest annual sales growth in company history.

Menser, 25, said he operates on the premise that money is made when you buy, not sell. He rejected traditional jewelry-purchasing methods that had gone virtually unchanged for decades and found ways to substantially lower the cost of goods. He started buying directly from one of

the industry's largest diamond miners and cutters rather than through brokers.

Menser also bought inventory from brokers in financial distress, estates and individuals through his wholesale buying company, the Diamond Banc, located on Ninth Street downtown. The creation of the spin-off business in April 2008, Menser said, was a response to the deteriorating economy and soaring gold prices.

He also created flexible financing options and his own jewelry insurance policy for customers, and added a fee to cover processing charges from financing companies.

Menser launched an online sales division in 2008 and recently opened a Jefferson City branch of Diamond Banc.

Menser also is a co-owner of On the Rocks, a bar in the Menser building on Broadway, a few doors down from the jewelry store. ❖



Mills Menser, President and Owner of Buchroeder's.

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CBT holds expanded Entrepreneurial Excellence event

Building on the success of the inaugural Entrepreneurial Excellence Awards, CBT and its event sponsors expanded the 2009 event to include an educational component and a more stringent awards contest.

The event grew from an awards luncheon to a three-day event, culminating in an awards banquet at MU's Reynolds Alumni Center that was attended by more than 120 people.

The goal was to both recognize businesses for outstanding success and provide resources that could help all local business operators prepare for success in turbulent times.

The local awards this year were linked to the Small Business Administration awards. That required the use of an independent accounting firm to evaluate financial statements and made the nomination process more complicated for the judges. But it also allowed for the local winners to be eligible for the SBA's regional and national awards.

During the seminars, The Bank of Missouri President David Keller gave tips on how to build a strong, productive relationship with banks; Mary Paulsell of the University Center for Innovation and Entrepreneurship offered tactics for marketing in uncertain economic times; and Cathy Atkins from Sandler Training discussed leadership tools for success in business. ❖

TOP LEFT: David Keller. **TOP RIGHT:** Quinten Messbarger, left, leads a tour through a wet lab at the new Innovation Center. **BOTTOM ROW:** During an awards banquet at the MU Reynolds Alumni Center, three business owners received Certificates of Entrepreneurial Excellence. Left to right: Dave Griggs of Dave Griggs Flooring America, Anne Williams of Job Finders, Doug Stritzel of Pickleman's and Kat Cunningham of MoreSource.



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Smart Thinking » Cathy Atkins
Great leaders forged in times of adversity

Adapted from an Entrepreneurial Excellence Week presentation

Fear. Doubt. Worry. It's an uncomfortable place to be. It's an even worse place to be if you're a manager.

As a manager, you set the tone and climate for your department. People look to you for clues on how they should respond. They will often follow your lead and direction. For human beings, considering external stimuli from a leader before choosing their own response is an innate trait. Even when young toddlers fall down, for example, they will quickly scan the face of their parents for help deciding whether to cry.

On a larger scale, psychologists call this concept "anticipatory socialization." It describes the element of human dynamic when, upon entering a group (e.g. a club, social group, classroom, business office or department) a new group member will observe the attitudes and behaviors of the group. These assessments provide the new member with unspoken guidelines on how they need to act and think in order to best "fit in" to the group. Obviously, the ramifications of anticipatory socialization are extensive, but, for the context of this article, suffice it to say that if the leader of a work group is negative and reactive, it will be difficult, if not impossible, for the performance of the team to be anything else.

In this economy, and from a business perspective, there are two elements to consider...and only two: expenses and revenue. Find a piece of paper as you read this article, and quickly write down all the ways you have cut expenses in the last six months. Next, write down all the things you have implemented and changed to increase revenue and sales. What I'm finding to be true in my conversations with key top management, is that the list of cost-saving measures is long. Many businesses truly need to "trim the fat" from their organization and reemphasize efficiency.

But to stop there at the sacrifice of productivity is a deadly mistake. Typically, the list of behaviors taken to drive sales back into an organization (other than cutting costs - which is a lazy man's way of doing business - and avoiding the call to rethink corporate systems and strategies) is relatively short in comparison. And

(continued on Page 16)



Entrepreneurship » Mary Paulsell
A 12-step program for marketing in turbulent times

Adapted from an Entrepreneurial Excellence Week presentation

The following was printed in the *Wall Street Journal*. Can you guess the year?

"It was quite the Thursday on Wall Street. A weak president, under-regulated credit markets and investors' greed finally began to take their full toll on share prices, and after years of unprecedented growth, the markets fell by more than 6 percent in a single day. As the U.S.'s economic woes began to affect the British market, the Labour government tried to take a leadership position in Europe, with little success. Shares continued to plummet, and the world stood on the edge of a massive recession."

Sounds like sometime during the last year, but it was 1929, immediately prior to the Great Depression.

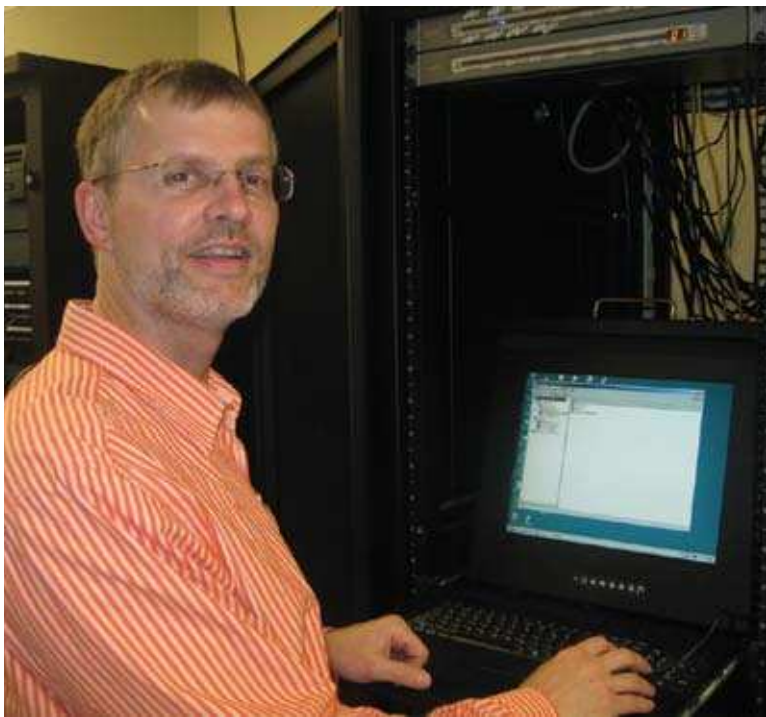
The bad news is that we've been here before. The good news is that we can learn a great deal from the past, particularly about surviving - and possibly even thriving - during a downturn. One of the most important messages about marketing is that recessions are times to adapt - but not abandon - marketing efforts.

Lots of folks have researched this phenomenon, and every one of them finds the same result: Companies that spend on marketing and product development during recessions do significantly better than those that make cuts.

History is full of examples:

- Kraft introduced Miracle Whip in 1933 and it became the best-selling dressing in just six months.
- Texas Instruments brought out the transistor radio in the 1954 recession.
- Apple gave us the iPod in 2001.
- Hyatt opened its first hotel's doors in 1958.
- Burger King introduced the Whopper in 1957.
- The International House of Pancakes was another start-up during the so-called Eisenhower recession in the late 1950s.
- FedEx launched during the oil crisis of 1973.
- CNN and MTV both came online in the recession-plagued early 1980s.
- GE was established by Thomas Edison in the midst of the Panic of 1873.

(continued on Page 17)



Duane Epperson — IT Manager



In His Own Words...

I am totally committed to buying local whenever possible. I prefer building a relationship with a local partner, instead of simply finding a supplier. Having someone here in town that can help me address my business needs is extremely valuable.

I have been very impressed with the expertise and resources that Personalized Computers have available to them. Nobody has all the answers, but I find that Personalized Computers has partnered with some excellent resources when they didn't have the expertise in-house. I find it refreshing to deal with someone who knows their core-strengths, and doesn't try to be all things to all people.

Personalized Computers was a huge help when we moved to our new location last year. I was given the task of relocating our Data Center and moving over 100 PCs and 25 printers in 4 days. Not only did we accomplish this task, but we finished early. Personalized Computers' staff was awesome. We could not have done it without them.

Personalized Computers keeps our computers working, which allows us to focus on the business of providing excellent quality healthcare to Mid-Missourians!



Duane Epperson



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From the Roundtable

Remove with caution: streetlight system an essential service



Al Germond

Al Germond is the host of the "Columbia Business Times Sunday Morning Roundtable" every Sunday at 8:15 a.m. on KFRU. He can be reached at algermond@gmail.com.

With revenues from sales taxes trickling into the city's coffers at a slower pace — down by 3 percent this year — the balance between guns and butter becomes more significant. Typically mentioned during times of war when budgeting for military and civilian goods, government officials on all levels are faced with making "guns vs. butter" decisions in allocating diminished revenues to all manner of agencies and purposes.

