

LAKE OF THE OZARKS BUSINESS JOURNAL

ANNUAL MAY GOLF ISSUE

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Top Guns

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Lake Ozark initiates new aldermen

by Monica Vincent

On April 4th, 389 residents of the city of Lake Ozark voted to replace all three of their respective aldermen who were up for re-election.

From Ward I, Donald Langley, Jr. edged out incumbent Steve Dalton with 55% of the vote.

Ward II saw incumbent Jim Elkin defeated by a margin of 58% from newcomer Johnnie Franzekos, while Ward III elected Jeff Van Donsel by a margin of 62% over long time alderman Paul Garrison.

On Tuesday, April 11th, all three electees were installed at the city's Board of Aldermen meeting. The departing aldermen were presented with plaques and a thank you of service by Mayor Sale.

Don Langley has owned a successful local lawn care business for the past 10 years and has served on boards and committees for various organizations. He and his wife have lived in Lake Ozark for the last 16 years.

Said Langley, "I'd like to see more development for tax revenue, and would like to see issues addressed such as roads, and updating of sewer and water lines."

Johnnie Franzekos retired from the Kansas City, MO fire department as a Captain after 32 years of service. He has lived in

Lake Ozark for approximately one and a half years, and has been vacationing here since 1959.

Said Franzekos, "Some of the neighbors asked me to get involved after making me trustee of Beacon Hill Home Association. I really want to take it all in right now and see what the people I represent want me to do."

Jeff Van Donsel was born in Camdenton, and raised in Kansas City, Kansas but continued to vacation here every weekend. He retired in 2001 from Fairbanks Morse Pump Corporation after 30 years.

That same year Van Donsel and his wife moved to Lake Ozark and bought Rockwood Resort Motel.

Said Van Donsel, "I think the most important issue is future development with controlled growth and the ability to increase the tax base through that development. We need minimum standards in code enforcement to clean up the city, and we need to improve the political atmosphere to get people involved and supporting the city."

The new aldermen will be jumping right into the middle of big changes Lake Ozark is looking to initiate. Among them, a utility rate restructuring, the extension of water and sewer

into North Shore, a new interchange between the community bridge and Hwy 54, the residential and commercial development of approximately 2,000 acres of interior land, and the controversial Vision 20 structural and financial growth plan for Lake Ozark.

The departing aldermen had begun the meeting with an approval of bills and discussion of old business, at which point Alderman Garrison suggested that some of the aforementioned topics were old business and should be decided before the new members were installed.

Garrison also took issue with the March 28th appointment of his replacement, Van Donsel, to a 4 year term on the city's new TIF Commission. Garrison reminded Mayor Sale of his refusal to appoint aldermen to the commission in order to avoid political bias. Mayor Sale dismissed his arguments and the installation of the new aldermen continued.

City Administrator Clark suggested that any discussion on the new volumetric utility rate schedule be tabled until the new aldermen could "get their feet wet" and update themselves on the details.

Clark gave an update on the proposed exchange route saying there was "a better than 50%

chance we will get it", but that there were "a couple of federal agencies holding up progress."

He reiterated that MODOT is still in favor of the project. "FERC and the Federal Department of Transportation are requiring an environmental impact study which would take a year to complete, but could be done in conjunction with the project itself."

The cost of the environmental study alone would be over \$500,000, and without the availability of any type of grant or federal assistance, the developer, George Stanton is looking for ways to pay for it.

Adding to his financial burden, Clark explained that, "In the beginning, Ron Armitage was going to join in the costs of the road and lateral sewer and water lines with George Stanton. However he has no title to his property yet." Clark said they would have more details by June 1st.

In other business, City Planner Bill Bolin stated that new construction permits for the first quarter had topped \$4 million dollars, up from \$3.8 million for the first quarter of 2005. Bolin said that approximately 90% of the building is residential versus approximately 10% commercial.

The total amount of new construction for 2005 reached \$13 million. ■



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Letters to the Editor

Dear Editor:

The financial interests of Missouri utilities are in direct opposition to the interests of the people of the state. This was a key point brought out at the recent Energy Efficiency Round-table hosted by the Missouri Public Service Commission.

Electric/gas utilities must maintain or increase sales in order to maintain profits. An

energy efficiency program which significantly reduced demand could mean financial ruin, especially for the rural electric cooperatives.

People need adequate, dependable electricity which can be produced and distributed without excessive damage to our health. These needs will almost always be better served by improving efficiency rather than by increasing consumption.

We must allow utilities to maintain revenue while sales decline. Unless we find a way to align the interests of the utilities with the interests of the people,

EDITORIAL

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

— THOMAS JEFFERSON, 1786

Gas and its meteoric rise

What exactly is to blame for the skyrocketing gas prices at the pumps? You could ask ten different experts and would get ten answers. In reality, it is a combination of factors. Here are some:

Oil company consolidation—fewer oil companies results in less competition. Let's face it, companies are in the business of moneymaking, and oil is no different. Exxon-Mobil has been breaking all the records with profits in the billions of dollars each quarter. Our government allowed these mergers and acquisitions to happen, resulting in global, all-powerful oil companies.

No new refineries—accidents, storms, age, all have reduced the number of operating refineries. Last year, Katrina took out a number of vital refineries for an extended period of time. And, there have been no new refineries built for thirty years or so.

Federal regulations — oil companies are scrambling to replace MTBE, a hazardous ingredient in gasoline with ethanol. Ethanol is cleaner, but supplies are limited right now, and producers are rushing to catch up. Ethanol must be shipped by rail or truck, it absorbs moisture so cannot be sent via pipeline like gasoline.

State and local regulations — almost every state and many major cities have their own specific "recipe" for gasoline. Frustrating suppliers is the glaring fact that often gasoline produced in a state cannot be sold there due to formulation regula-

tions. If the government would establish a nation-wide gasoline "standard" formulation, prices would drop.

Investment Speculation—with so much money to be made in the market through the purchase of oil futures, the barrel prices for futures is extremely sensitive to outside influences, like war, political instability and artificial limits on supply.

Foreign demand — emerging countries like China, Russia, Japan, Taiwan and others are demanding more and more oil to feed the growing number of cars in their nations. Also, remember products like nylon and plastics demand oil as a base material. Our disposable lifestyle is catching on in other countries, and the materials that make up the mass-consumption model are plastics and synthetics.

Domestic demand — demand in the U.S. is higher than ever. The years of the fuel-efficient cars and trucks seem to be over. Automakers are giving buyers what they want—faster, bigger, more luxurious, apparently oblivious to gas prices. And, buyers are snapping them up and seem to show no desire to do otherwise. And, regardless— they don't seem to be slowing down any, people are driving just as fast and as far, indifferent to the gas prices.

To be sure, there are other reasons as well, and most of them can be filed under one of the categories above. But knowing why gas prices are high isn't enough. The real question is: What can be done about it?

Slow down. Eliminate unnecessary trips. Tune up your vehicle and inflate the tires to their correct pressure. Wash and wax your vehicle (reduces drag). Consider trading for a more fuel-efficient model. If demand decreases so will the prices.

On a broader level, we can ask our federal legislators to standardize emission level requirements and gas formulations. Ease the requirements on new refinery construction. Open more federal lands to oil exploration. Reduce or eliminate the federal tax on gasoline to the consumer. Subsidize American oil exploration. Reward automakers and consumers for producing and buying fuel-efficient or alternative fuel vehicles. Penalize the same for producing and buying gas-guzzling or high performance vehicles. Fund more research into alternative energy sources.

If you want to see price relief, make your voice heard. Or just wait. Perhaps gas prices will come down on their own.

But don't hold your breath. There is no incentive for oil companies to build additional refineries. They are enjoying the situation as it stands. Why increase U.S. inventory levels?

The only ones that benefit from lower prices are the consumers. And they don't matter because with billions in revenues, the oil companies have big, fat wallets with which to fund their massive lobbies in state and local governments. The loudest voice is the one that is heard in Washington—and folks, money talks. ■ *Editor*

we will continue to get lip-service about energy efficiency along with unnecessary growth in generating capacity and the resulting health and financial costs.

When we have de-coupled utility profits from sales so that utilities can whole-heartedly support efficiency measures we should move forward quickly on three priorities: (1) a state-wide building code emphasizing energy efficiency, (2) time-of-use pricing which reflects true cost especially during periods of peak demand and (3) rate structures which bill higher usage at significantly higher rates.

The single most powerful thing we can do to reduce energy demand is to stop building energy-wasting structures. Governor Blunt's Energy Task Force recognized the importance of improved building codes at a recent hearing. Its recommendation will probably be for a state-wide standard approved by local vote rather than a mandatory state-wide code but even that would be a step in the right direction.

Increased generating capacity is primarily required due to very short periods of high peak demand during the summer.

Appropriately higher prices at these times would give consumers incentives to cut back. It would also allow utilities to reduce expensive spot-market purchases and delay the need to construct expensive new plants.

Most Missouri utilities structure rates to reward higher usage with lower prices. This system was called "up-side-down" by one of the experts at the PSC Round-table. Utilities with aggressive energy conservation/efficiency programs have several tiers with much higher rates for higher usage. This type

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There's a new Chevrolet dealer in Versailles

by Michael Gillespie

Chuck McGrew ran an agribusiness service in west central Illinois when opportunity knocked earlier this year. Long time friend, James Cadle III, had owned a tractor store across the road, as well as a GM dealership. Cadle asked McGrew if he'd be interested in looking at another business venture, this one near Lake of the Ozarks.

Cadle informed McGrew that Jim Dornan Chevrolet, which had operated in Versailles since 1984, was up for sale due to the death of its namesake owner. Cadle, though retired, was looking for a partner to purchase the business with him and operate it on a day-to-day basis. "We and the GM people met with Mrs. Dornan," recalls McGrew. "We worked with her and got an agreement. We closed on it on March 21, 2006. Now it's Cadle-McGrew Chevrolet. We're all Chevy. Everything from the little Aveo to the Corvettes."

Like a lot of folks in the Midwest, McGrew was familiar with

the lake and had considered the possibility of living here someday. "I had vacation homes here," says the soft spoken McGrew. Having raised two sons, Chuck and his wife, June, had been thinking about making a move to the lake, though not necessarily to buy a car dealership. June works with interior design and decorating. "Actually," laughs Chuck, "she was the one who was supposed to come down here and get a job, it wasn't supposed to be me."

McGrew finds that running a dealership is not so far removed from his previous work. "As far as before," he says, "I worked very, very closely with a customer base. If you provide good products, you provide a willingness to listen and work with the customer, you provide service after the sale, a majority of the people will respect you and come back because you've treated them the way they should be treated — fairly and honestly. I've always felt people respect being treated that way."

"My goal is to keep every-

body satisfied, whether it's the service or the sales, and to let the customers know that it follows clear through to the owner. They see me when they walk in. They go right by my office. I let them know who I am. I'm not the one out there doing the daily sales, but I'll be there to help support them."

Cadle-McGrew Chevrolet has a staff of about fifteen. "There's been some changes and some people added," reports McGrew. "But as a whole we had a good staff [at the onset], and we're in the process of adding another salesman and another technician."

"GM's got a system set up — you have a lot of onsite training now over satellite. With the new electronics, our technicians can stay up to date. It's not only the technicians, but the managers and the sales force. You actually communicate between the class and the instructor. It's very impressive."

"Our facility is about five years old, so it's an excellent facility, good location, easy

access. We're real pleased with that. We're always looking for any little detail that we can improve on. With GM it's more that you represent their products correctly." Though living elsewhere in retirement, co-owner James Cadle is very much a part of the picture. He's a Corvette enthusiast," says McGrew. "He's raced Corvettes since his early years" slalom racing, time racing. "When the new models came out he was always ready to purchase one and keep up with the other Corvette enthusiasts out there. He's looking forward to staying in contact with a lot of Corvette enthusiasts that we'll be working with. And he will travel back every six or eight weeks. With the internet and e-mail I can stay in contact with him and let him know how the daily operations are going."

As far as sales incentives go, McGrew says that GM has down payment assistance and trade-in allowance of up to \$1,500. And the dealership is willing to work with those who may have credit problems. "The way we

look at it," says McGrew, "if somebody comes in, and for one reason or another their credit score is low, if they've got a job and they show that they can work with a certain amount of money a month, we've got options that help them get into a vehicle that they can afford. The interest rate will be higher, but if you're going to work, you have to have a vehicle. It's an area that there was a need for, and we're making steps to help provide that as another service."