Most would concur that the "guns" of our municipal government include the original services cities were organized to provide, including a system of codes and regulations, police and fire protection, and public works, which includes streets, bridges and other essential utilities. Digging in the history of cities in general, one notes the existence of street lights and a staff of roving lamplighters entrusted with their upkeep, something traceable at least back to the Renaissance. Light was appreciated as a deterrent to crime, and the lamplighter's cry that "all is well" was an assurance of safety, whether or not it really existed.

Thus it seems somewhat ironic that the city's water and light department has proposed extinguishing hundreds of streetlights in a system the community has taken more than a century to provide. The savings — estimated to be more than \$70,000 annually after an \$80,000 removal cost — appear to be questionable.

Could this escalate into another municipal fiasco? Possibly, but it needn't.

The city needs to consider reductions in streetlights as something akin to reductions in police patrols, another essential service that helps provide public safety.

The city deserves a salute for finding the right fixture — one that pleases — after a parade of blunders over the decades with the wrong ones, including the so-called "dusk-to-dawn" light.

Efforts to illuminate Columbia began more than a century ago when carbon arc lights sputtered their harsh illumination over various downtown intersections. By 1918, Broadway was decorated with a line of vertical street standards topped by multiple globes. This was followed by an upright standard topped with a single globe, and later hundreds of relatively inexpensive mercury vapor dusk-to-dawn fixtures as the city-wide lighting scheme moved into virtually every neighborhood.

The city is phasing out the old mercury-vapor fixtures, which spread ugly blue-tinted light all over the place, with sodium lamps housed in hoods that direct all of the light downward.

What Columbia doesn't want to do is attempt the artistic, which has happened in a number of nearby communities. The worst example of what's glaring and not effective is

the especially garish downtown illumination found in Centralia and Monroe City. Glare is not so evident from Boonville's new fixtures. Fayette should be slapped for fostering light pollution by implanting the wrong fixtures around the town square, not far from the historically significant Morrison Observatory.

Columbia's principal foray into the artistic in Trailhead Park doesn't work for me because illumination doesn't fall where people are. Downtown Columbia rates only a C+ because we could have done better, especially now while the talk is hot about redevelopment.

Although it's startling to hear talk of extinguishing any street lights, I understand the need to replace most of the existing fixtures. Installation of more and more of the so-called "showbox" fixtures should be fast-tracked. Their pleasing, downward illumination represents a refreshing transition from the harsh, heavens-illuminating light pollution of the dusk-to-dawn units that are on their way out.

With proper spacing and deployment, the city could reduce the total number of streetlights and save some money. Eliminating too many streetlights would be a foolish way to achieve savings. Streetlights are one of those essential "guns" we should cherish as much as we value our police and fire departments.

County View

Reflections on my first 100 days as public administrator



Cathy Richards

Richards was elected Boone County's public administrator on Nov. 4, and her term began on Jan. 1.

I have to admit, when I first decided to run for the office of Boone County public administrator, I had only a rudimentary understanding of what the job actually entailed.

Yes, I like to help people. Yes, I have an intrinsic caretaker personality. But being a public administrator is a multifaceted job. When you have so many clients who have such a host of serious problems, it is really a job with no "off" switch or downtime. When your wards are people, their lives and problems happen 365 days a year, on no particular clock or schedule.

One of the greatest challenges of my large client caseload (currently at around 400 people with a rapidly growing waiting list) is that upwards of 80 percent of my clients have been diagnosed as mentally ill. These clients have been placed under the guardianship of a public administrator because they struggle greatly on their own and have difficulty functioning successfully. They need help finding adequate housing, paying rent and utilities, and must even be reminded to take medications to limit the manifestations of their symptoms. In short, they need someone to oversee their lives to some degree. That's really what I do.

Of course there are many clients who work very hard and are truly acquiescent when it comes to following instructions, behavioral contracts and the myriad of plans devised to provide more stability in their lives. Other clients, however, live in continual turmoil

and require an inordinate amount of time and attention.

The learning curve I traversed during my first 100 days was totally unforgiving. I found that no one really cared that I had only been in office a short time and had a great deal to learn about statutes, courtroom procedures, statewide facilities, public administrative rules, expectations, medications, specific mental illnesses and individual client needs and behaviors. When I received phone calls, which often numbered more than 40 per day, most callers demanded immediate answers and decisions.

As the court-appointed guardian and conservator, I learned quite quickly that it doesn't take much to make people angry or unhappy with you. Generally, when you simply disagree with the requests of the families involved or the clients themselves, fury often prevails. To simply say "no" readily opens a public administrator to ridicule and unmasked hostility. Add to that the fact that the law specifically limits the amount of confidential information you may share with anyone about your clients and your competence can quickly get called into question.

In the face of such stressors I have had to create an ethical foundation to help guide me and to ease my conscience. Simply put, I keep the best interests of my clients at heart with every decision I make in this job. I can't help but feel that this tenet alone will help keep

me afloat in this ocean of serious problems in which I find myself.

Another saving grace for me is my knowledgeable and exceptionally reliable staff (as understaffed as we are) that answers my questions and helps me feel better about the job I do. Fortunately for me, the second 100 days, now that I know a good deal more than I did during the first 100, should be a little easier — hopefully.

I would be remiss in my responsibility as public administrator if I didn't bring one important issue to the forefront before I close: funding. Last week, mental health programs in Missouri sustained \$1.5 million in core cuts to programs that treat people with psychiatric conditions and alcohol abuse problems.

Unfortunately, the plight of the mentally ill in Missouri is already bare-bones. What happens to the 1,100 adults (and 50 children) who lose services because of these cuts? Do their problems mysteriously disappear? The time to take care of the mentally ill is before they become headlines, not after. To be proactive in our care of the mentally ill is justifiably the safest and sanest course our state can follow. That takes additional funding, not continual cuts. I hope that legislators and the members of the Boone County Commission are listening and that this trend can be reversed. It is the only course of action that makes sense.

Send your letters and comments to CBT via our Web site, www.columbiabusinesstimes.com, by mail to 2001 Corporate Place, Columbia, MO 65202 or by e-mail to editor@columbiabusinesstimes.com

Citizen Journalist

George Parker's lesson on freedom: the people must participate



Mike Martin

Martin, a Columbia resident and science journalist, can be reached at Mike.martin@weekklyscientist.com



George Parker

On October 6, 2008, in what may have been his final speech before a democratic governing body, George W. Parker defended the legacy of the most cantankerous cuss of a voice of freedom that ever occupied these parts, a city government watchdog named Paul Albert.

Yes, Albert, who died at age 96 in 2005, could be gruff and contentious, Parker told the Columbia City Council in its chambers that night. Just ask anyone who ever withstood one of his withering assaults on bad government.

And yes, "if somebody had asked me about Paul in those days, I might have been negative," said Parker, a former Missouri state representative, who died May 27 in Columbia at age 86.

But what Parker eventually learned—and pay close attention to the senior statesman here—was that "Columbia was one of the only towns I had ever been in where a citizen acted like an owner of this country and personally did something about it."

There it was, the basis of freedom: taking ownership of your country and your life.

In some mysterious machination, Paul Albert's name had been removed from a park on land his family donated to Columbia. Council members were considering restoring the "Albert" to Albert-Oakland Park when Parker took to the podium. He was slow and deliberate, and I sat mesmerized in the front row. It was touching, really—the Paul Alberts of this world don't have many defenders.

"George Parker explained that he came to Columbia in 1958 and had been in politics since 1961," read minutes from the meeting.

"When I was in the state legislature, Paul Albert would call me every Friday after I came

home from Jefferson City," Parker told council members. "He'd wanna talk for an hour, at least."

Albert helped get Parker Street named after George. "I was so embarrassed, I didn't go to the dedication," he said.

But as he got older, Parker got wiser and made some important discoveries.

"I discovered there was no such thing as a free government without people who want to make it free," Parker told the council. "There are millions of citizens in this country who enjoy the fruits of freedom, but don't vote and do nothing to keep themselves free. If people want to be free, they have to participate."

Freedom takes work, and Parker did his share. A three-term (1966-72) state representative who burst onto the Boone County political scene as an upset Republican victor against a sure-thing Democratic opponent, Parker went on to establish the nationwide Pachyderm Clubs as a consummate member of the Grand Old Party.

With loads of crossover appeal, he was a great politician. But few politicians are ever wise or introspective enough to become statesmen. If there was a true, contemporary Boone County statesman, my Democrat, Republican, Libertarian, and Green Party friends all told me, it had to be George Parker.

As a school board candidate in 2005, I sought his advice, and he told me something I've measured candidates by ever since.

"Don't get up there and first thing tell the people how many degrees you have, where you were born and where your children go to school," Parker said. "Get up there and, very

first thing, tell the people what you're going to do for them. And always, always, always thank them for their vote."

Not long ago, George Parker was diagnosed with pancreatic cancer that spread to his lungs and his liver. On the occasion of his 86th birthday this May, with his head held high and a smile on his face, he said goodbye to his family and friends. He once again embraced that rare, uplifting quality Ronald Reagan saw in the "shining city upon a hill" and Franklin Roosevelt regarded when he called on the American people to stop fearing "fear itself."

Call it American optimism, that forward-thinking hopefulness every statesman and stateswoman knows is rooted in our desire to take ownership of our own life, liberty and pursuit of happiness.

"Even though he could be ill-mannered and made his share of mistakes, Paul Albert acted like he owned this country," Parker told the city council the night they voted to restore the full name of Albert-Oakland Park. "If there's anything we need, it's more people like Paul, who have the guts to ask the questions the rest of us are too afraid to ask, and who act like they care."

George Parker had the guts to fly bombing missions during World War II and become the first Republican to win a major Boone County election in nearly 100 years.

He also cared enough to stand up and remind our city council—and by extension, our entire community—that this great land is yours, mine and ours. The best of our America can be found in the country, the friend and the legacy George Parker leaves behind.

Soap Box

When is enough, enough?



Larry Schuster

Larry Schuster is a former city councilman and political observer.

In the course of life, some people are outlandish winners, while others inherit misfortune in similar measure. The great bulk of us, though, possess a firm foothold on the territory in the midst of these extremes.

"If you work hard and are honest, you will always have a job," my father told me before I left home. His advice, clear and forthright, was not intended to engender dreams of wild success, but of survival. Born in 1930, as a youngster he observed that family, hard work and an industrious nature led to "getting by." Frankly speaking, if one was able to "get by," one was actually wealthy.

Today, getting by is no longer a success story. Getting ahead is. In this tumultuous current chapter of life, our most incessant lament concerns that which we fear to lose, not that which we have actually lost. Most certainly some pain and loss have occurred. Yet the widespread angst and hopelessness of the Great Depression are in no manner upon us. The fear that a depression may soon knock upon our door, however, is real in the minds of many. They are preparing for hard times by paying down debt, reining in spending and adopting the frugal habits of parents and grandparents.

Politically, though, we're attacking the problem with more regulations. We nationalize struggling business interests and generally feed the notion that we can regulate ourselves into security. What is it about urbanized mankind that leads us to ignore basic human

behavior? Urban living requires a certain degree of organization outlined with statutes, laws and ordinances. Granted, they are necessary to coordinate collective activities such as transportation, emergency response and the distribution of public utilities. But they are not particularly successful in directing us toward prudent financial choices.

The perpetual desire for more material goods plagues our generation. We want more, so we work more, borrow more, max out our credit cards and fill storage facilities with our stuff. Getting ahead, as opposed to getting by, is robbing a potentially prosperous future from our children and their children. More regulation, which equals less liberty, does not curb this poor behavior. Elliott Spitzer, the former New York state attorney general who vigorously chased questionable securities and insurance companies, stated in a recent interview that we do not need more regulations. What we lacked in his opinion was "the desire to regulate."

I see this in the college fraternity I advise. When a miscreant is presented to the chapter members, a goodly number of young men believe it is their duty to help their brother escape the consequences of poor conduct rather holding him accountable for a poor choice. Merely a reflection of society, they again steal the future from those who need to make different and better choices. We forget that our duty is to spur each other toward goodness and graciousness rather than aid their escape.

Similarly, corporate leaders large and small neglect their responsibility to produce a profit; not to line their wallets with obscene bonuses, but to excel with all of their skills to produce first fruits for policy holders, stockholders and those invested in their enterprises.

The simple word that best describes our private and public commercial interests at this juncture is greed. The desire to have more simply to have more leads us to spend more than we make, immodestly accept insane compensations and expect the stock market to produce meteoric gains in our portfolios.

Most of us are motivated by the promise that hard work and honesty produce a profit. Yet when the inequities of life are exaggerated by greed and the disregard for fiduciary duties undermine this fundamental premise, an emotional, irrational rebellion stirs that is willing to sacrifice liberty for a pound of flesh. For those to whom much is given, much is expected, not only monetarily but also in the manner of their corporate conduct.

Every farmer knows that a man reaps that which he sows. As business professionals and investors, we need to recall our roots and understand that we have cultivated the economic conditions we are now experiencing. No amount of regulation, nationalization or spreading the wealth is a cure for what ails our economy. Only self-regulation shall raise us from the mire and muck of our "it is owed us" mentality.



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University Concert Series Schedule 2009-2010

Huey Lewis and the News
Mon., September 14, 2009, 7 p.m.

Cypress String Quartet:
Inspired by America with video
Mon., October 12, 2009, 7 p.m.

Wines and Champagnes of the World
Fri., October 16, 2009, 7 p.m.
Tiger Hotel, Downtown Columbia

Bowfire
Mon., October 26, 2009, 7 p.m.

School show
Tues., October 27, 2009, 10 a.m.

The Wedding Singer
Wed., October 28, 2009, 7 p.m.

Camelot
Sun., November 1, 2009, 7 p.m.

Mozart Festival Opera -
Marriage of Figaro
Mon., November 2, 2009, 7 p.m.

Clint Black
Wed., November 4, 2009, 7 p.m.

Ensemble Galilei:
A Universe of Dreams with video
narrated by Neal Conan
Sat., November 14, 2009, 7 p.m.

Burning River Brass Band:
From Stage to Screen
Sun., November 15, 2009, 7 p.m.

MU Choral Union: Brahms' Requiem
Thurs., November 19, 2009, 7 p.m.

Avenue Q
Tues., December 1, 2009, 7 p.m.

Big Bad Voodoo Daddy
Big Band Swing Party
Wed., December 2, 2009, 7 p.m.

St. Louis Ballet's The Nutcracker
Sat., December 5, 2009, 2 p.m. & 7 p.m.

Columbia Chorale: Handel's Messiah
Sun., December 6, 2009, 7 p.m.

Wynonna, A Christmas Classic
Wed., December 9, 2009, 7 p.m.

Cirque Dreams: Illumination
Sun., December 13, 2009, 7 p.m.

Wizard of Oz The Broadway Musical
Tues., January 26, 2010, 7 p.m.

I Musici de Montreal:
Pictures at an Exhibition
Thurs., January 28, 2010, 7 p.m.

Ballet Folklorico de Mexico
Sun., January 31, 2010, 7 p.m.

Peking Acrobats
Tues., February 9, 2010, 7 p.m.

The Band of the Irish Guards
Featuring pipes, drums and Highland
Dancers of the Royal Regiment of Scotland
Wed., February 10, 2010, 7 p.m.

Ladysmith Black Mambazo
Tues., February 16, 2010, 7 p.m.

School Show
Wed., February 17, 2010, 10 a.m.

Gaelic Storm
Tues., February 23, 2010, 7 p.m.

Moscow State Radio Symphony
Orchestra
Thurs., March 4, 2010, 7 p.m.

Saint Louis Symphony Orchestra
Tues., March 9, 2010, 7 p.m.

In the Mood
Sun., March 14, 2010, 2 p.m.

MU Chancellor's Concert
Mon., March 15, 2010, 7:30 p.m.

MU Choral Union: J.S. Bach
Mass in B minor
Fri., April 23, 2010, 7 p.m.
Missouri Theatre Center for the Arts

Cabaret
Mon., April 26, 2010, 7 p.m.

Moscow Festival Ballet's Giselle
Sun., May 2, 2010, 2 p.m.

Missoula Children's Theatre:
Jack and the Beanstalk
Sat., May 8, 2010, 2 p.m. & 7 p.m.



All performances are held at Jesse Auditorium unless otherwise noted.

Richard A. Blankenship

Associate Vice President Wells Fargo Advisors

JOB DESCRIPTION: I manage the local investment services office of Wells Fargo Advisors. Wells Fargo Advisors is an affiliate of Wells Fargo & Co., founded in 1852. The firm has nearly \$1 trillion under management and offers investment services, trust services, private banking and insurance in over 5,000 locations. We specialize in working with accredited investors, pensions, foundations, endowments and nonprofits in comprehensive wealth-management and financial services.

AGE: 53

YEARS LIVED IN COLUMBIA: 23

ORIGINAL HOMETOWN: Sikeston, Missouri

EDUCATION: Bachelor of Arts, University of Missouri; Master of Business Administration, Washington University; Certified Investment Management Analyst, Wharton School of Business

COMMUNITY INVOLVEMENT: Rotary South, Meals on Wheels, Mid-Missouri Alzheimer's, Rock Bridge High School Booster Club, MU Alumni Association, Tiger Scholarship Member, Jefferson Club Member, Tiger Quarterback Club Member, Beta Theta Pi Fraternity Advisory Committee

PROFESSIONAL BACKGROUND: Soon after graduation, I worked as a chemistry lab technician at a utility company. I later founded a self-insured offshore worker's compensation captive company for the purpose of insuring Missouri casinos and select transportation companies. Upon graduating from the MBA program, I worked for several New York-based brokerage firms (actually training in the World Trade Center) and focused on clients with high net worth and 401k plans for businesses.

A COLUMBIA BUSINESSPERSON I ADMIRE AND WHY: The person who most exemplifies a successful career is Bill Schulz, owner of Culligan of Mid-Missouri. Bill's passion for work, dedication to solving clients' needs, and business networking is nothing short of inspirational.