Chuck McGrew says he is anxious for his dealership to gain a reputation as a business that folks can feel good about. "That's the message we're trying to get out," says Chuck McGrew. "I may want it to happen overnight, but I know it's going to take a little time for everyone to get settled in to know us and find out what we've got to offer." Cadle-McGrew Chevrolet is located at Highway 5 and 52, in Versailles.



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Second home sales drive local market

By Michael Gillespie

The sale of second homes in the lake area market is estimated to be about 25 percent greater than the national average. In a recent report issued by the National Association of Realtors, some 40 percent of existing home sales nationally fall into the category of second home purchases.

"There's a tremendous influx of people retiring to Lake of the Ozarks," says Mike Terry, broker/president of Community Real Estate. "But the biggest market is still the second home buyer. I would say 65 to 70 percent are second home buyers. In the next two weeks, we're closing on about eight of them, and all of those are second home buyers."

Tim Tabor, owner/broker at Al Elam Company, Realtors, estimates 65 percent of his sales are second homes.

Bobbi Bash, owner of Bobbi Bash Realty, reports that "everything we've sold since the first of the year has been second homes."

Nationally, 28 percent of all homes purchased in 2005 were bought for investment purposes. In the lake area, most homes are purchased for family use.

According to Mike Terry, lower priced condominiums are more likely to be purchased for the investment factor. "You're seeing a combination of uses in some of the condos being bought," he says. "They can rent them out if they're not here, but that's more on the lower end product. With the pricing now on so many of the properties, a lot of the people are just buying those and keeping it for themselves. They may put two or three hundred thousand dollars on a nice condo someplace, and they don't want to rent that out. They want to keep those more private for themselves."

Tim Tabor finds that while many of his clients want a second home for personal use, there are those who are also wanting to realize some return on their investment. "We've got a property management company here," says Tabor. "We're presently

managing around seventy properties. Those are on nightly rentals. Those owners bought it both for their enjoyment and from the investment standpoint. But even for the people that don't put their homes on the rental program, one of the reasons for purchasing is they consider it a safe investment. They see the appreciation of property values, and they're looking long term. A lot of them are looking to retire here; they are buying homes and enjoying them as second homes now and eventually plan on moving down here. So it's both for recreation and investment."

Changes in tax laws, starting in 1997, made it more lucrative to purchase second homes. The changes have allowed married couples who have lived in their primary residence for two of the last five years, to exempt up to half a million dollars from capital gains taxes when they sell the home. Prior to that, the only way to avoid paying capital gains tax on real estate was to purchase a more expensive home. Now, many are taking advantage of the change to buy smaller primary homes, and use the left over profit to purchase a second home. "That's helped us a lot," says Bobbi Bash. "Absolutely."

According to local realtors, it's hard to state the average price of second homes in the area. "It's one end or the other," says Bash. "Anything in the \$500,000 to \$600,000 range goes right away, because there is very little inventory in that price range. And then if it's \$200,000 or under, whether it's a condo or what, that seems to go. There's several million dollar houses that have sold since the first of the year. And there's so many million dollar houses that are on the market, it's unbelievable."

Tim Tabor recently sold a home for \$2.3 million. "The people that owned it had it as a primary home," he says. "The people that bought it are going to use it as a secondary residence."

"You can find condos out there in the eighty or ninety thousand dollar range — what

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Second home sales

continued from previous page
we call an entry level, for first-time buyers or people that are on a limited budget," says Mike Terry. "But it's pretty tough to find any new condo development around the lake — if they're in a good area and a nice development — for under \$180,000 to \$200,000."

As to single-family second homes, Terry says: "It's getting really tough to find anything that most people want in that four or five hundred thousand dollar range. What we're seeing is a lot of people who want to be in a more controlled area. They're accustomed to seeing that in their homes in the cities. It doesn't mean that there are not some nicer homes for lesser money, but a lot of times they are not in an area where they are controlled by a homeowners association. You're not sure what might end up next door to you."

Second home buyers in the lake area tend to be in the over 40 age group. "A lot of them are in that group," says Terry. "And what you're seeing, too, are a lot of peo-

ple moving up. They may have come into the area and bought their first small house or their first small condo, and then they've moved up to a larger condo, and then they decide it's time they want to graduate to a house; they just like the lake area."

"They are all strong entrepreneur type people," says Bobbi Bash. "Some of them have a couple of houses in different places."

Tim Tabor adds that most second home buyers are the owners of their own businesses, "or they certainly have good jobs with good companies." Tabor says that many of them are grandparents. "They buy homes here just to keep their families together," he says. "On weekends this is where the family meets. Maybe they all live in St. Louis, but they don't see each other that much because everybody is busy with their own jobs and demands, but during the summer, on weekends, they meet down here. There are a lot of retired people who buy homes just for that reason, just a place for their family to get away."

Nearly all area realtors agree that the majority of second home buyers come from the surrounding prairie states. "If you would look at a clock," says Mike Terry, "they're going come from an area of from nine o'clock to three o'clock, which means that they're coming from western Missouri, Kansas, up through Iowa, Illinois. We don't get quite as many people coming up from the Springfield area or the Arkansas area or places like that. We get a bulk of our business from the other direction. Most of them are a three- to five-hour drive, so they can leave on a Friday afternoon and they can be down here by eight-thirty or nine, and they're fine."

"We're starting to see a lot of the people come in from both coasts, and they're just amazed at what they can get for the money here that they can't even touch in those areas. Even though we've seen escalated prices, we're still one of the best values in the country. And if they start seeing friends or associates that bought in Florida or Arizona and see what those property values have escalated to, they hear of Lake of the Ozarks and say this is a great deal down here because of the values." ■



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Something's fishy at Sycamore Creek Golf Club

by Michael Gillespie

As area golf courses go, Sycamore Creek is about average in size. The eighteen-hole, par 72 course measures 6,255 yards off the back tee. But there is something really unique about the place. The water hazards on several of the holes aren't just for aesthetics. Slice a ball into one of those, and you're likely to stir up a frenzy of activity from thousands of fingerling game fish. Sycamore Creek is more than a golf course; it's also Osage Catfisheries — a long established fish hatchery.

"We raise crappie, bass, red ear, hybrid bluegill, catfish, and many species of fish that people are not really aware of," says Jim Kahrs, founder of the family-run business. "We even raise common carp as forage fish for Bass Pro Shops, and we supply many of the trophy fish for them. Most of those larger predator fish at Bass Pro came from our operation here. Some of the predator fish have to have life fish to eat, so we supply the carp fingerlings that the predator fish can cap-

ture."

Osage Catfisheries began in 1953, when Kahrs purchased a minnow hatchery on thirteen acres of land that straddled Harper Hollow along Nichols Road. Kahrs had studied premed at Washington University after service in World War Two, and then transferred to Oregon State University, where he took up fisheries and wildlife, and zoology. Upon completion he returned to Missouri and began working for the Charles Pfizer Company, selling antibiotics and vitamins to the feed industry.

"The hatchery was mainly a labor of mistakes and errors," Kahrs recalls. "But it was the thing that kept our ribs apart at the time — the sale of minnows to the resorts and fishing camps around the lake. That was the impetus of the business in the first place. That's what opened our eyes to the opportunities. As that progressed we found that if we were going to survive we were going to have to get involved in something else."

While a student at Oregon

State, Kahrs had written a paper on catfish production — something virtually unknown in the Pacific Northwest. But now, back in Missouri, it seemed a very plausible endeavor.

"In 1954 I started playing with the idea of getting involved in raising catfish commercially," says Kahrs. He planned to sell them to farmers who had ponds. But there was a considerable obstacle in the way. The Missouri

Department of Conservation had its own hatchery operation, and it supplied breeding fish for free.

"We were told by the chief of fisheries of the state of Missouri that we would never be successful," says Kahrs. "that's sort of an impetus to spur you on into what you intend to do."

"It was tough, believe me. We continued with the minnow production. I worked in the winter

time at other things. I had to go out and hold meetings with farm groups to say, "Hey, look. Here's some opportunities to utilize this water for other purposes than recreation." Kahrs would remind the farmers that if they stocked fish from the state hatchery, by state regulations they had to allow anyone to fish on their lakes.

"We knew we had to compete with the Conservation Department. We had to get involved with other species such as bass and blue gill, and so we began producing those to compliment the total arrangement of fish that were normally used in stocking procedures."

As the years progressed, other changes occurred. The hatchery expanded to the banks of the Osage River, near the town of Bagnell. "Our operation there is from the highway to the river, off of V-Road," says Kahrs. "That's where we started in the 60s. Then we have another farm over at the very end of D-Road. Actually, the two farms are across the river

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The green on number nine at Sycamore Creek

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Something's fishy

continued from page 6
from one another. We lost a farm to flooding in 1986, but our levees have all been raised above the level of that flood, so that we don't experience that anymore."

Kahrs, a congenial man with strongly held beliefs, reflects on how certain chance encounters often influence the rest of our lives. "My major encounter," he says, "was when Charles Black, the husband of Shirley Temple

Black, called one day in 1971 and asked if I would be interested in a two-year project in Yugoslavia.

"He heard about me from somebody in Kansas. He and his wife came here and we walked on the pond banks at Bagnell, and we walked on the pond banks here, and we had dinner for a couple of nights over at Tan-Tar-A, and it became a long and thriving friendship."

The project involved going to

Yugoslavia for two years and designing a hatchery for the Yugoslav government, and providing the root fish — the fries, fingerlings — to make it function.

"I said yes, I would be interested, and that was a very successful operation," Kahrs recalls. "We did some very unusual things. We had the whole belly of a 707 on two occasions, taking fish and equipment over there. It was the beginning of our international business."

At about the same time, Kahrs and his family began raising paddlefish. "It was said we could never do this because these fish were riverine type fish, and would never work in a pond, but we've proven that a fallacy as well.

"We raise them for caviar and flesh. It's great stuff. We've got the University of Missouri involved in this now, and we've got some really exciting things going on because Missouri can really become the caviar capital of the world with paddlefish. We have the wherewithal to do it. We have many thousands of fish stocked out in private waters that are reaching maturity. It's a long-term situation; they require



Catfish struggle against a net barrier in an outdoor tank.

seven to eight years before they reach sexual maturity and the development of eggs. That's where the higher value is.

"We're trying to develop now a value-added situation with the paddlefish with the use of everything, including the rostrum, the nose, the cartilaginous material, as well as the skin. Those are all possible sources of additional revenue. They will be used in medicines, both in veterinary medicine as well as potentially in human medicine.

"In 1987, my wife and I were asked if we would be interested in participating in an aquacul-

ture program in China. So we went over there. While we were there I met a professor, and he found that we were working with paddlefish, and we became immediate friends. Since then, he's been over here on several occasions and paddlefish have become very important in China. In 1989 we shipped our first paddlefish over there — as fries. We learned that wasn't a very successful way to ship them. So we ship them now as fertilized eggs. They're about four days old, and they hatch either in route, or in the next three weeks. *cont. page 10*



A 50+ lb. paddlefish swims around an indoor tank at the fishery.

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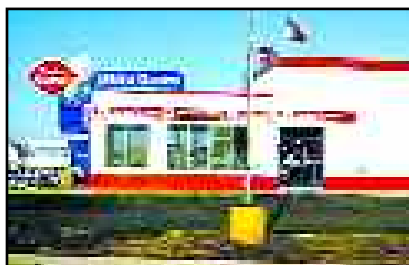


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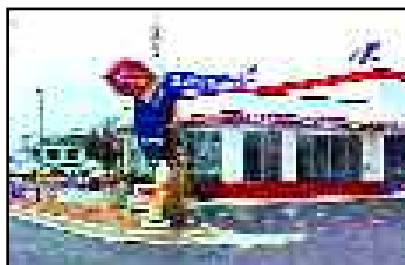
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THE CHRISTENSEN TEAM

Frank Christenesen, Mike Christensen, Michele Stichler, Kathy Wise and Brian Lutes

Something's fishy

continued from page 8

"We do not dress fish or process any fish at all, except when we take the paddlefish for caviar. We ship live fish. I told my son that we would never get into the business of trying to sell to a

processor. But when we get into the large-scale operation of paddlefish growing for caviar, which is about two or three years away, then we're going to have to build a facility that will enable us to process large quantities of pad-

dlefish flesh and caviar."

Yes, but how did all of this grow into a golf course?

"That was our own idea," says Kahrs. "My family all played golf. We started building the golf course in 1993. We did have some help on the front nine from Jim Lewis. Jim was with Tan-Tar-A for many years as the man in charge of all their golf courses.



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These outdoor tanks line the impoundment at Osage Catfisheries

And the back nine was designed and built by my son, Peter, from scratch.

"My daughter-in-law is the general manager of the course. She does a great job. Her brother is the club pro and he's very good.

"It's an interesting course. It's really not that long, it's a little tight. If you can play this course well, you can play any course well. We have what we think are the best greens in the area, and we attribute some of that to the fact that we're using the effluent of the fish hatchery on the greens. The fertility that's in the water empowers the grass.

"We've been voted the best course at the lake for seven years in a row by the reader's choice in the local paper. It's not one of these courses where you go hit it one way, and then back the other way, and then back the other way. This course meanders around the fish ponds and up through the woods. In fact the back nine has a cart path that's

two-and-a-half miles long.

"We have lots of dogwoods and redbuds. It's not one of these things that you just go out and spray the ball around. You have to use your head, and use different clubs, and it's a fun course to play, and to enjoy the beauty of the valley and the water here.

"The course has done okay. It's not made us rich. The additional courses that have come to the area over the years have cut the pie thinner and thinner and makes it more difficult. But we're doing okay and we're excited about the future opportunities. We hope we've been a credit to the community for the many years we've been here."

Looking back over those years, Jim Kahrs takes understandable pride in what the family has accomplished. "It's been fun," he says. "We're really involved in trying to maintain the beauty and the integrity of the property we have. I'm a concerned person. I just want to make sure it stays that way." ■

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LAKE STORIES *With Michael Gillespie*

"Bagnell" -the town that won't give up

by Michael Gillespie
BAGNELL

Imagine that Bagnell Dam were being built today. Do you think it would be named "Bagnell" Dam? Not likely. It would probably get a corporate name, or the name of some political / historical personage. But in 1931, when the dam was completed, our grandparents' generation had no problem with naming the unimpressive structure after the nearest town, the village of Bagnell.

The town was platted in 1883 by William Bagnell. He was expecting big things. The Jefferson City, Lebanon, and Southwestern railroad was a-building southward. The railroad was expected to bridge the Osage River at Bagnell's townsite and continue on through Lebanon and...glory. (Railroads of the day were always a bit vague about their final terminus.)

Bill Bagnell was ready for them. He owned the property where the line was staked. He granted the railroad its right-of-

way, in exchange for a grading contract. In due time the railroad came — and stopped. There would be no bridge over the river, no connection with the great southwest, not even a line to Lebanon. The JCL&SW became a dead-end branch line of the Missouri Pacific — a long spur extending from Jefferson City, through Eldon, to Bagnell. But a spur with a purpose, nonetheless.

It must have occurred to the railroad officials in St. Louis that the town of Bagnell, situated on the banks of the Osage River, would serve the company well as a shipping point for railroad ties. In the latter part of the nineteenth century, the forests along the Osage, Niangua, and Grand Glaze Rivers produced the wood for tens of thousands of railroad ties. These ties were formed into rafts and floated downriver to Osage City, near the mouth of the Osage. There, they were loaded onto rail cars and shipped throughout the region. But a river / rail terminus at Bagnell would shorten the journey for the tie

rafts by 75 miles and spare the raftsmen as much as three weeks of backbreaking effort. Soon the landing at Bagnell became a hub of activity and the center of a thriving business. As many as 30,000 hardwood ties were stockpiled on the Bagnell wharf at any given time for trans-shipment by rail. For the next three decades, Bagnell, Missouri, was known as the 'tie loading capital of the world.'

And although the railroad never ventured beyond the river, a highway did. From the 1880s through the 1930s, Bagnell was the site of a busy ferryboat operation. The old wagon road, a precursor of Highway 54, followed today's V and D roads down through the Osage valley.

Then came the big lake project. Starting as early as 1912, and continuing in fits and spurts through the 1920s, the endeavor finally came to fruition in 1929-31. Although it would mean an end to tie rafting, the influx of dam workers sent the town's economy booming. Incorporat-

ing in 1926, Bagnell could boast of a bank, a post office, a telephone system, general stores, a drug store, cafes, a butcher shop, gas stations, and even a movie hall.

Then things changed. Highway 54 was routed over the dam, putting an end to the ferry operation. In 1931, the town virtually was destroyed by three separate fires. In 1934, the school board decided against replacing the high school at Bagnell, and instead built the new School of the Osage across the river in Lake Ozark. In 1943, a tremendous flood wiped out much of Bagnell's rebuilt business district. In 1954, the railroad line was abandoned. It seemed as though, in the midst of a burgeoning tourist industry, Bagnell was destined to fade away.

Today the village of Bagnell still exists, though quite literally off the beaten path. It's collection of a few modest homes runs up a steep hillside that once was a busy commercial district. Though the depot is gone, the old railroad bed can still be seen angling through a tangle of vines and scrub trees. The place is out of site

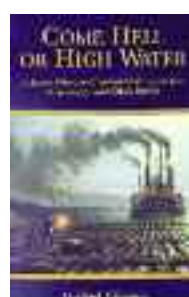
for most tourists, and largely out of mind.

But three miles upstream, around Brockman Bend, the Lake of the Ozarks spreads its deep blue waters past mega-developments undreamed of a few decades ago. It all begins, figuratively and literally, at Bagnell Dam. That's "Bagnell" Dam, mind you. Named for a town that has never quite given up. ■

Historian and tour guide Michael Gillespie is the author of "Wild River, Wooden Boats" and "Come Hell or High Water: A Lively History of



Michael Gillespie



Steamboating". He has also penned dozens of magazine articles. Both of his books are available online at Amazon.com and Barnes and Noble.com.



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2006 Cherokee fly-in June 16-18 at Grand Glaize Airport

by Alison Schneider

Grand Glaize Airport will be buzzing when, for the third consecutive year, hundreds of owners of Piper Cherokee airplanes will be flying their aircraft into Osage Beach on June 16-18. Osage Beach city staff and members of the flying community are gearing up to make this fly-in even more successful than the two previous years' events.

Last year over a 100 aircraft landed at Grand Glaize filled with families anxiously anticipating a weekend of fun at the Lake of the Ozarks and pilots anxious to look over each other's aircrafts. This year, the expected count of participating aircraft is nearer to 200. So the big question is: What is a "Cherokee"?

"Cherokee" is the more common name for Piper Aviation's PA-28 family of aircraft. It's an all-metal, unpressurized single-engine four-seater plane with non-retractable landing gear. It's comparable to the Cessna 172 in size and ease of operation and affordability. All Cherokees have a single door on the co-pilot side, which is entered by walking on

the wing. The wings are distinctively low (on the bottom side of the plane) and they also have a tricycle landing gear setup, a little more forgiving for landing.

The lower-end Cherokees are popular for training purposes, but private pilots enjoy them so much they end up staying with them and upgrading to the higher end models as soon as they can. According to Jim Morris, retired commercial airline captain from several airlines and former Air Force "hurricane hunter", "the Cherokee is great for families – it's a fixed gear setup, has a big enough engine to enable a decent cross-country trip time, and is easy to operate. It's really become one of the most likely choices for a family airplane".

The original Cherokees were the Cherokee 150 and 160 models which started production in 1961. The number designation refers to the horsepower of the plane. The current Warrior model is the descendent of the Cherokee 150. In 1962 Piper added the Cherokee 180, and the extra power made it practical to fly with all four seats filled, which



New Piper Aircraft's "Warrior III"

is why this model remains so popular on the used-airplane market. The current Archer model is the descendent of the Cherokee 180. Piper continued to expand the line rapidly: introducing the even more powerful Cherokee 235 in 1962 and the 140 model in 1964. The 140 was designed for training and typically shipped with only two seats at first, filling in a much needed option for the beginner pilot. Over the years, they introduced models which provided more power, faster flying speeds and a

five seat option along with other innovations and upgrades to make flying both easier and safer for pilots and their families. In the 1970's, Piper began naming their planes differently, instead of just numbers, they gave them monikers like "Warrior", "Charger" and "Pathfinder", none of which changed the quality and popularity of the Cherokee models. Unfortunately, the original Piper Aircraft company declared bankruptcy in 1991 but from the ashes rose the "New Piper Aircraft" company in 1995. The new

company currently produces three Cherokee models; the 160 horsepower Warrior III, the 180 horsepower Archer III, and the 200 horsepower, Arrow, which also comes in a turbocharged version. The Arrow model also features retractable landing gear. Among the other innovations and integrations over the years, all models are now available with Avidyne FlightMax glass cockpits that feature electronic instrument displays. A relatively recent development, glass cockpits are highly sought-after upgrades from traditional cockpits. Where a traditional cockpit relies on numerous mechanical gauges to display information, a glass cockpit utilizes a few computer-controlled displays that can be adjusted to display flight information as needed. This simplifies the cockpit enormously and allows the pilot to focus on the flight information he or she needs.

"What turns this year's event into a major aviation happening is that Phil Boyer, the President of AOPA (Aircraft Owners and

continued on page 18

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The Internet Aquos. It's a bundle of a 32 or 37" LCD TV and a PC. It's almost something for everyone. So far only released in Japan, it comes with a TV-sized screen, but alas is only HDTV ready. The high definition tuner included with the PC is good, but

the machine doesn't come with a HD DVD player or burner. And, instead of Windows Media Center Edition (which would make sense), the unit only ships with XP. Hopefully by the time it reaches the states they will have corrected these shortcomings. ■

The Cooler Cruiser



Got golf? Need beer? Here's just the thing for running beer out to a thirsty lawn mower, man in the field, golfer— whomever. The Cooler Cruiser, at \$1,995 is a bit spendy, but hey— it's got

macho written all over it. Not particularly technologically looking, the detachable full-sized 54 quart Coleman cooler strapped to it sports a cushioned top for the bumpy trails. ■

Motorola RAZR



The V3c Motorola RAZR phones that are so popular get one more nod thanks to Verizon breaking down and allowing file transfers via Bluetooth. The new functionality requires a firmware update from your dealer, but once done the phone will allow you to connect it directly to your PC, transferring your multimedia files for playback on the road. ■

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snack and converse while in the water. Two removable containers allow for chilled brewskis-- or whatever. The table can also accommodate a sun-shading umbrella. The thing weighs 90 pounds, but don't worry, it's made of insulating polyurethane that not only makes it unsinkable, but keeps those beers ice cold at the same time. Can also be placed poolside for use. No price listed. Call 1-866-257-7787 for ordering information. ■

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2006 Cherokee fly-in June 16-18

continued from page 14

Pilots Association), will be the keynote speaker at the Saturday night banquet" said Carolyn Morris, a member of the state's Aviation Advisory Committee. Boyer leads the largest and one of the most influential civil aviation organizations in the world, with over 450,000 members representing more than two-thirds

Airport in Osage Beach. Pride of ownership really shows with these planes – and to a flying enthusiast there is nothing much better than checking out the planes, looking over a new paint job or seeing their buddy's new GPS in action. In addition, all the Piper Cherokee aircraft are judged on Saturday with category awards presented on Saturday

about the great places they've visited when they return home. As one pilot put it "a mile of highway takes you a mile down the road – while a mile of runway will take you anywhere you want to go."

Economically, it's a benefit for the entire Lake area as well. Last year, Osage Beach fuel sales alone doubled that of the



A view from above during the 2005 Cherokee fly-in at Grand Glaize. Note the line of planes.

of all certificated pilots in the United States.

"To have Phil Boyer speak at an aviation event at the lake is a real coup for the Piper Cherokee owners and a decided bonus for any pilot who wants to hear what he has to say about the state of General Aviation today," she said.

While the fly-in is officially scheduled for Friday, Saturday and Sunday, many pilots are planning to extend their stay by arriving on Thursday and not departing until Monday, with some even staying longer for a family vacation. A full weekend of activities are planned beginning with a Friday night "hangar party" sponsored by the Lake of the Ozarks Chapter of the Missouri Pilots Association. On Saturday, Tan Tar A resort is the place for seminars focusing on aviation maintenance and safety are conducted and more than 20 exhibitors will be displaying their products and innovations for the pilots to look over.

Of course, a main part of a fly-in is getting a look at other planes "up close and personal", and this scrutiny will be going on all weekend at the Grand Glaize

evening at the banquet. On Sunday morning, the departing pilots are treated to a continental breakfast in the terminal compliments of the Friends of Grand Glaize Airport.