WHY I'M PASSIONATE ABOUT MY JOB: My mother had a horrible and costly experience after my father's very premature death. As a consequence, I committed myself to understanding money and finances to help people avoid similar circumstances. I find a great amount of gratitude when I help clients understand the intricacies of investment planning. Interestingly, my client base includes a sizable number of divorced and widowed women.

IF I WEREN'T DOING THIS FOR A LIVING, I WOULD... most likely manage a long/short hedge fund, but where I would really like to work is in the entertainment industry. I would write commercials, country songs and complete a movie script I began when I was in the MBA program.

BIGGEST CAREER OBSTACLE I'VE OVERCOME AND HOW: After my father's death, the decision to change careers with the intent of being one of the best in the financial field proved to be a real challenge. The time commitment and cost of attending the MBA program at Washington University and the analyst program at Wharton was outrageous. At the same time, I was trying to build the business during two major economic downturns and raise three girls!

A FAVORITE RECENT PROJECT: I serve on an advisory committee for Beta Theta Pi, a fraternity on the MU campus. This group of very competent businessmen is dedicated to enhancing college life for the young men of Beta by crafting a program that promotes character development and the responsibility of maintaining the legacy of that outstanding organization.

WHAT PEOPLE SHOULD KNOW ABOUT THIS PROFESSION: There is a reason that our profession is sometimes referred to as "behavior finance." There must be a delicate balance between professionally advising clients and addressing their personal fears and concerns. The trust needed to advise must be earned from experience and an honest approach, which includes doing what is in the clients' best interest.

WHAT I DO FOR FUN: Attend MU sporting events and high school games, go to the Fox Theatre, play golf and take vacations with my family.

FAMILY: My wife Brenda, is a social studies teacher at West Junior High School. My daughter, Kristen (25), works for Merrill Lynch in Chicago; Courtney (23) is a recent MU graduate in elementary education (anybody hiring?); and Jenny (21) is a sophomore in pre-nursing at the University of Kentucky.

FAVORITE PLACE IN COLUMBIA: Having lunch at Booches when my daughters return home.

ACCOMPLISHMENT I'M MOST PROUD OF: Receiving the Certified Investment Manager Analyst designation was a humbling experience. The program was rigorous, yet very educational, and will pay huge dividends with respect to institutional level investment planning.

MOST PEOPLE DON'T KNOW THAT I... was invited to walk on to the MU baseball team — but didn't. (My quarterbacking skills on a 1-9 high school football team did not allow for any Tiger football opportunities either.) ❖

PHOTO BY JENNIFER KETTLER





PHOTOS BY JENNIFER KETTLER

POWER LUNCH PARTICIPANTS

PRESENTERS:

- **Nick Peckham**, member, Downtown Columbia Leadership Council
- **Mike Vangel**, chair, Community Improvement District Steering Committee

PARTICIPANTS:

- **Bernie Andrews**, member, Downtown Columbia Leadership Council
- **Joe Bonge**, commercial lender, The Callaway Bank
- **Randy Gray**, member, Downtown Columbia Leadership Council
- **Byron Hill**, chairman-elect, Columbia Chamber of Commerce

- **Darwin Hindman**, mayor, city of Columbia
- **Debbie LaRue**, director of marketing and public relations, The Callaway Bank
- **Gary Meyerpeter**, president, Boone County Market, The Callaway Bank
- **Glenn Rice**, member, Downtown Columbia Leadership Council
- **Phil Steinhaus**, member, Downtown Columbia Leadership Council
- **Paul Sturtz**, 1st Ward Representative, City Council
- **Bill Watkins**, city manager, City of Columbia
- **Mary Wilkerson**, member, Downtown Columbia Leadership Council



Power Lunch ... continued from Page 1

"I agree with the mayor," Sturtz said. "These are both very exciting." The sales tax levy would bring in about \$300,000 on top of about \$150,000 in property tax revenue for the CID budget, which Sturtz called "reasonable."

The Downtown Leadership Council's report to the City Council "is a really impressive accomplishment," he added.

Hindman said after the Columbia Mall opened in 1985, when he as a member of the SBD, "the downtown became kind of a depressed area. People were selling out. They were moving their businesses to the mall. There basically was a panic in the downtown area."

Mary Wilkerson, a member of the DLC who is on the SBD board, said the area is in a period of resurgence and called the two initiatives discussed during the forum "the tip of the iceberg of what's going on downtown. There is this wonderful momentum taking place, with a lot of different people involved."

But Wilkerson said the downtown needs to attract more merchants and residents.

"I challenge you to walk around downtown right now and see how much empty space there is," Wilkerson said.

The City Council formed the 16-member DLC last year, and members include representatives of adjoining neighborhoods, the University of Missouri, Columbia College and Stephens College, Boone County, Regional Economic Development Inc., and several city agencies.

The DLC members studied an expanded "downtown;" the borders are Business Loop 70 to the north, Old Highway 63 to the east, Garth Avenue to the west and Stewart Road/University Avenue to the south.

They divided the area into quadrants and the members were assigned to teams of four to walk each quadrant group and categorize the properties. They then listed assets, challenges and opportunities.

The group recommended that the city encourage the development of multi-use, multi-story buildings offering retail, commercial and residential functions, but also said the historic character should be preserved.

Peckham estimated the cost of conducting the design workshops in two sections of downtown at \$80,000-\$100,000, which Sturtz said was reasonable.

The proposal to form a CID and levy a sales tax is likely to be more controversial.

The group recommended that the city encourage the development of multi-use, multi-story buildings offering retail, commercial and residential functions, but also said the historic character should be preserved.



Mike Vangel (opposite page, left), chairman of the Community Improvement District Steering Committee, pitched the idea of forming a sales-tax funded CID to replace the Special Business District and Central Columbia Association. Nick Peckham (opposite page right), head of the Downtown Columbia Leadership Council, presented its recommendations for management and development of downtown. Other participants included: Gary Meyerpeter, Glenn Rice and Byron Hill (opposite page middle), Paul Sturtz (opposite page bottom); Mayor Darwin Hindman, (top); Randy Gray (above left) and Bernie Andrews.

What is a CID?

A Community Improvement District is a group of downtown property and business owners who will provide funding intended to improve downtown's environment and economy, including maintenance and safety initiatives, economic development, capital improvements, and communication and advocacy programs. The CID would replace the Special Business District and Central Columbia Association.

Who would govern the CID?

- An advisory board of up to 15 property owners, business owners and registered voters in the district, which would be a political subdivision of the city government.
- A CID committee would nominate candidates and submit them to the mayor. The mayor, with the City Council's consultation, would either appoint the nominees or return the slate to the nominating committee.

What are the steps to forming a CID?

- Organizers would need to submit petitions from property owners who collectively own more than 50 percent of all property in the district and more than 50 percent per capita of all owners of property within the district.
- The City Council would need to approve a CID after a public hearing.
- Registered voters living in the district would need to approve the levy of an additional half-cent sales tax.

What is the Downtown Leadership Council recommending?

- The Planning and Zoning Commission, City Council and the City should encourage downtown development of mixed-use, multi-story buildings offering retail, commercial and residential functions.

- The historic downtown character should be preserved through adaptive re-use and protection of existing assets.
- The economic incentives in the downtown area – including Tax Increment Financing and Transportation Development Districts — should adhere to an architectural design review process.
- Downtown should be more walkable.
- The decision-making process in the use of economic incentives, eminent domain and zoning changes should be transparent and predictable.
- The City Council should hire an appropriate consultant to conduct urban design charrettes, an intense period of design activity involving all stakeholders. The forged consensus would reveal the community's norms for development patterns and design plans.

Downtown's boundaries defined by the DLC:

- North: Business Loop 70
- East: Old Highway 63
- West: Garth Avenue
- South: Stewart Road/University Avenue

Rough boundaries for the recommended charrette areas:

- Broadway/Providence charrette area:
 - o North: Park Avenue
 - o East: Sixth Street
 - o West: Garth Avenue
 - o South: Elm Street
- Broadway/College charrette area:
 - o North: Hinkson Avenue
 - o East: Tenth Street
 - o West: Willis Avenue
 - o South: Elm Street



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POWER LUNCH | COLUMBIA GROWTH

Power Lunch ... continued from Page 14

would have more representation with a CID than in the current system and would benefit from larger marketing and event budgets.

The CID steering committee decided against expanding the borders of the CID beyond the existing Special Business District, Vangel said. But he pointed out that the rules allow property owners to petition for inclusion, which he called a fairly easy process.

The SBD was created in 1979, encompasses 43 blocks and has raised about \$200,000 per year through special assessments to finance services including beautification, business recruitment, economic development and historic preservation.

The steering committee's report said the CID would allow costs to be spread more equitably between all downtown property owners, business owners and customers, provide a stronger management structure and create more diversified revenue streams and tools.

"Based on property and business owner feedback from interviews and surveys, the CID priorities would include funding to enhance downtown's environment and economy to include maintenance and safety initiatives, capital improvements, economic development, communications and advocacy programs," according to the report. Possible initiatives to enhance the downtown economy listed in the report include:

- marketing research to understand both consumer and investor opportunities for downtown,

- the creation of investor marketing information to educate entrepreneurs on downtown opportunities,
- consumer marketing to reinforce "The District" brand and to generate foot traffic and drive sales,
- enhancement of The District Web site,
- merchant promotions and direct merchant assistance, including merchandising and storefront window display,
- holiday promotions and special events that leverage marketing efforts to attract customers and investors to downtown. ❖

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Smart Thinking ... continued from Page 9

And my question at this point, although somewhat tongue in cheek, is, "So how's that working for you?"

Managing from emotion causes decisions to be made that, from a more objective point of view, actually end up hurting the cause more than helping. I've seen "nonessential" employees downsized, such as sales department staff members and customer service representatives. Short of cutting consistent non-performers, anything else is reactionary and destructive. How would the football team perform in a critical season if they fired their offensive coaching staff and only focused on defensive plays? For every cost saving measure taken, there needs to be a revenue-building measure implemented to keep the scales of productivity balanced - especially if your business is truly committed to being around in the next 3-5 years.

Another mistake to avoid for management personnel is a fear-induced emphasis on numbers. Many managers I've observed the last six months are falling in and out of fight or flight responses themselves. I encourage you to balance your behavior on the activity needed to build a high-performing team. The four essential leadership roles are: supervisor, coach, trainer, and mentor. In times of pressure and stress, managers typically lean heavily on the supervisory role at the expense the other three. The temptation is to check in, almost obsessively, on the metrics and then inundate employees with a grueling pressure to drive the numbers. Reactionary decisions are then made, such as to cut price, that seem to drive sales but in fact only provide a false sense of security. Performance as a coach, trainer, and mentor flow from guidelines established at the supervisory level.

Set the course for your team and communicate it in a way that they clearly understand their goals. Then commit to coaching them on how and when to use their skills, develop and practice any skills that need polishing, teach them new concepts and applications that make them better, and offer reassurance and constructive feedback.

I've heard it said, "You can't wring your hands and roll up your sleeves at the same time." This economic environment is a fantastic opportunity to step up to the plate as a leader. Great leaders are not simply a title or a larger office but rather they are forged in times of adversity. This is a call for you to override your natural instincts of fear, doubt and worry to really lead your team to success. ❖

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• And Hewlett-Packard was launched at the end of the Great Depression in a Palo Alto garage. The examples are there, but what do today's small-business owners think about their need for a marketing strategy?

It turns out that 55 percent of small-business owners think their products and services will sell themselves, so marketing is not high on their list of priorities during a recession or any other time. They prize repeat customers because they are less expensive to retain than new ones are to acquire. Most business owners value informal customer feedback and their own observations more highly than they do formalized market research, and 74 percent report they simply rely on gut feelings when making marketing decisions.

The economic conditions we've recently experienced have also had an impact. For instance, 30 percent of small businesses have made cuts in their marketing expenditures in the past six months. Forty-three percent have reallocated their marketing dollars, primarily away from more traditional marketing vehicles such as advertising and direct mail, and toward online and social media. Most owners and managers believe they will cut marketing budgets in the coming year, and those same owners and managers believe companies that can make the best use of digital media will prevail over their competition.

Add to this the change that we are seeing in spending habits. Think about your own buying patterns. How many of you are becoming more frugal or have limited your buying to essentials? Are you postponing home improvements and telling yourself that clothing, furniture, appliances and equipment will need to last a bit longer? Are you shopping more sales than ever before? Are you trading down in your purchases, buying less expensive brands than you have historically? How many of you have noticed lower inventory in some of your favorite stores?

Higher-end retailers are struggling, while lower-priced retailers are holding their own. The current conditions are creating a new generation of cost-conscious consumers, and many experts predict these times will forever change the way we spend our money.

So what is a small business owner to do? You need to focus, better identify your customer, change how you spend your marketing funds and be creative in reaching your audience. Here are our Top 14 tactics for marketing in turbulent times:

- Review your business plan. If you don't have one, take the time to create it. Re-evaluate your value proposition, re-assess your competition and examine your operations.
- Review your marketing plan. Focus your efforts on a tighter group of prospects, and forget the marginal areas for now.
- Don't stop spending on marketing. You need to keep reaching your customers as consistently as you can.
- Negotiate your advertising. Media outlets facing tough times would rather have some advertising income than none at all. Consider smaller ads. Try not to cut frequency.
- Use the recession to your advantage. Look for opportunities.

For example, notice how food companies are marketing easy and inexpensive stay-at-home meals. Can't afford to see movies in the theater? Enter Netflix.

• Market safety and security. Do you sell something that will help customers feel more secure? Do you offer warranties or guarantees?

• Consumers believe companies that advertise on television are healthier. Therefore, consider cable and network advertising. It may not be as costly as you think, and cable allows you to segment your market more efficiently.

• Avoid creating awareness campaigns. This is a time for a call to action. Offer an incentive — a reason for the customer to act. Emphasize value.

• Build a strong emotional bond with consumers. Research indicates that marketing with an emotional pull does better than any logical message. During hard times, we tend to retreat and cocoon. What do you offer that enhances the comfort of home?

• Cross promote. Look for high-quality, strategic partnerships with other businesses. For instance, several local mortgage agencies are advertising together, each stressing its particular service. Recently, movie theaters have paired up with restaurants to offer "dinner and a movie" specials.

• Give back to the community. By showing you care, even in hard times, you will build loyalty and awareness while doing good.

• Become an expert. Generate news stories. Make personal appearances, and open your business for special events, stressing your role as an expert source. Make friends with the media, and give them good hard news and feature story ideas.

• Put your database in order. Collect information on your customers, and record it in an easily searchable form that allows you to determine who your customers are, where they come from, what they buy and how often, and how much they spend. When you receive new inventory, call those customers who may have an interest.

• Keep your customers happy. Do not cut back on service or quality. If anything, enhance your service to existing customers to keep them coming back. The best way to guarantee a happy customer is to have a happy staff. Consider them your greatest investment, and cultivate their value with training.

Changing times call for flexibility and adaptability. And change can be a good thing. ❖

Mary Paulsell is the director of the University Center for Innovation and Entrepreneurship at the University of Missouri. Reach her at paulsellm@missouri.edu.

It turns out that 55 percent of small business owners think their products and services will sell themselves, so marketing is not high on their list of priorities during a recession or any other time.

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Customer Service » Lili Vianello

Stimulate the local economy: Have a wedding

After five years, I finally did something I never thought I'd do. My fiancé, John, and I set a wedding date. Actually, I wasn't the only one doubting it would ever happen. Many of our friends and colleagues figured it was a long shot, and I'm pretty sure my parents had given up hope. Here's the crazy thing: After five long years, we set a date just eight weeks out. Wait, wait, wait and sprint to the finish line.

Planning and preparing for your wedding can be a frenzied and exciting time. You connect with friends you haven't seen in years. People give you presents and hold parties for you, and self-indulgence is allowed. What's not to love?

Well, you also spend a bunch of money. I knew it was going to cost us to have the day of my dreams; I just didn't realize I would be supporting what seems like every food service, retail outlet, personal service vendor and printer in town. John and I have launched our own private economic recovery plan for the County of Boone!

I'd never really thought about the ripple effect of expenditures that a wedding produces. Of course, there are the obvious components.

Major expenditures are made with the reception hall, clothing vendors, jewelers and the travel industry. But it never occurred to me that my happy day would be contributing to the bottom lines of custodians, alterations specialists, cleaners, engravers, candy stores, local hotels and the post office!

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What started out as a goal of inviting 200 people has turned into a circus of 389 invitations and 150 announcements. Who knew we liked so many people? And who knew I'd actually find myself a bit relieved when long-time, dear friends RSVP'd "No" due to previous obligations? And here's a word to the wise: Don't be surprised if your guests invite incremental guests. I'm not sure why someone who has never met either my groom or me would want to come to our wedding, but hey, why not?

We've also had friends come out of the woodwork. A friend who lives out of town, whom I hadn't seen in 10 years and e-mail only occasionally, stopped by my office on a visit to Columbia last week. He rarely gets to the area, but, guess what, he and his wife will soon be traveling back to town now that I invited them to the wedding.

Of course, my co-workers have accused me of going a bit overboard. For instance, there are always gifts that the couple has to buy for parents of the couple, best man, matron of honor and so on. We currently have at least 38 folks whom we want to thank with

small gifts. That includes the young woman I've recruited to wrap all the gifts that we are giving out. Can I have her wrap her own gift?

Then there are the flowers. We shopped around to find the perfect balance of good price and stunning arrangements. Our goal, at first, was to be elegant but economical. Get flowers for the must-have arrangements, and skip the others. That lasted about two days. Now the whole crew is in flowers. We're even buying a bouquet for the Virgin Mary. I hope she likes roses.

The printing industry makes out very well on weddings. We needed cards for everything: save the date cards, invitations, announcements, reply cards, envelopes and thank-you cards. We even had invitations printed for our rehearsal dinner. And then, every friend I have has bought me a bridal magazine. Those are added to the 22 various bridal books I bought myself on topics ranging from floral arrangements to weddings for mature brides to "fun" little projects that you can do yourself to save money and make your wedding preparation utter hell. Beware friends and family: If you are announcing an impending marriage anytime in the next decade, you are likely to receive a gift of one (or five) of these books.