"This is truly an aviation-related community happening," said Airport Manager, Phil Phillips. "We have volunteers from City Staff, the Lake Area Chamber of Commerce, pilots, and residents who just want to make sure that this event runs smoothly. This airport's location makes it an ideal destination for fly-ins. Last year we had pilots from New Jersey and the state of Washington who flew into Grand Glaize," he said.

It's undisputable that private pilots and small airplane travel greatly widen the appeal of the Lake area. A trip from Chicago or Dallas, for example takes about 10 hours to drive, with several pit stops along the way, whereas the same trip to the Lake takes about 4 hours in a small plane such as the Cherokee. This greatly expands the geographic pull of the Lake of the Ozarks, taking it from a primarily Midwest appeal to more of a national destination – and pilots love to share stories

amount sold over the biggest weekend of the year per annum – 4th of July weekend, to be exact. "Considering all monies anticipated to be spent by attendees, the economic impact will be over \$4 million to the area over the course of the three day event" says Jim Morris "it's huge both for the area and for flying enthusiasts alike". That's a big impact in a shoulder season of any resort community.

Grand Glaize airport and the MOPA (Missouri Pilots Association) are working to attract more of this type of gathering. "We've already got the Cherokee Fly-In event planners pretty much con-



Cherokee planes line the runway at the 2005 event.

The Al Elam Column

With Tim Tabor

Finding The Value Of Your Home

Recently a homeowner wanted to know the value of her home.

The most common reason people want to know is because they are thinking of selling, but there are other reasons. • Perhaps you are being relocated and your company intends to assist you. • Maybe you're thinking of a refinance. • You may be intending to deed a portion of the property to a family member and need to place a value on it. • The list goes on and on.

There are all kinds of reasons you may want to know your home's potential sales price. The two main methods of obtaining this information is through an appraisal service or through a real estate professional.

Appraisals are not always necessary. Appraisers define market value differently than real estate agents do. Appraisers focus on recent closed and pending sales. • In short, they are looking backward to use data they can document. An agent is looking to the future, taking into account comparable sales, pending sales, listed prices, the market, average sales time, and available inventory, in order to predict a future selling price. This is what is commonly known as a Competitive Market Analysis.

For that reason, a qualified local real estate agent will generally outperform appraisers in anticipating the near-future market price of a particular home. Agents know what the market is like right now. • They know if the

market is up or down. • They know how your home will compare to other similar homes in the area. • They can look in the Multiple Listing Service and see what has sold but not yet closed.

Real Estate agents have the expertise to know what your home is worth and they are willing to share that knowledge with you for free. If you need an agent at some point down the road, then you give them a call and give them an opportunity to tell you what they can do. • That's all they want in exchange for this free service...and most perform this service very well.

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



Tim Tabor

vinced that this is a great place for an annual visit – now we are working on getting other similar groups to join the party" says Jim. "The overall economic boon to the area could be huge – through lodging, dining, leisure activities, shopping – and of course – refueling the planes for the return journey". Business

conventions and family vacations might rule the area's resort business now, but the fly-ins could become much more common, if Jim and Carolyn Morris and the MOPA have anything to say about it. "These type of fly-in events are scheduled all over the country all year round" says Morris. "Pilots love to fly--they love to fly their planes and show them off to other pilots-- and they need a place to fly to...we've given them a great destination here at the Lake and the word is getting out."

For more information on registering for the fly-in go to www.CherokeeFlyIn.com or, for reservations for the banquet and keynote address by AOPA President Phil Boyer, email linc@cherokeeflyin.com Cost for the banquet is \$55 and the deadline for registration and the banquet is May 15, 2006. ■



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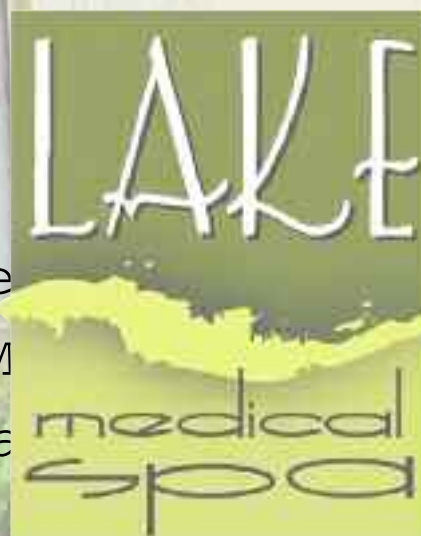
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April election results

by Alison Schneider

The April 4th elections brought with it some surprises with regard to our local elections. Some contests were more heated than others, but all brought some interesting results. Here is a breakdown of some of the major contests and issues for the Lake area.

In the City of Lake Ozark, the aldermen races were nothing if not exciting. For the past few years, the city's administration has been a hotbed of controversy, to say the least. The meetings have taken on an air of absurdity at some points, with staffers and administrators coming and going, controversial firing and hiring policies and basic spitting going on pretty much all the time. Residents seem to have said they have had enough with the election of three new aldermen on April 4. Ward 1 seat was won by Don Langley, Jr. (upsetting incumbent Steve Dalton); Ward 2's seat was won by Johnnie Franzekos (defeating Jim Elkin);

and Ward 3 saw Jeff VanDonsel defeating Paul Garrison for his seat. The Mayor of Lake Ozark, Paul Sale stated that it's "pretty unusual to totally change around a board like that", but "the people voted and we will work with the new aldermen to get up to speed on the city's issues as soon as possible." Another issue on the Lake Ozark ballot was the Lake Ozark Fire Protection District seat on the Board of Directors in which Matt Birdsley defeated incumbent Jack Jeffords.

Also in Lake Ozark, School of the Osage was happy to get a 75% "Yes" voter approval on a \$21 million bond for a new middle school and high school addition. School Board elections saw Tim Tabor and incumbent Alison Schneider elected for 3-year terms.

Miller County's \$1.8 million dollar nursing home bond passed by a 69% to 30% margin.

In Eldon, the school board elected Darin King and incumbent Jay Dunham to 3-year terms overseeing the Eldon R-1 District. Also in Eldon, a close "Yes" vote will dissolve the Eldon Special Road District (386-343), and Rodney Fair won the City Marshal position running unopposed. In alderman races, incumbent Jack Owen was unopposed for the Ward 1 seat as was incumbent Zane Bunch in Ward 3, but in Ward 2 Bill Weidinger had to battle Michael Lason to win his seat on the Board of Aldermen for Eldon.

Camden County saw several races, including the Osage Beach mayor's race, which was a tough one with incumbent Penny Lyons retaining the job against alderman Tony Cicerelli by just 40 votes. Osage Beach alderman races were close, with Ward 2 electing newcomer Janell Bednara and Ward 3 re-electing incumbent Eric Medlock. Osage Beach Fire Protection District votes fell to Marlen Frank with 821 votes to Herb Johnson's 569. Also elected were Camden county

Ambulance Board members Joyce Ossler (District 1), Terry McDaniel (District 3), Joe Chasin (District 6). Further, Osage Beach Special Road District will welcome David Donnell to the board with 347 votes over the challenger's 279. In Camdenton's alderman races, the Ward 1 seat was won by incumbent Gerry Rector, the Ward 2 seat went to incumbent Sandy Gentry (by a slim 2 votes), and the vacated Ward 3 position went to Jack Crowell. In Linn Creek, Joyce Thompson won the mayoral race - running unopposed and garnering 19 votes and alderman positions went to Ward 1's Mark Pittman and Ward 2's Judy Jones, both also running unopposed. Camdenton School Board will see incumbents Wayne Compton and Randy Dickerson returning for another 3-year term.

In Macks Creek, the new mayor is Jack Daniels after running unopposed and with no one running for the two open alderman positions. Even though it's a daunting task that clearly no one else wanted, Mayor Daniels has big plans to

get the city "back on it's feet" and wants the city to hire a police officer (some years ago, the city was forced to declare bankruptcy and fire the police department at that time). Mr. Daniels wants his municipality to start looking forward and making some changes to get them up and moving again. He'll be appointing aldermen for the open positions on city council. Macks Creek school board elections, on the other hand saw three people running for two seats, with Christi Parrack and Kelly Larson winning those positions.

The Village of Four Seasons elected Gordon Ellison, Neil Williams and Don Vilman to seats on their director's board - all ran unopposed.

Worth note as well are the tie votes that occurred in the Camden County Northwest FPD Board and the Village of Gravois Mills board of Trustees. The options when such a tie occurs are pretty cut and dried: 1. Either candidate can concede the position or, 2. Candidates can draw straws or flip a coin or, 3. Re-election.

continued on page 29

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The Vandervort Report

Spring is finally back, and development continues to flourish.

Even though most of the winter seemed like spring weather, and the traffic at the lake this winter also made it seem a lot like spring was always just around the corner; March 20th marked the first day of Spring, and no doubt Summer will be here before we know it! I predict that 2006 will be a banner year for business and development here at the lake, and I for one, am looking forward to it.

Osage Beach is no doubt leading the race for growth and development around the lake. To their credit, they are progressive and forward thinking, and are in the midst of building a fantastic city. There seems to be no slow down in sight for all the development along Hwy. 54, and with the new 54 by-pass finally coming, I don't look for that growth to slow down any time soon.

Lake Ozark probably has one of the best geographic locations of any city at the lake, but continues to be challenged as to what direction they want to take the city. They finally completed their version of development and improvements, with what precious few improvement dollars they had, on curbs and sidewalks down on the strip.

Camdenton appears to be progressive, ready for change, and open to development. Their geographic location, being on the far southwest end of the lake has somewhat stunted their growth in years past, but I look for that to change in the coming years. The new Hwy 5 and 54 will undoubtedly benefit Camdenton, and as Osage Beach continues to grow towards Camdenton, Camdenton will grow towards Osage Beach.

Look out for the other side of the lake. I predict in the next 10 years, that Sunrise Beach and Laurie will be the flourishing development spots around the lake. Two of the newest and certainly finest home development subdivisions at the lake are the Villages and Porto Cima; both located in Sunrise Beach along Shawnee Bend. Look at a map of the lake, and you will see that; geographically speaking, Sunrise Beach has more waterfront than any other city around the lake, and Laurie isn't far behind. With the new 5 hwy and exit from hwy 54 with a direct shot to the community bridge, the west side of the lake will flourish!

The only things that will kill the growth, development and our entire economy here at the lake are government regulations that inhibit growth. The IMZ zones that FERC is in the process of imposing, along with more stringent seawall and dock regulations will all prove to have a detrimental effect on the growth of this lake. Controlling growth, and protecting the lake and environment are necessary, but the community leaders, and area developers certainly need to have a say in the process.

On a different note; the 2006 summer concert series at Toad Cove is almost set, log on to www.toadcove.com to see who is coming this summer, and request your free event calendar. Also look for our new publication called Toad Life magazine, which will be out this May.

I look forward to seeing you at the Horny Toad this summer!

Merlyn Vandervort, CR, CGR

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Pauls' Fine Wine, etc.

by Steven Hermann

It's getting darker later and lighter earlier. A good sign summer is around the corner. With a change in seasons comes a change in the varieties of wine consumed. Food isn't the only thing to consider when pairing wines, temperature and the atmosphere play a big role in choosing the best wine for the occasion.

The temperature, the scene, the mood, three things that will influence your wine buying decisions. Warmer weather and a relaxed scene pair best with soft, crisp white wines. Pinot Grigio and Sauvignon Blanc are the best soft, crisp wines to buy. You might hear of a Pinot Gris or Fume Blanc, but these are just other names for Pinot Grigio and Sauvignon Blanc, respectively.

Pinot Grigio's from Italy are some of the best in the market. New Zealand and California are creating great Sauvignon Blancs. Look for wines from these countries to be consistent with good quality and great values.

You generally won't get all of these aromas (below) and flavors out of one Sauvignon Blanc or one Pinot Grigio, but you will be able to find some of these characteristics in the wine.

Here are a few recommendations that should make that summer occasion turn out just right:

Mosby Pinot Grigio, Cabert Pinot Grigio, Huia Sauvignon Blanc (92 pts Wine Spectator), Monkey Sauvignon Blanc (87 Points Wine Spectator), Dryland's Sauvignon Blanc (91 pts Wine Spectator), Groth Sauvignon Blanc, Tobin James Sauvignon Blanc, Tohu Sauvignon Blanc (90 pts Wine Spectator), and Cloudy Bay Sauvignon Blanc (88 pts Wine Spectator). These are all wines Paul's Supermarket's wine staff found to be of exceptional quality and value. You will be able to get any of these wines at our Lake Ozark and Osage Beach store.

What's most important is to drink a wine that you enjoy. Knowing what flavors and elements you appreciate in wine will help you to select that perfect bottle. So take time to try wines, it will pay off when determining the right bottle at the right time.

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Sauvignon Blanc's and Pinot Grigio's have the following characteristics:

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Varietal Aromas/Flavors:

Herbaceous: grass, weeds
lemongrass, gooseberry
Vegetal: bell pepper, green olive,
asparagus, capsicum
Fruity: grapefruit, lime, melon,
Aggressive: mineral, "catbox",

Processing Bouquets/Flavors:

vanilla, sweet wood
butter, cream
oak, smoke, toast
flint

Pinot Gris Smell and/or Flavor Elements

Varietal Aromas/Flavors:

Varietal Aromas/Flavors:
Fruit: lemon, apple, pear

Processing Bouquets/Flavors:

Processing Bouquets/Flavors:
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smoke
Malolactic (unusual) : butter, cream

Floral: (vague)



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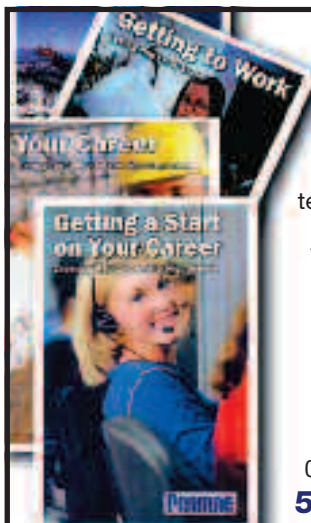
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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

ELDON- NORTHERN GATEWAY TO THE LAKE

While in this 75th Anniversary Year for Lake of the Ozarks little has changed in the appearance of Bagnell Dam since the completion of its construction in May 1931, a search for other surviving architectural icons of that day in the Lake area would reveal that only a few structures remain intact in many areas around the Lake. The City of Eldon, however, has more standing buildings of historic vintage

than any community close to Bagnell Dam. Most of the commercial buildings along Maple Street in downtown Eldon predate 1931, and most are still in use.

On the other hand, Eldon has lost most of its tourist-oriented businesses and their buildings along what is now Business Highway 54.

At one time, the town had eight motels and several roadside attractions. Several motels have survived, however, and so has the welcome

sign along the highway at the north edge of town.

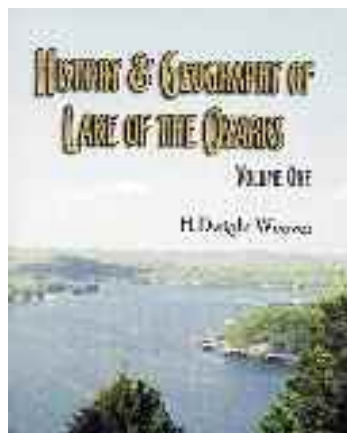
When the Lake was created, many of the towns around the Lake began promoting themselves as gateways to the Lake. Eldon's gateway sign structure is still standing and is in use but it no longer says "Gateway to Lake of the Ozarks," and no longer features a painting of Bagnell Dam and the Lake.

What makes the Eldon sign truly unique is the beautiful and historical-

ly significant rockwork that frames it. The frame is made of local sandstone with raised, painted mortar -- an architectural style popular in the 1930s, indigenous to the Ozarks, and known today as "giraffe rock." There is no other city welcome sign structure like it in the Lake of the Ozark region.

This vintage postcard image is from the collection of H. Dwight Weaver. The photographer and publisher are unknown. Weaver is the author of three books on the history of Lake of the Ozarks. "History & Geography of Lake of the Ozarks, Volume One," his newest book, is now available from Stonecrest Book & Toy in Osage Beach or by mail. For information, contact the author at dweaver@socket.net or call 573-365-1171. Other books on the Lake by Weaver are available online.

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Local craftsmen restore vintage wooden boats

by Michael Gillespie

It is said that a true craftsman is modest about his trade. That certainly holds true for Darrel Strouse, owner of D. Strouse Boatworks, of Preston, Missouri.

"Well, I was just born with a piece of wood in my hand," he muses softly. "My whole family are carpenters. That's how I've always made my living. And even my hobbies, when I'm not working, are building guitars or furniture or something. It's all wood."

For more than three decades, Strouse has been restoring wooden boats to their prime. "My very first time I worked on boats, I was probably 18 years old," he remembers. "There was a shop at Lake Pomme de Terre. I already had a lot of experience working on wood, because I grew up working with it. The guy that owned the shop just asked me one day, 'Let's see you do this.' It was making a part for the bottom of a boat. I worked it out in a few minutes. He said, 'You want to take my place?' After I got out of the Army I went on to different types of carpentry work, and eventually ended up at Blue Anchor."

Blue Anchor Marina, now closed, was one mile up the Gravois Arm. Strouse worked there for eight years, along with partner Tony Eggl, and two others. When Blue Anchor announced it was closing last fall, Strouse and Eggl decided they wanted to continue their restoration work and searched for another place to do business. As it now stands, Strouse is utilizing space at Lake Shores Marina, on Lake Road 5-33, for the bigger boats — the cabin cruisers — while working on runabouts at his home in Preston.

"We're trying to get back to employing four workers," says Strouse. "We've got that much work; it's more a matter of coordination and the way we're strung out now. It's just going to take some time to get the puzzle put back together."

The word 'puzzle' may also explain the nature of their work. Most of the boats Strouse and Eggl work on are truly antiques. Some are better described as disasters. "The worst boat that I ever did," Strouse recalls, "was when a guy brought me a boat and he said this isn't really what this boat is supposed to look like, because somebody had remod-

eled it and completely changed it. He handed two pictures to me and said this is what it's supposed to be. I mean, it was an entirely different boat. It was a 24-foot Higgins runabout. I had no original boat to work off of other than the original stringers and a few various parts. I built the boat from the two pictures he handed me."

Strouse currently is working on a Century runabout that, he says, has probably got six original boards in it. A project like that is not so much a restoration as it is a build-from-scratch job.

"That's where it comes in handy to be in a classic boating club," says Strouse. "They're usually pretty good about— if you come up with a 1956 Chris Craft Capri, and there is a part missing— the other members are always good about saying come and take pictures of mine, look at mine, you can see exactly what you need. As far as original plans, I don't think you can get your hands on any of them. I haven't needed to."

Some of his work entails repairing wrecked boats. "Occasionally one will come in," he says. "Generally, some fiberglass boat has run into it. There was a little Correct Craft. We were finished with the boat. It was an absolutely perfect boat, a nice looking boat. This was at Blue Anchor. The day that they were supposed to pick it up, a guy started hauling a big trailer load of foam up the hill. He got to the top of the hill and the trailer came loose from his truck and rolled all the way down the hill, down to the shop, and hit that boat square. Just demolished it. So that was probably the worst wreck I've done. We got it put back together and everything was perfect again."

Of course, it's not all tales of woe and disaster. Consider the case of a 1931 Hacker Craft triple cockpit runabout that Strouse worked on. It was a labor of love. Says Strouse: "That's probably the most impressive boat that I've done simply because of the age of the boat. As far as the wood, it was in as good a condition as the day it was new. There was no wood deterioration at all. I did a complete restoration. Everything I did, it just accepted it. It just worked so well. It wanted to live, is the only way you could put it."

The Hacker Craft still had its original straight-eight flathead engine. When needed, engines are restored just like the boats. "Tony's always done all of that," says Strouse. "If it's something major, then he would send it up to a machine shop and let them go through it. We did one once where the whole top of the engine was just completely shattered. So it took the machine shop a year to weld all the little cracks up, because you don't go out and find another block. You have to work with what you've got."

Needless to say, there is no definitive, by-the-book way to restore a wooden boat. "It's difficult," admits Strouse. "That's probably why I do it, because of the challenge." To the uninitiated, even the task of bending boards to fit the curvature of the hull seems almost impossible. But not to Strouse, who takes it stride. "It depends on the board," he explains. "A lot of times you just pick the right board with the right grain that you know fits in that spot. It's just going to bend itself around. After you do it for thirty years you just kind of

know, you understand the grain and the nature of the wood." In some cases, steam is applied.

It also takes a journeyman's experience to know what caulking to use. "Over the years there have been a hundred different ways," says Strouse. "Every now and then you find an old-timer who's hung up on some old system that kind of worked okay." But Strouse prefers modern polyurethane caulk over homebrewed concoctions. "That way the boat won't sink," he muses.

Although about sixty percent of his clients are from Lake of the Ozarks, Strouse has worked on boats from all over the country. When asked how customers have found out about his restoration service, the good-natured craftsman is characteristically humble. "I don't know to be honest with you," he says. "At the marina we had a web site and we would get some from there. We ran one Classic Boating Magazine ad back around Christmas time. A lot of it is just reputation. We've just got a good reputation working with wood."

Restoration can be expensive, he admits, but he's tried to keep

the prices down. "We probably do it for half of what your normal restoration shop would charge up north."

People have boats restored for various reasons. But Strouse thinks most of them do it because it brings them back to the pleasant times of their youth — sometimes to the surprise of all. "This Century that I pretty much built," says Strouse. "When I was finishing it up, some guys came through and just happened to see the boat, and they were like, 'You know what? I think that was my dad's boat!' These were people in their sixties now. They said let's go through a few things because there were some unique things that could tell us. We went through, and it was their boat. They brought me pictures of it from way back when they were kids."

Some jobs have rewards that go beyond a paycheck.

D. Strouse Boatworks can be contacted through Lake Shores Marina, or by calling Darrel directly, at (417) 993-0178. ■



Flip her (picture of pennies) for the Bill

the Potted Steer and the Blue Heron

The real story on Shooters 21 - still open for business

by Monica Vincent

Even though the lake area is growing by leaps and bounds, the small town atmosphere still exists in many aspects, and rumors are bound to fly. Case in point: the much discussed future of well known lake establishment Shooters 21.

Lake of the Ozarks Business Journal sat down with John Teichman, owner of Shooters 21 for the past 8 eight years, to sort out fact from fiction. Are the rumors that Shooters is closing true? Said Teichman, "Let me state this definitively, Shooters is still open for business."

In fact, the 18 year old, 26,000 square foot, multi-level entertainment complex is in the midst of a rather extensive face-lift with new carpet and tile, and a restructuring of their nightclubs. In addition to the house techno club, there will also be a hip hop club upstairs, so that patrons can enjoy two different styles of music. The Sports Bar is being remodeled with Shootout memorabilia, and there will be a new and bigger menu at the dockside restaurant, with the pool and deck area encompassing an additional 25,000 square feet.

According to Teichman, the rumors of Shooters demise began over a year ago when local developer Bob Van Stavern and (recently deceased) Glencove and Yacht Club marina owner Ron Thompson had a contract to buy Shooters and the adjoining, residentially zoned point of land, also owned by Teichman. Van Stavern's intention was to build condominium residences on the land, while Thompson intended to convert Shooters 21 into a marina with dry boat storage available as well.

Problems arose, however, when Osage Beach Planning could not come to an agreement with Van Stavern regarding the zoning of his proposed project. In public hearings there was also a considerable amount of opposition from residents to the dry boat storage, as well as fear that the marina would create more noise than the nightclub itself. Oddly enough, according to Teichman, there was also opposition to the condominiums from a female resident who did not want her view of the Camdenton Wal-Mart restricted.

With the contract contingent upon zoning approval, any plans

to purchase the Shooters property fell through by early 2005. So what now?

According to Teichman, "Shooters is here for the next 3 to 5 years minimum. I'm going to develop the property myself. Right now I'm working with the city to rezone the adjoining property from residential to commercial with the purpose of building luxury condos. I'll start there with the first building and work my way around the cove until we reach the point where we'll have to tear down Shooters. We're doing everything the city needs from us right now including having engineers work on a traffic study."

Planned as an enclosed and gated luxury condominium community, Teichman says, "It's always a challenge to tackle something of that magnitude." With prices on these proposed condominiums starting at \$1 million and going as high as \$3 million on the top floors, Teichman is joining a select group of developers, including Merlyn Vandervort and his proposed Skies at the Grand Glaize, who are catering to the limits of the high-end condominium market.

Teichman asserts that this is a very viable market. "Look at all the million dollar boats on this lake. If only half of them want a million dollar residence, we won't be able to keep up with the market. And, a lot of those buyers prefer the convenience of a maintenance-free residence with all and more of the features they could get from a private residence for the same price."