We tried to be economical. At one point, our intention was to only serve wine and beer at the reception. But then I was out having a drink with one of my friends, and she mentioned that her husband doesn't drink either wine or beer. That caused me to start reflecting. We often meet friends for a drink, and most of our closest comrades prefer mixed drinks. So, we decided to provide a full bar. It was either that or find some new friends who aren't drunks!

Don't get me wrong. It is totally in our control to spend as much or little as we want. But if a girl wants the day of her dreams, it can take a sizable investment. Fortunately, my groom is resigned to his fate. He's just waiting eagerly for me to say those two special words he has been longing to hear: destination wedding. ♦

Lili Vianello is President of Visionworks Marketing & Communications, a Columbia-based full service advertising, marketing and public relations firm. www.visionworks.com.

PHOTOS BY JENNIFER KETTLER



TOP: Fresh concrete pavement makes its way northward on the Providence Extension.

BOTTOM: Looking south, rush-hour commuters turn off of Blue Ridge Road and head north on Providence Road past the extension, currently under construction.

Providence Road extension

In the works since early February and scheduled for completion in November, the Providence Road extension will connect Vandiver Drive with Blue Ridge Road.

The extension of Providence by about three-quarters of a mile and the widening of Range Line Street, a parallel north-south connector four blocks to the east of Providence, will help relieve traffic congestion in north Columbia.

The project, built by Emery Sapp & Sons of Columbia and funded by a capital improvement sales tax approved in November 2005, includes new sidewalks, a bridge over Bear Creek and a trail along the creek. Upon completion, plans for the intersection include a new fire station at the northwest corner of Providence and Blue Ridge Road and a 150,000 square-foot shopping center at the southwest corner of Blue Ridge Road and Range Line Street. ❖



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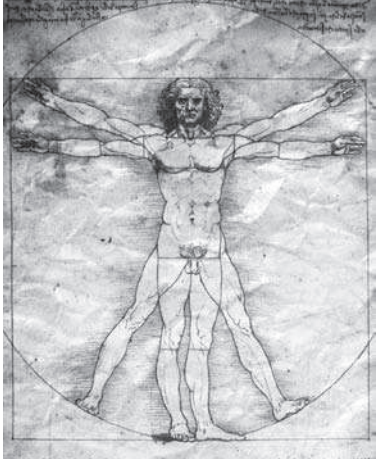
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Tech Sessions » Jonathan Sessions Simulation Center uses technology to educate medical students

May 12 marked the one-year anniversary of a little-known department of the University of Missouri's School of Medicine: The Russell D. and Mary B. Sheldon Clinical Simulation Center. The simulation center is an amazing new facility and resource for medical and nursing students, but remains unknown to most of the general public.

Tucked away on the sixth floor of the new Clinical Support and Education Building (between the medical school, hospital and the Maryland Avenue Garage), it is not a spot most hospital visitors find by accident. I was lucky enough to see it as a part of a larger Columbia health-care tour and was blown away by the concept and technology.

The simulation center provides the medical student equivalent of student teaching. As a part of their curriculum, first-year medical and nursing students in their first eight-week block use the center to simulate experiences such as taking a patient's history as a primary care physician and working in a busy emergency room. In the second block, the students do their first simulated physical exam.

What makes the Clinical Simulation Center impressive is its use of technology. Often technology is used because it can be, not because it helps educate. That's not the case here. Here, the technology is the patient. While some of the simulations use actors or older medical students, many of the simulations use state-of-the-art mannequins. Originally developed for military in-the-field medical training, these mannequins allow medical students to interact and make mistakes without endangering a human life.

Though a wireless connection, the instructor can control the reactions of the mannequin "patient." From pupil dilation and blink rate after an injection, to respiratory sounds and basic auditory responses when a patient enters the

(continued on Page 25)



University of Missouri medical students and a nursing faculty member discuss the importance of safety and communication in preparation for a simulation exercise.



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Health care funding plan fails, but sponsors perceive progress

By Jason Rosenbaum

Close doesn't count, except in horseshoes, hand grenades and, according to Gov. Jay Nixon, health-care initiatives in Missouri.

Nixon's proposal to expand the state's Medicaid program was well received in the Missouri Senate, but the House let the legislation die on the last day of session.

Although Nixon and Rep. Mary Still of Columbia believe progress was made, one political observer said the result can only be considered a failure and believes the Democratic governor oversold his ability to get the measure through a General Assembly controlled by Republicans.

Former Gov. Matt Blunt and the legislature decided to cut Medicaid eligibility in 2005, leaving about 100,000 people without benefits. One of Nixon's centerpiece campaign promises was to restore the Medicaid funding.

Democrats have called the move by Blunt and other Republicans both cruel to low-income people who were cut from the program and fiscally irresponsible. Medicaid funding advocates argued that cutting the health-care program for the poor cost the state hundreds of millions of dollars in federal matching funds and forced low-income people into hospital emergency rooms for care.

Republicans, who controlled the legislature, defended the 2005 cuts as the only way to forestall an impending state budget shortfall. And many GOP lawmakers have railed against what they saw as a fiscally irresponsible allocation of state funds in the wake of an uncertain budgetary future.

Even after the 2008 election cycle pushed Nixon into the governorship, GOP lawmakers made up a solid majority of the Missouri General Assembly. That meant Nixon's task was to persuade some of the same lawmakers who made the cuts in the first place to change course.

So Nixon made a new pitch earlier this year to bring a percentage of those displaced in 2005 back into the program. Unlike his original plan, which used several hundred million dollars' worth of state general revenue to restore the program, his new proposal was to use contributions from hospitals and federal matching funds to put roughly 35,000 people on Medicaid.

But Republicans in the House rejected two different versions of the governor's proposal that were passed by the Senate, arguing that Nixon should be doing more to provide health insurance to individuals with pre-existing conditions. House leaders also expressed unease at expanding what they saw as a "welfare" program.

"Our problem is we have an entitlement crisis in this nation and in many of the states," Rep. Tim Jones, R-Eureka, said earlier this month. "Do we want to be like California, which has a \$40 billion hole over the next five years? That's twice the size of this state's budget. Do we want to be like our comrades to the east in the People's Republic of Illinois with a \$12 billion hole?"

"Guess what happens when you ramp up the spending and you increase the programs to the point where you fall off the cliff?" Jones added. "When you fall off the cliff, there's no money left. And guess what's going on in Illinois? They're not paying their Medicaid providers."

Other Republicans pointed to heavy-handed tactics by Nixon's office. Two first-term lawmakers accused a gubernatorial aide of implying the possibility of a future appointment by voting favorably on a budget bill incorporating Nixon's plan. Both the governor and his aides have denied that any quid pro quo occurred.

Before the session started, Nixon said Republican lawmakers in both chambers were steadfastly against rescinding the eligibility cuts. The fact that a revised plan made it out of the Senate and nearly landed on his desk was an accomplishment, he said.

"I think we have succeeded in... keeping this issue in the forefront," Nixon said.

But at least one political observer doesn't see a silver lining.

"I put it down as a failure," said George Connor, a political science professor at Missouri State University.

Nixon, Connor said, placed the bar too high during his campaign in promising to rescind the cuts. He said the pledge to rescind the Medicaid cuts was made with full knowledge that it was unlikely to find favor in a Republican-controlled legislature.

And even though Nixon eventually decided to achieve his pledge incrementally, Connor said it happened too late in the process to make a difference.

"Each time the proposal was tweaked, we were lowering the expectations on health-care reform," Connor said.

Still, a first-term Democrat, said there was some benefit in getting the ball rolling on at least a partial solution to the Medicaid issue.

"We have to redefine progress in this environment," said Still, a former spokesperson for Nixon who serves on a committee dealing with health insurance legislation. "It takes a while for people to understand. And the fact the hospitals came forward with a plan, and the Senate Republicans agreed with it, and it didn't cost the state a dime [it] provides a framework for discussion that we can carry through the summer and through the fall."

"In one sense, it's easier to pass legislation in the first session than it is in the second," Connor said. "The Republicans in the House are going to be running for office. He's going to have a harder time passing health-care reform in January because they're going to be running for re-election."

"I think his best bet is going to be scale down, scale down until he gets something that's acceptable to members of the House," Connor added. "By that time, people who supported [Nixon] are going to argue that it's too little, too late." ♦

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Kyle Kruckenburg, site operations manager with American National Skyline Industries, gets ready to wash windows on the 1000 wing of Boone Hospital Center. Behind him is the construction site for the new patient tower project.

Hospital tower one year from completion

Construction of the Boone Hospital Center patient tower has passed the six-month mark, but still has another year to go before it is scheduled to be open.

The tower will rise eight levels, and four of them will house 128 private patient rooms. The tower also will include 44 intensive care unit rooms, 84 medical/surgical rooms, a new admissions area, a laboratory expansion and an exterior garden.

Also, an exterior bridge over William Street will connect the patient tower with a parking garage now under construction.