Teichman himself has a long history as a developer for the last 25 years, having built 8 subdivisions, apartments, commercial buildings and well over a thousand homes throughout Kansas City, Warrensburg and the lake area. Says Teichman, "I built Dick King's (mayor of Independence, MO at the time) million dollar home in the early 1980's.

Back then a million dollar home was a rarity."

Teichman also has a long history as a nightclub owner. Along with Shooters 21, he has owned businesses throughout the years in Kansas City, Las Vegas and Warrensburg. He explains his success, "I'm not a drinker. I pay attention to business and know what business is."

Long base central for one of

the world's largest boat races - the Rescue Shootout, Teichman defers another rumor, saying, "As long as Shooters is here, the Shootout will stay here. Shooters started the Shootout and handed it over to the firefighters to help the community. Shooters need-

ed the fire protection and recognized the need for protection on the water. So Shooters Shootout became the Rescue Shootout and is now this incredible fundraising event with 36 states represented last year and 2 from out of the country."

Shooters 21 main nightclub and sports bar will open Harbor Hop weekend, while the rest of the newly remodeled facility will open the week before Memorial weekend and remain open through Labor Day weekend.



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RESPONSIBILITY MATTERS

Lake Regional Health System to Sponsor Heart Walk May 13

Osage Beach, MO— Lake Regional Health System is proud to sponsor the Osage Beach Heart Walk on Saturday, May 13. Registration is at 8:30 a.m., followed by the Heart Walk. This year's theme is "Participate. Raise Funds. Save Lives". Special thanks go to Dr. McDermott and his wife, Becky, for serving as co-chairs for the event.

Call the American Heart Association at 573-636-4237 for details or visit walk.american-heart.org to find out how you can do your part to save lives. You can make a difference in just a few miles.

The American Heart Association spent about \$389 million in fiscal year 2001-2002 on research support, public and professional education, and community programs. The organization has grown to include more than 22.5 million volunteers and supporters who carry out its mission in communities across the country. The association is the largest voluntary health organization fighting heart disease, stroke and other cardiovascular diseases, which annually kill about 950,000 Americans.

Tips from TNT

by Brenda Christen

Are you legally licensed?

What kind of question is that? Well...it is a good one, and one that everyone truly needs to understand. This license gives you the right to use that particular program. The program is not to be shared with all your friends and family.

Microsoft licenses in three different ways:

1. The full retail package in a box, shrink wrapped, sold at retail stores
 2. OEM – This is short for Original Equipment Manufacturer, usually software pre-installed on the computer system
 3. Volume Licensing is for larger corporate offices that need to use the same operating system on several machines. Microsoft grants "Licenses."
- Every computer needs to have a Certificate of Authenticity, a COA for short. This is the little rectangle sticker that is stuck, or should be stuck to your computer. (For some Windows 98 Computers, the COA is on the front of the Installation book, or CD Case Sleeve) This sticker can be found almost anywhere on the outside of the machine. If you have to reformat your hard drive, a call to Microsoft may be necessary to get a new installation code.

Why is this so important? If you do not have a sticker, book, or CD sleeve, is it a pirated copy of the operating system? Microsoft is cracking down and to get the Windows updates, it will validate your license. If it does not pass, you cannot get the critical updates. So what? Well there are several patches and critical updates that Microsoft puts out to keep the operating system in good working order or to "patch" a security risk in the program that can allow hackers to get access to your computer. People are constantly saying that the icon pops up on the lower right hand of the task bar, but they don't know what it is so they don't mess with it. Please download and install the critical updates! Just click on the icon and tell it to download or install.

If you do not have a legal COA, software, etc. and your computer needs to be reformatted or you need to repair your operating system. A computer company cannot legally reinstall your operating system without the COA.

This also brings up the area of businesses that have servers. Please keep your server operating system in a safe place. If your server goes down, there are times when the software must be used to run diagnostics or must be reinstalled. If your favorite computer technician cannot get to you for another day, the server is down, you call in another technician, right? If you don't have your software, or the technician does not, then, the company is down just because you failed to have your software. This can cost businesses LOTS of money with downtime and repair! The company purchased the software, so keep it safe, away from magnets and hot areas, ready for the next emergency!

VIP/Celebrity Party and Auction Kick Off HK's Golf Tournament

The 28th Annual HK's Hospital Benefit Golf Tournament supporting Lake Regional Hospital will be held June 2-4 at The Lodge of Four Seasons. Honorary Chairman Casey Wiegmann, a Kansas City Chiefs' Center, and coach Herman Edwards, along with several other Kansas City Chiefs and Chiefs Ambassadors will be in attendance at the weekend's events. This year's goal of \$125,000 will be used to purchase state-of-the-art communication equipment for the new 35-bed Emergency Department at Lake Regional Hospital.

Major sponsors (\$2500 sponsorship and above) will "kick off" the weekend festivities at a VIP/Celebrity Party with Casey Wiegmann, Herm Edwards and several other members of the Kansas City Chiefs Organization. The party will be held on Friday evening, June 2, at Porto Cima Yacht Club, complete with entertain-

ment by the Ralph Butler Band from St. Louis. Major sponsors and their guests will have a photo opportunity with the Chiefs at this exclusive event. Gold sponsors are The Lodge of Four Seasons, Central Bank of Lake of the Ozarks, Koplar Communications International and Murray Company.

Members of the Kansas City Chiefs organization will welcome players, sponsors and guest at the HK Auction and Pairings Party at the Lodge of Four Seasons Exhibit hall on Saturday, June 3, at 5:00 p.m. Attendees will enjoy fine food, beverages, camaraderie and fun events such as the silent and live auctions. Participants can also try their luck ringing a bottle of wine at the Wine Toss sponsored by Paul's Supermarket. Members of the Kansas City Chiefs organization will be in attendance this evening as well.

As in past years, attendees will be able to bid on hundreds

of exciting items in the silent and live auctions.

Tournament play will be Sunday, June 4, at Witch's Cove (a Robert Trent Jones, Sr. Signature Golf Course) with shotgun starts at 8:00 a.m. and 1:30 p.m. The tournament is filling up fast. Don't miss out on this annual premier event at the Lake! Golfers and sponsors can sign up today for the HK's Hospital Benefit Golf Tournament by calling Mary Ellen Coy at 348-8265.

Live auction items will include:

- A 2006 Yamaha Waverunner donated by Surdyke Yamaha
- Dinner for six at The Blue Heron on Potted Steer including many extras.
- A Tag Heuer diamond watch donated by Duncan II Jewelry
- A Ruff & Tuff golf cart donated by Health Care Supplies and Equipment
- A weekend getaway for 10 including Spa Shiki, golfing, lodging and more.
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Witches Cove, Lodge of Four Seasons

Course-by-course listing

Complete with rates, slope/par, more. A3-A5.

Our pros put new drivers to the test on the range

They let you know what they think of the newest drivers on the market. A6-A7.

Top Guns

A smorgasbord of the big-name drivers available for 2006 and some surprises. Pages A8-A9.

Courses up close

We look at some old favorites and one newcomer to the Lake links. Pages A10-A12.

What's new in golf

New products highlighted. Page A15.


Re-gripping GOLFTECH

Another "how-to" with Master Clubmaker Irl Robinson. Re-grip for renewed feel. Page A16.

Golf at the Lake

golf (golf) *n.* A game played outdoors with a hard ball and various clubs, on a grassy course with 9 or 18 holes.





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Imagine a place where you can play golf on world-class courses with panoramic lake views ... enjoy friendly, helpful service ... dine in AAA three-diamond restaurants and relax in exquisite lodging, all conveniently located and value priced. It's not a vacation fantasy -- it's Central Missouri's Lake of the Ozarks.

An easy drive from anywhere in the Midwest, the Lake of the Ozarks is the region's premier golf destination for golfers of all skill levels, featuring a total of 288 holes on 17 courses. They run the gamut from fun, straightforward public golf courses to breathtakingly scenic and challenging courses complete with elevation changes, water features and rock outcrops. They've been designed by some of the most famed names in golf: Tom Weiskopf, Arnold Palmer, Jack

Nicklaus, Robert Trent Jones, Sr., Bruce Devlin and Robert Von Hagge. Best of all, Lake-area courses all are located within 30 minutes of one another, making it easy to play 18 holes in the morning and a different 18 after lunch.

"The trick is to make golfing an experience by enjoying the game in a unique way," says Rick Thomas, publisher of Iowa Golf magazine. Thomas recently visited the Lake area and played four golf courses in three days. "The scenery was very lush, green and hilly. It became apparent what many Midwesterners find so appealing about golfing in this area."

Chuck Duncan of Decatur, Ill., agrees. With two golf buddies, Duncan has enjoyed spring and fall golf at the Lake for several years. "Lake of the Ozarks golf courses offer beautiful condi-

tions and surroundings," says Duncan. "It's just a four-hour drive for us which is so much more convenient than traveling to the Gulf Coast where we used to go for our golf getaways."

The Lake of the Ozarks attracts a lot of golfers from Iowa, Illinois and other states north of Missouri, as well as throughout the region, says Paul Leahy, president of the Lake of the Ozarks Golf Council and director of golf at Tan-Tar-A Resort, Golf Club, Marina and Indoor Waterpark. "In the early spring we see a lot of families and groups of guys and ladies who have been cooped up all winter and haven't been able to play golf for a while," Leahy says.

"After just a few hours' drive they can arrive here and play golf the same day."

While they're playing, golfers note that, in addition to their

scenic appeal, Lake of the Ozarks golf courses are truly enjoyable.

"Aesthetics are one thing, but if the course is not playable, what it looks like really doesn't matter," Thomas says. "The last thing you want on a golf getaway is to become frustrated. Fortunately at the Lake of the Ozarks we found all the courses were playable and provided a variety of yardages and tee box options to accommodate all levels of experience." Duncan adds, "What I really like is that the way the courses and tees are laid out, as a mid-level player I can play to my level."

Freelance photographer Jeff DuBay, who accompanied Thomas on his Lake golf outing, notes that the service they received at every course was outstanding. "The people really went out of their way for us," he says. Adds Thomas,

"When you travel and spend money to play golf you expect special treatment. At the Lake, everyone treated us like old friends or regulars. That really adds to the experience."

Additionally, Lake of the Ozarks golf courses offer all the amenities and services you expect from first-class facilities: Clubhouses, snack bars, practice putting and chipping greens, driving ranges, pro shops, restaurants and lounges, banquet and meeting space, lessons, nine-hole short-game courses and more.

"The Lake is not just a golf destination," Leahy says. "There's something for everyone here." If you bring your family along, there's plenty for them to do while you're out on the golf course. Kids will enjoy indoor and outdoor water parks,

continues next page

Bay View Golf Course

364 Sylvan Bay
Linn Creek, MO

General Manager: Lee Mannisi
Superintendent: Larry Rose
Pro Shop: 573-346-6617
e-mail: bayview@socket.net



Tee times are advised, but not mandatory. Tee times may be reserved up to 7 days in advance. The course is open year-round, weather permitting.

Location

To reach Bay View, go south from Osage Beach on Hwy. 54. Turn right on Rt. Y at Big Surf Water Park. Follow the green and white signs for three miles to Bay View.

Fees & Membership

- In season rates:
(include mandatory cart)
Mon.-Thurs. \$30.00 for 18
Mon.-Thurs. \$25.00 for 9
Fri.-Sun. (& holidays) \$35.00 for 18
Fri.-Sun. (& holidays) \$26.00 for 9
- Twilight Rate
\$20.00 after 2:00 p.m. any day
- Golf club rental: \$10.00
- Soft spikes preferred
- Off-season rates available

9 Holes Public

Tees	Par	Yards	Rating/Slope
Blue	35	2,747	68.8/126
White	35	2,556	66.2/123
Red	34	1,975	63/114

Bear Creek Valley Golf Club

910 Highway 42
Lake Ozark, MO

Pro Shop: 573-302-1000
web site:
www.bearcreekvalley.com



Course facilities include a driving range, practice green, clubhouse, pro shop, casual restaurant and lounge.

Location

To reach Bear Creek Valley, take Hwy. 54 to Osage Beach. From Hwy. 54, go south on Hwy. 42 for two-tenths of a mile. Course is on the left.

Fees & Membership

- In season rates:
(include mandatory cart)
Mon.-Thurs. \$44.50 for 18
Fri.-Sun. (& holidays) \$49.50 for 18
- Off season, with mandatory cart:
7 days a week \$34.50 for 18
- Memberships available
- Twilight rates after 2:00 p.m.
- Junior rates available
- 9-hole and replay rates available
- Club rental available
- Soft spikes required
- Off-season rates available

18 HOLES PUBLIC

Tees	Par	Yards	Rating/Slope
1	72	6,764	71.7/125
2	72	6,203	69.2/120
3	72	5,296	65.3/112
4	72	4,893	66.9/110

The Golf Club at Deer Chase

770 Deer Chase Rd.
Linn Creek, MO

Pro Shop: 573-346-6117
Toll-free: 866-6DEER71
General Manager: Don Zanzie
Golf Instructor: Justin Rudolph
Architect: Roger Null
web site: www.deerchasegolf.com



Course facilities include a driving range, pro shop, practice and chipping green. The friendly Chase Tower Grill, plus a clubhouse banquet facility with seating for 150. Tee times are accepted up to 30 days in advance. Open year-round, off-season and twilight rates are available.

Location

From Osage Beach, take Hwy. 54 south for 4 miles. Turn left on Hwy. A for 3.4 miles, then right on A17 Lowell Williams Road for 1.5 miles. Deer Chase is on the left.

Fees & Membership

- In season rates:
(include mandatory cart)
Mon.-Thurs. \$36.00 for 18
Fri.-Sun. \$42.00 for 18
- 9-Hole Rates \$20 and \$25
- Memberships available
- Soft spikes required
- Twilight & Junior Rates Available

18 HOLES PUBLIC

Tees	Par	Yards	Rating/Slope
Black	71	6,381	NR
Gold	71	6,029	NR
Green	71	5,090	NR

The Eldon Country Club

35 Golf Course Road
Eldon, MO

Pro Shop: 573-392-4172
Head Pro: Mike Cummings
web site: www.eldoncc.com
eldoncountryclub@sbcglobal.net



Course facilities include a driving range, video analysis by PGA professionals, pro shop, clubhouse, snack bar and swimming pool.

Location

From the Lake of the Ozarks, go north on Hwy. 54. Take the first Eldon exit (Hwy. 52/Business Hwy. 54). Go two miles; the first blacktop road to the left, Golf Course Road, to the course.

Fees & Membership

- In season rates:
(include mandatory cart)
Mon.-Thurs. \$35.00 for 18
Fri.-Sun. (& holidays) \$40.00 for 18
- Off season, with mandatory cart:
Mon.-Thurs. \$25.00
Fri.-Sun. \$25.00
- Twilight rates: after 1:00 p.m.
- Junior rates available
- Memberships available
- No metal spikes allowed

18 HOLES SEMI-PRIVATE

Tees	Par	Yards	Rating/Slope
Gold	71	6,373	70.4/124
Blue	71	5,967	69.0/123
White	71	5,508	67.1/118
Red	73	4,754	66.6/110

Indian Rock Golf Club

Highway O • P.O. Box 1038
Laurie, MO

Pro Shop: 573-372-3023
Head Pro: Travis Glynn
Superintendent: Chris Jackson
General Manager: Paul Irwin
web site www.indianrockgolf.com



The pro shop offers clothing, golf equipment and more. Golf lessons from the pros are available.

Location

From Lake Ozark, take the Community Bridge to Hwy. 5 or take Hwy. 5 north from Camdenton. At Laurie, go east on Rt. O approx. 2.5 mi.; the course is on the left.

Fees & Membership

- In season rates:
(include mandatory cart)
Monday - Thursday
\$18-26 for 9 / \$25-38 for 18
Friday - Sunday
\$23-28 for 9 / \$30-48 for 18
- Off season rates available
- Annual memberships & golf passes available
- Spike Policy: Soft spikes required
- Junior Rates available

18 HOLES SEMI-PRIVATE

Tees	Par	Yards	Rating/Slope
Gold	72	6,380	70.6/124
Blue	72	6,069	69.2/121
White	72	5,712	67.8/118
Red	72	4,820	67.1/120

Relaxing Golf Getaway

continued from previous page
miniature golf, go-carts, show caves and arcades. Shopping includes the largest brand-name outlet mall in Missouri (Osage Beach Premium Outlets) and numerous antique, specialty and souvenir shops. Luxurious day spas serve women as well as men (some feature soothing after-golf treatments). Plus there's live music playing somewhere at the Lake practically every night of the year, including family music shows. "We went to the Main Street Opry one night and had a ball," Duncan says. "The quality of the music and comedy was off the charts."

Of course, with more than 1,100 miles of shoreline, the main attraction -- the Lake itself -- offers unlimited opportunities for boating, skiing, swimming and fishing. And dining in the Lake area runs the gamut from Ozark barbecue to haute cuisine. Several restaurants are located

directly on the Lake, and the area features four AAA triple-diamond restaurants, at The Resort at Port

Arrowhead, Tan-Tar-A, The Lodge of Four Seasons and the Country Club Hotel & Spa.

It's easy to arrange a golf getaway at the Lake of the Ozarks thanks to the Golf-A-Round

Package program. With just one call you can reserve the accommodations you want plus guaranteed tee times on Lake of the Ozarks golf courses -- all for one special price that's less than you'd pay for booking a room and golf separately. Your discounted price will include a double occupancy room, green fee and shared cart rental for 18 holes a day (36-hole rates also are available). You can play at any of the participating golf courses regardless of where you stay. Lodging options range from resorts and hotels to condos and houses, from economical to luxurious. Just call the participating lodging facility of your choice to arrange your Golf-A-Round package.

"The lodging facility can guide golfers to courses that match their skill levels or desired location," Leahy says. "It's one-stop shopping that saves you a lot of time and some money, too." The Lake of the Ozarks Golf Council has complete information plus a free Golf Guide that lists partici-

pating lodging and golf courses. Contact the Lake of the Ozarks Golf Council at (800) 490-8474 or visit www.golfingmissouri.com.

Golf courses at the Lake of the Ozarks are open year-round, weather permitting. That means spring golf can start as early as February and fall golf often lasts through Thanksgiving or later. Off-season golf also means lower rates and fewer golfers competing for prime tee times.

"The Lake of the Ozarks truly is a golfers' paradise," DuBay says. "With its wide range of courses, amenities, resort atmosphere, accommodations and restaurants, it's right at the top." DuBay enjoyed his Lake of the Ozarks golf getaway so much, he's organizing a group to return, possibly this summer.

For complete information about golf, attractions, events, accommodations and lodging at Central Missouri's Lake of the Ozarks, contact the Lake of the Ozarks Convention and Visitor Bureau at 800-FUN-LAKE or visit www.funlake.com. ■



A particularly picturesque green at Seasons Ridge, Four Seasons.

Lake Valley Country Club
P.O. Box 317 • Camdenton, MO
Pro Shop: 573-346-7218
Course Superintendent: Alex Hultz
General Manager &
Head Pro: Dan Robertson, PGA
Assistant Pro: Andrea Taylor
Architect: Floyd Farley
web site: www.lakevalleygolf.com



On-site facilities include a practice putting green, driving range, tennis court, swimming pool, locker room, and bag storage.

Location

Lake Valley is two miles west of Camdenton, off Hwy. 54. After crossing the Niangua Bridge on Hwy. 54, take the first left (Lake Rd. 54-79). Follow signs to course.

Fees & Membership

- In season rates: (include mandatory cart)
7 days a week \$56.00 for 18
- Off season rates available.
Twilight (after 2:00 p.m.) \$34.00
Winter Rate \$34.00
- Memberships available
- Soft spikes required
- Collared shirts required

18 HOLES SEMI-PRIVATE				
Tees	Par	Yards	Rating/Slope	
Blue	72	6,431	70.9/124	
White	72	6,137	69.5/122	
Gold	72	5,424	66.3/115	
Red	74	5,212	69.6/114	

Osage National Golf Club
Osage Hills Rd., P.O. Box 1300
Lake Ozark, MO
Pro Shop: 573-365-1950
Toll-free: 866-365-1950
General Mgr: Steve Belton, PGA
Superintendent: Luke Mudd
Architect: Arnold Palmer
web site: www.osagenational.com
e-mail: info@osagenational.com



Osage National features a 20,000 sq. ft. clubhouse with 5,000 sq. ft. Tournament Room, a driving range, two large practice putting greens, and a full-service restaurant.

Location

Osage National is directly off Hwy. 54 just north of Osage Beach. Look for the Osage National sign at the Bagnell Dam Road Exit.

Fees & Membership

- In season rates: (include mandatory cart)
Mon.-Thurs. \$68.00 for 18
Fri.-Sun. (and holidays) \$75.00 for 18
- Off season rates available
- Twilight rates available
- Spike Policy: Soft spikes preferred

27 HOLES PUBLIC

Tees	Par	Yards	Rating/Slope	
Gold	72	7,150	75.6/145	
Blue	72	6,623	73.4/140	
Black	72	6,125	70.7/134	
White	72	6,063	69.2/129	
Red	72	5,016	70.5/122	

Rolling Hills Country Club
P.O. Box 205 • Versailles, MO
Pro Shop: 573-378-5109
General Manager/Head Pro: Steve Nolawski, PGA
Super.: Dennis Laufenberg
www.golfrollinghillsscc.com
e-mail: rhills@advertisnet.com



On-site amenities include a driving range, pro shop, snack bar, lounge, banquet facilities and more. Golf lessons are available.

Location

Rolling Hills Country Club is northeast of Versailles on Highway 5, just one mile north of the junction of Highway 5 and Highway 52.

Fees & Membership

- In season rates: (include mandatory cart)
Mon.-Thurs. \$40.00 for 18
Fri.-Sun. (and holidays) \$40.00 for 18
- Off season include mandatory cart:
Mon.-Thurs. \$30.00 for 18
Fri.-Sun. (& holidays) \$30.00 for 18
- Twilight rates available
- Memberships available
- Spike Policy: Soft spikes required

18 HOLES SEMI-PRIVATE				
Tees	Par	Yards	Rating/Slope	
Blue	71	6,392	70.0/121	
White	71	5,923	67.8/117	
Red	71	4,933	68.5/110	

Sycamore Creek Golf Club
1270 Nichols Rd. • Osage Beach, MO • Pro Shop: 573-348-9593
Director of Golf: Larry Salsman
General Manager: Danna Kahrs
www.sycamorecreekgolfclub.com



Tee times are accepted up to 30 days in advance. Groups are welcome. Golf season is year-round, weather permitting.

Location

Sycamore Creek is off Hwy. 54 two miles south of the Grand Glaize Bridge in Osage Beach. Turn at the stop light onto Nichols Road. Follow the signs approximately two miles to the clubhouse.

Fees & Membership

- In season rates: (include mandatory cart)
Mon.-Thurs. \$45.00 for 18
Fri.-Sun. (and holidays) \$45.00 for 18
- Afternoon rates available
- Off season rates available
- Junior tees now available
- Club Rental
Regular \$15.00
Upgrade \$25.00
- Soft spikes preferred

18 HOLES PUBLIC				
Blue	72	6,255	68.6/123	
White	72	5,638	66.2/118	
Yellow	72	4,820	63.2/111	
Red	72	4,446	66.3/110	

Dogwood Hills Golf Club
1252 State Hwy. KK
Osage Beach, MO
Golf Reservations: 573-348-3153
Head Pro: Kelley Byrd, PGA
www.dogwoodhillsresort.com
e-mail: dogwood@lakeozark.net



Tee times can be booked 14 days in advance. Groups are welcome. Golf season is year-round, weather permitting.

Location

Dogwood Hills Golf Club and Resort Inn is on State Road KK, one-half mile off Hwy. 54.

Fees & Membership

- In season rates: (include mandatory cart)
Mon.-Thurs. \$32.00-42.00 for 18
Fri.-Sun. \$35.00-49.00 for 18
- Off season include mandatory cart:
Mon.-Thurs. \$28.00 for 18
Fri.-Sun. \$28.00 for 18
- Twilight rates after 1:30 p.m.
- Junior, 9 hole & walking after 3 p. m. rates available
- Annual memberships and multiple play discount cards available
- Club rental available
- Soft spikes preferred

18 HOLES PUBLIC				
Tees	Par	Yards	Rating/Slope	
Blue	70	6,157	68.5/116	
White	70	5,810	67.3/113	
Red	71	4,641	66.1/106	

Adams Idea a2 Irons lead sales at off-course retailers

Adams Golf proudly announces that the Idea a2/a2OS Irons were the best-selling iron set in the U.S. at Off Course Golf Specialty retailers in February '06, according to the latest market share results from Golf Datatech, LLC. This is the second consecutive month that the Idea brand has led this category.