The patient tower was designed to meet the environmentally friendly, or "green" standards of the Leadership in Energy and Environmental Design (LEED). Native landscaping will filter and conserve storm water from the patient tower, and builders will install solar panels for energy conservation and use recycled regional materials.

Oxygen chambers help treat wounds

New treatment is now available for patients who suffer from wounds that do not heal properly. The Boone Hospital Wound Clinic began using the hyperbaric oxygen last November. These chambers use 100 percent oxygen at a higher than normal atmospheric pressure. The oxygen surrounding the tissue around the wound would then allow further healing.

During this process, patients are inside the hyperbaric oxygen chamber relaxing, watching television or listening to the radio. The procedure is painless, but patients feel the sensation of eardrum pressure caused by the increased atmospheric pressure.

Some types of unhealed wounds that the clinic will be seeing include diabetic ulcers, leg ulcers from poor circulation and pressure ulcers.

The clinic also uses vascular studies, X-Ray data and blood work as tools to treat wounds. Every wound treatment has been individualized for each patient.

Rehab unit offers advanced treatment to stroke patients

Boone Hospital Center has opened a newly enlarged and remodeled Rehabilitation Unit.

The unit was designed to serve the needs of patients who have suffered a stroke and may have experienced partial paralysis. The patients are re-taught how to perform common, necessary life tasks, such as putting on clothes, eating and walking.

Most people will stay in rehabilitation from 11 to 14 days while receiving physical, occupational, or speech therapy from specially trained staff.

The Rehabilitation Unit also features a kitchen and dining area, so patients can practice their social skills. A small gym is also included, so that people do exercises. ♦

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Ellis Fischel building project awaits governor's signature

By Jim Muench

The long-planned consolidation of Ellis Fischel Cancer Center in a new building on the University of Missouri Health Care campus is about to move forward – as soon as Gov. Jay Nixon signs legislation allocating \$31.2 million in federal stimulus funds for the project.

Due to the rollercoaster journey on which the legislation has traveled in the past few years, Ellis Fischel Medical Director Charles Caldwell said he would not count on receiving the funds until “the ink is dry.” “We will move as quickly as possible,” he added.

Approval from the university curators and architectural designs are also necessary before any digging can begin.

The project was funded through a state higher education lending program during the Blunt administration, but the funding was later withdrawn because of the economic downturn. Appropriations for the new project were dropped by the legislature in April, but reinstated in May.

The new building, about six stories tall, comes with a price tag of about \$52 million, so the university will need to come up with another \$20 million, possibly through bonds or hospital operations. Current plans call for Ellis Fischel to occupy the bottom two floors of the new tower, which would be positioned next to the existing Intensive Care tower on the north side of the main University Hospital building, Caldwell said. The upper floors would hold more operating rooms and intensive care units.


Originally, both inpatient and outpatient cancer care was housed at the older facility on the Business Loop. But several years ago, inpatient care was moved to the main hospital because of better access to high-tech intensive care and operating rooms, Caldwell said. The new building would allow for consolidation of outpatient care which today amounts to about 85 percent of cancer patient care at the main hospital as well.

By creating more space for other operations, the new building will free space elsewhere to allow more frequent contact between cancer researchers involved in both clinical and basic science research, Caldwell said. But the primary benefits, he added, will be improved care and convenience for patients, and convenience for doctors and nurses who now have to shuttle between the two facilities.


“We’re somewhat restricted in the old building in terms of adding high-tech equipment and more modern facilities, simply because of the way the building was constructed 70 years ago,” he said. “What this is going to do for us is to provide more modern and contemporary space that can better accommodate some of the more sophisticated treatment planning and surgeries and the need for intensive care units than we now have available.”

No decisions have been made yet about what to do with the building on the Business Loop, he said.

“I’m really quite enthusiastic about doing this [move],” Caldwell said. “It was one of the things that many people were saddened by, when we moved the inpatients over to the main hospital, but now that we’re putting it all back together, it solves everyone’s needs.” ♦





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Simulation Center ... continued from Page 20

ER with a problem, the mannequin provides the students with human-like responses. This machine can provide the students with a real enough simulation without having to have a human patient.

With four adults, two infants, a 5-year-old, a 1-year-old, two birthing mannequins (one at Columbia Regional Hospital) and single-function body parts, the simulation center can provide a complete simulation experience for medical students.

In addition to mannequins the facility's other key feature is an integrated video-monitoring system, allowing students to review their performances. The building is wired with 40 IP cameras (Web cameras), all integrated into Web-based software that is simultaneously recording the action. The facility consists of four large simulation rooms and eight standardized exam rooms. In each of the exam rooms, where beginning students take their first patient history, there are two cameras. In some of the larger rooms, where ER and OR simulations happen, there can be up to eight or more if using mobile cameras.

The cameras do more than offer new reality TV possibilities. The Web-based software allows students and professors to review simulations and see the stats of the "patient" while annotating for future study. Although the footage is currently only available at the center for security reasons, students, teachers and doctors will have access to their specific simulations through secure login from anywhere they have Internet access.

The Clinical Simulation Center offers students a new way to practice routines. This and other simulation centers eliminate the old "see one, do one, teach one" method of the medical profession. The students can now see one and practice many, review the video of their performance and practice some more. And it can all happen before they "do one" on an actual patient.

As I left the simulation center, operations manager Chris Sandars was on his way to replace a lung bag on one of the mannequins because it had worn out. As a person occasionally needing health care, I was pleased to think about medical students having the opportunity to develop their skills and routines on a device with replaceable organs. ❖

With four adults, two infants, a 5-year-old, a 1-year-old, two birthing mannequins (one at Columbia Regional Hospital) and single function body parts, the simulation center can provide a complete simulation experience for medical students.

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<p>Four Seasons Constuction, LLC 2409 Bremerton \$220,000 New single family detached</p>	<p>Wes Fewell Construction 4102 Black Tail \$112,000 New single family detached</p>	<p>Steve Herigon Construction, Inc. 3710 Clydesdale \$90,000 New single family detached</p>
<p>Daylon Cassel 2903 Woods Crossing \$198,000 New single family detached</p>	<p>Sanderson Construction 2603 Spanish Bay \$108,000 New single family detached</p>	<p>Steve Herigon Construction, Inc. 3800 Clydesdale \$90,000 New single family detached</p>
<p>Bri-Lo Construction 5002 Maple Leaf \$187,000 New single family detached</p>	<p>JQB Construction 304 Reedsport \$100,000 New single family detached</p>	<p>Shepherd's Company 2318 Bluff \$85,000 Residential addition</p>
<p>City of Columbia Public Works 5700 Peabody \$153,261 New commercial structures</p>	<p>JQB Construction 321 Ryefield \$100,000 New single family detached</p>	<p>Forum Development Group 2609 E. Broadway \$78,396 Commercial alteration</p>
<p>Hemme Construction 4405 Orrine \$120,000 New single family detached</p>	<p>JQB Construction 311 Ryefield \$100,000 New single family detached</p>	<p>Total valuation of all permits issued: \$15,849,234</p>



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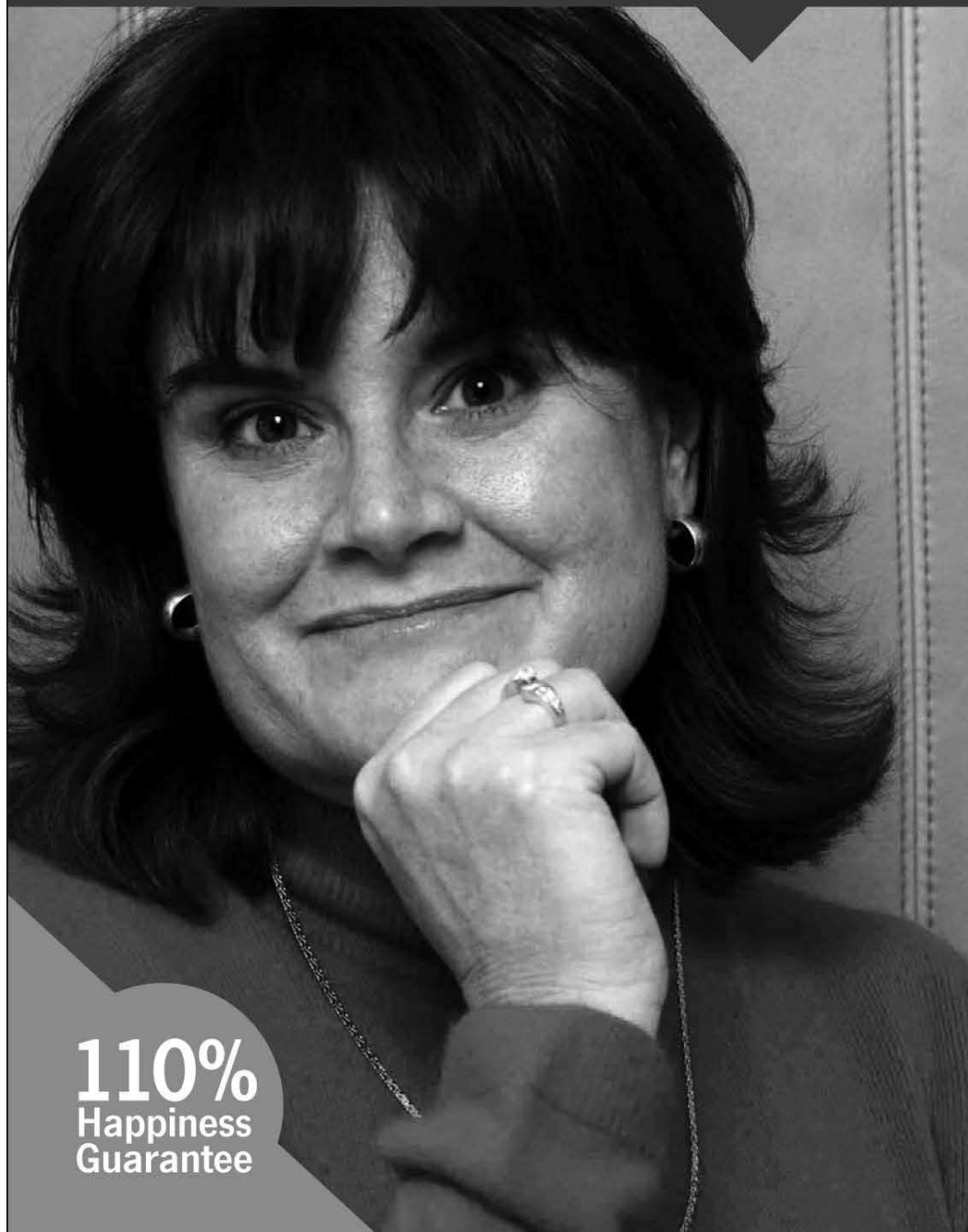
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PUBLIC RECORD

Deeds of Trust more than \$278,000

\$7,605,700
RANGELINE CAR WASH LLC
LANDMARK BANK
LT 2A PT PL 1 DINWIDDIE
INDUSTRIAL PARK

\$7,605,700
PICEA INVESTMENTS LLC
LANDMARK BANK
LT 102 SOUTH CANYON VIEW PLAT 1

\$7,605,700
IMPRINTED INVESTMENTS LLC
LANDMARK BANK
LT 2C LAKE OF THE WOODS
CENTER PLAT 2

\$7,605,700
BEST MEN LLC
LANDMARK BANK
LT 17 PT BARKWELL SUB

\$2,350,000
I-70 BUILDING #1
BANCORPSOUTH BANK
LT 1-A TRADE WINDS PARK PLAT
NO 1-A

\$641,000
D&N ENTERPRISES LLC
SMALL BUSINESS ADMINISTRATION
LT 9 PT FF BARKWELL'S SUB

\$564,750
TRIAL INVESTMENTS LLC
CALLAWAY BANK THE
LT 279 PT COLUMBIA

\$550,000
AGENTS NATIONAL TITLE
HOLDING CO
BANK OF MISSOURI THE
LT D LAKE BROADWAY
CONDOMINIUMS LOT 4A

\$417,000
CUPP, MICHAEL & JONI
WELLS FARGO BANK
LT 64 WOODLANDS PLAT 4A THE

\$417,000
FLEMING, DAVID & EDISON, KAREN
FLAGSTAR BANK
LT 34B NEW MADRID SURVEY #64
(SURVEY OF) FF TERRAP

\$417,000
GINSBURG, DON & SHARON
BOONE COUNTY NATIONAL BANK
LT 103 HINKSON RIDGE PLAT 1

\$417,000
JEFFRIES, JOEL TRAVIS & JERRI JEAN
COMMERCE BANK
STR 17-48-11 /SE/SE

\$417,000
STANSBERRY, DOUG & DEBBIE
STIFEL BANK & TRUST
STR 24-49-14 //SE SUR BK /PG:
3012/151 AC 10.000

\$404,000
L & M OFFICE LLC
LANDMARK BANK
LT 11 PT FF STEPHEN'S SUB

\$397,000
WILHOIT, JERRY OGDEN & ELLA M
METLIFE BANK
LT 90 WOODLANDS PLAT 4B THE

\$392,000
CASS, WILLIAM ALLEN
LANDMARK BANK
LT 107A VILLAS AT OLD
HAWTHORNE PLAT 1 THE

\$381,600
DELLA ROCCA, GREGORY & KELLY
BOONE COUNTY NATIONAL BANK
LT 222 BLUFF CREEK ESTATES PLAT 2B

\$380,350
WILSON, DAVID A & CHRISTINA J
BOONE COUNTY NATIONAL BANK
STR 2-47-12 //N SUR BK /PG:
1553/494 AC 21.150

\$377,560
DANIELS, DEBORAH
BOONE COUNTY NATIONAL BANK
LT 605 MOONGATE SUB PLAT 2
REPLAT OF LOT 6

\$370,500
MIRTSCHING, KURT DRENNEN &
STIX, KAREN
BOONE COUNTY NATIONAL BANK
STR 8-47-12 /E/SE FF 2 TRACTS

\$360,000
HUMPHREY, PAUL W & LISA K
JEFFERSON BANK OF MISSOURI
LT 29 WOODRAIL SUB PLAT 8

\$337,000
SCHERMER, JERROLD A & JUDY G
BOONE COUNTY NATIONAL BANK
LT 81 WOODLANDS PLAT 4A THE

\$326,200
WILHOIT, JOHN S & DELLA
JEFFERSON BANK OF MISSOURI
LT 95 WOODLANDS PLAT 4B THE

\$320,000
BENDER, BRUCE A & CHERYL M
COMMERCE BANK
LT 121 WOODLANDS THE PLAT 5A

\$317,000
HENAGE, MEGHAN & SCOTT
CASEY
MID AMERICA MORTGAGE
SERVICES INC
STR 2-48-14 /E/SW SUR BK /PG:
1026/177 AC 5.020

\$309,975
THOMPSON-BAXTER, DONNA &
RONALD D
BOONE COUNTY NATIONAL BANK
STR 3-47-13 //SW SUR BK /PG:
392/448 AC 3.150

\$303,300
ATASOY, ULUS & JULIE
BOONE COUNTY NATIONAL BANK
LT 17 PL 2 SOUTHFORK LAKE SUB

\$300,000
ATWOOD, JERRY & TRACEY
LANDMARK BANK
LT 14A WOODRAIL PLAT NO 3 A
REPLAT OF LOT 14

\$291,500
GRAGG, JEFFREY E & ELIZABETH A
LANDMARK BANK
LT 27A EASTLAND HILLS ESTATES
PLAT 1-A

\$290,000
DAUVE, JAN L & VALDES, TERESA M
COUNTY BANK
STR 35-50-14 //SE SUR BK /PG:
3428/55 FF LOT8A

\$289,750
BUCKLEY, TERRY A & BARBARA
LANDMARK BANK
STR 31-49-11 /E/SW SUR BK /PG:
641/456 FF TR 3

\$288,000
WALLER, BRIAN DAVID & ERIKA
HOMETOWN BANK
LT 40 WESTWOOD ADD

\$279,300
FULLER, BARRON B & BECKY S
LANDMARK BANK
LT 139 BELLWOOD PLAT NO 1

\$278,000
WATSON, STANLEY & DEBORAH
FLAT BRANCH MORTGAGE INC
LT 3 WESTLANDS SUB PLAT 2

Visions of Earth: a travel and art photography exhibit

CBT Photo Editor Jennifer Kettler is showing her work from Ecuador, the Galapagos Islands and India in a photo exhibit at Teller's Wine Bar and Gallery on the corner of Ninth Street and Broadway. The show is on display through June 30, and will not only feature exotic travel photos but local art photography of Missouri as well. Kettler, a photojournalism graduate of the Missouri School of Journalism, said, "There's nothing I love more than living out of my backpack, ditching my cell phone and Internet connection and just discovering the world all over again." The opening reception will be Monday, June 1 from 7:00 - 9 p.m. ♦

PHOTOS BY JENNIFER KETTLER



I started my adventures in the Galapagos by taking a tour boat from Academy Bay on the main island of Santa Cruz. Located 400 miles off the coast of Ecuador, the unique islands have mystified researchers as to how the nearly barren landscape can support such a diversity of life. I marveled at the close encounters with seals and sea turtles, and even snorkeled with the only warm-water penguins in the world. The blue-footed booby, shown in the small photo, is perhaps the most famed bird on the islands. In every souvenir shop I saw shirts, hats and shot glasses that read "I Love Boobies." Diving from great heights into the water to catch it's prey, it will sometimes come up from under it's prey in a sneak attack. During courtship it picks up it's bright blue feet in a slow, dignified dance. The brighter blue the feet, the more desired he is by the ladies.



I made this picture on one of the most dangerous roads in South America, near La Nariz del Diablo (The Devil's Nose), a slope of nearly solid rock in the Andes Mountains, no less intimidating than the devil's nose itself. The hair-raising descent on the rocky dirt road was enough to make even the toughest stomach tumble. The people of the Andes amazed me with their audacious farming techniques and ability to literally live in the clouds.

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