"The success of the Idea a2/a2OS irons is something we are very proud of," Chip Brewer, Adams Golf CEO stated. "We have received very positive feedback from our retail partners about the sell-through of the Idea a2/a2OS irons and it's evident that more weekend golfers and tour pros are choosing to play our products over our competitors. It's with great pride when we see tour pros like Morris Hatafsky and Jerry Pate win on the Champions Tour this year with Adams Golf clubs, and then

seeing this latest report that indicates more consumers prefer Adams Idea a2/a2OS irons is very gratifying as well."

Golf Datatech, LLC, is the golf industry's only provider of retail market research reports that track the market share, price points, inventory and distribution of golf products.



Adams Idea a2OS

Taylor-Made's r7 460

The r7 460 blew us away in the tests. And delighted the pros testing it. With a centrally-mounted weight in the rear for loft and two side ports for the 16 grams of movable weights, it is capable of being setup for neutral or draw bias (it shipped draw, tested neutral). The RE-AX shaft by Fujikura in stiff flex was exceptional—TM says the stick reduces ovaling in the middle for greater stability. Shaft weight is 65 grams with a torque of 3.5, the club has a swingweight of D3.

Custom options include shafts by Aldila, Grafalloy, Diamana, Rifle, True Temper, UST and Fujikura, along with numerous grip choices.

But there's more in store than just the good looks. Inside, the inverted cone technology on the face widens the sweet spot—this big face is very forgiving.

It didn't take a psychic to know how the ratings from the pros would come out. Fives across the

board (out of five).

"By far this is the best Taylor-Made club I think I've ever hit", said Mike Cummings from the Eldon CC, "with what they're doing here, and the workability the club has. I would rate it *at least* a five on a five scale."

"Hard to miss- it's very forgiving. I give this five out of five, seems like you can work it both ways and the trajectory was great." says Nate Boeh of Osage National.

Paul Leahy at The Oaks said, "Taylor-Made makes a great driver. It launches well, carries down-range well, feels good when you hit it—I'd give it a five."

The five star rating is earned with this club, and for a couple of reasons. One, the technology is there to allow average golfers to correct a slice—like the 425, but it's less complicated. Just two weights to move. Secondly, the standard shaft is a cut above—few non-professionals realize

how big a difference a great shaft makes.

Of course there's also the deep, forgiving Titanium face and the 460cc head size which has become commonplace.

Heartily recommended by all of our pros (and us) for players of all skill levels. You really can't go wrong with Taylor-Made this year. Retail \$399, includes wrench and guide.



TaylorMade r7 460. 5 Stars. www.taylormadegolf.com

The Club at Old Kinderhook
Lake Rd. 54-80 • P.O. Box 1050
Camdenton, MO
Pro Shop: 573-346-4444
Director of Golf: Bob Renken
Architect: Tom Weiskopf
www.oldkinderhook.com



Amenities include driving and practice ranges, two putting greens, short game and bunker practice area, clubhouse and pro shop, fine and casual dining, locker rooms, lounge, meeting rooms, swimming, tennis, and health and fitness area. Golf school and lessons also available.

Location

West from Camdenton for three miles on Hwy. 54, then right on Lake Rd. 54-80, 1/2 mile to the gated entrance.

Fees & Membership

- In season rates: Rates include cart, green fee and range:
Mar. 1 - Oct. 31:
Mon.-Thurs. \$65.00 for 18
Fri.-Sun. (& holidays) \$75.00 for 18
Club Rental \$20.00 for 9
\$30.00 for 18
- Memberships available.
- Soft spikes required

18 HOLES SEMI-PRIVATE				
Tees	Par	Yards	Rating/Slope	
Champ.	71	6,855	72.8/137	
Club	71	6,310	70.3/127	
Member	71	5,798	68.0/122	
Forward	71	4,962	70.0/113	

Hidden Lakes Course
State Rd. KK, P.O. Box 188TT
Osage Beach, MO
Pro Shop: 573-348-8527
Director of Golf: Paul Leahy, PGA
Superintendent: Tandy Crabtree
Architect: Jim Lewis
web site: www.tan-tar-a.com
Tournament/Groups: 573-348-8655



Hidden Lakes is open seasonally mid-April through mid-October. Tee times are preferred and can be reserved 60 days in advance. Walk-ons are always welcomed.

Location

Hidden Lakes is approximately two miles off Hwy. 54 on State Rd. KK, just inside the main entrance to Tan-Tar-A.

Fees & Membership

- In season rates:
(include mandatory cart)
Course open daily Apr. 15 - Oct. 23
7 days a week \$29.00 for 9
\$39.00 for 18
- Juniors (17 & under) \$20.00
- Club Rental available
- Memberships – single and family
- Golf packages: 1-800-826-8272
- Soft spikes preferred

27 HOLES PUBLIC				
Tees	Par	Yards	Rating/Slope	
Blue	35	3,015	35.2/NR	
White	35	2,705	34.3/NR	
Red	36	2,232	33.4/NR	

The Oaks Course
State Rd. KK, P.O. Box 188TT
Osage Beach, MO
Pro Shop: 573-348-8522
Director of Golf: Paul Leahy, PGA
Superintendent: Tandy Crabtree
Architect: Von Hagge/Devlin
web site: www.tan-tar-a.com
e-mail: leahy@pga.com



Facilities include a driving range, practice putting green, professional club fitting and instruction, locker rooms, restaurant and catering services to accommodate any size golf event.

Location

The Oaks is on State Rd. KK, approximately two miles off Hwy. 54.

Fees & Membership

- In season rates:
(include mandatory cart)
Monday - Thursday \$65.00
Friday-Sunday \$75.00
After 11 a.m. \$52.00
After 3 p.m. \$35.00
- Juniors (17 & under) \$25.00
- Off season rates available
- Memberships available
- Soft spikes preferred

18 HOLES PUBLIC				
Tees	Par	Yards	Rating/Slope	
Blue	71	6,432	72.1/134	
White	71	6,003	70.1/128	
Yellow	71	5,317	65.9/117	
Red	70	3,931	62.5/103	

Seasons Ridge Golf Club
Horseshoe Bend Parkway at Duckhead Rd. Lake Ozark, MO
Pro Shop: 573-365-8544
Dir. of Golf: Todd Bartlett, PGA
Architect: Ken Kavanaugh
www.4seasonsresort.com



On-site facilities include a practice putting green and large driving range. The facility offers professional club fitting and a full-service pro shop with lessons available. Grill open daily for sandwiches and snacks. All advance tee times are available with credit card guarantee.

Location

Seasons Ridge is 1/2 mile off Business Hwy. 54, on Horseshoe Bend Parkway (Rt. HH) at Duckhead Road.

Fees & Membership

- Seasonal rates range from \$35.00 - \$79.00; call for specials
- Rates include mandatory cart
- Membership & Lodge packages: 1-800-843-5253
- Soft spikes required

18 HOLES PUBLIC				
Tees	Par	Yards	Rating/Slope	
Blue	72	6,416	71.4/130	
White	72	6,020	69.3/124	
Yellow	72	5,461	66.6/120	
Red	72	3,943	71.0/118	

Witches Cove
Horseshoe Bend Parkway
Lake Ozark, MO 65049
Pro Shop: 573-365-8532
Dir. of Golf: Todd Bartlett, PGA
Architect: Robert Trent Jones, Sr.
www.4seasonsresort.com



On-site facilities include a putting green, driving range, nine-hole short game course, and a full-service, well-stocked pro shop. Please call for individual lessons. Additional amenities include a full-service bar, dining and banquet facilities.

Location

Witch's Cove is approximately two miles from Business Hwy. 54 on Horseshoe Bend Parkway (Rt. HH) across from The Lodge.

Fees & Membership

- Seasonal rates range from \$35.00 - \$85.00; call for specials
- Rates include mandatory cart
- Membership & Lodge packages: 1-800-843-5253
- Soft spikes required

18 HOLES PUBLIC				
Tees	Par	Yards	Rating/Slope	
Blue	70	6,157	68.5/116	
White	70	5,810	67.3/113	
Red	71	4,641	66.1/106	

The PROS



These guys know golf.
Let's see what they think
about this issue's crop of golf goodies!

The STUFF: DRIVERS

As players look to shorten holes off the blocks, more and more technology is poured into driver design— exotic metals, adjustable weights, welding techniques, larger faces, offsets, it all adds up to an exciting time in golf club development!

ALPHA GOLF 830.2 Plasma Driver

Alpha currently holds the world's long drive title with their V2 and 830.2 series drivers. The big hitters in competition consistently out-drive the others using Alpha drivers. The Plasma incarnation of the 830.2 uses Plasma welding technology to reduce unnecessary weight around the face, producing an extremely solid and light head. The tall profile gives it a large sweet spot and the SP700 makes for a super hot face. You'll be surprised how long this driver is. Everyone we've given this driver to, pros and amateurs alike, have all remarked they wished they'd hit it sooner. You'll like the sound off the face, and the forgiveness. Forget the big names-- want to hit it longer off the tees? Try this one. About \$200. www.alphagolfclubs.com 800-222-1186



3.9

MACTECH NGV2

MacGregor's new entry into the driver market is turning heads with its unusual design and super playability. They designed this one for players with aggressive swing speeds. It's cup-face technology and Fujikura Speeder shaft cater to fast head speed. The head features four weights distributed strategically low and back, taking advantage of the thin crown material's lower weight. Like so many



4.5

clubs today, the center of gravity is shifted - promoting higher ball flight and reduced spin. Not the most-expensive diver on the market, but close to it. The NVG2 retails for \$399. \$450 as tested for the Tour version with Fujikura graphite shaft. Read more about it online at: www.macgregorgolf.com

Innovex CFD Driver

Kevin Downey's Innovex Golf, head-quartered in Overland Park Kansas, keeps proving they are capable of playing with the big boys in the industry, bringing out innovative products. The CFD driver is no exception. The "cup face" design proved to be easy to hit and extremely hot off the face. Our pros were stunned by the distance this club gave them. The forged titanium body is designed to take the weight



4.5

GOLF EQUIPMENT CHALLENGE



Paul Leahy

Director of Golf
Tan-Tar-A Resort
State Rd KK
Osage Beach
Woods: Wilson
Irons: Wilson
(573) 348-8522
Lessons available
Pro since 1991



Mike Cummings

Head Golf Professional
Eldon Country Club
35 Golf Course Rd
Eldon
(573) 392-4172
Woods: Titleist
Irons: Mizuno MP33
Lessons available
Pro since 2000



Larry Salsman

Director of Golf
Sycamore Creek
1270 Nichols Rd
Osage Beach
Woods: Titleist
Irons: Titleist
(573) 348-9593
Lessons available
Pro since 2000



Nate Boeh

Asst. Professional
Osage National
400 Osage Hills Rd.
Lake Ozark, MO
Woods: Titelist
Irons: Mizuno MP-32
(573) 365-1950
Lessons available
Pro since 2005

"It's big- it felt pretty good. Overall the look of it is pretty good, it sets up pretty square. The grip may have been a little large for me, I'd like to try it with a smaller grip and lighter shaft."

★★★★

"It's got quite a deep face to it. Sets up fairly well. Comes off the face hot, real hot. It's a nice club. I'd recommend it!"

★★★★★

"This things hot. I just wish it wasn't quite so loud. It's pretty easy to hit. I'm surprised. It's very easy to hit and the 460 cc size makes it really easy to hit more in the center."

★★★★★-1/2

"Feels great, looks great, it's the farthest driver I've hit yet. For a lot of handicappers this is something you want to go buy. The price— \$200 is a great buy."

★★★★★

"Hasn't been a big name for awhile, but if you get it in their hands it's probably at least a 4, if not a 4-1/2 maybe."

★★★★★-1/2

"It's got a very unique design on the bottom, a very wide sole. Just putting a good swing on it I hit it farther than any of the other drivers. I definitely would recommend it to anybody 10 HCP or less. I'd put it in my bag without a doubt."

★★★★★

"Mactech is hot. It's solid. You pay for it, but it's solid. I'll give it that. I think it was a little bit lower than what the club said."

★★★★★

"It's got a very good look to it. Feels very good. Long. Good trajectory. It was a 10 degree and I hit it about the same as my 8.5°. Long, I hit it about 280 on the fly. Good feel, working the ball nice with it."

★★★★★-1/2

"It looked good when I first took it out of the package. It felt good. it flew down range well- the sound was good. For a moderately priced driver it's a good value for what you get."

★★★★★

"It's awesome! I'd recommend it. 5 out of 5, no doubt about it. Comes off the face good and flies straight. Really hot face. It's really long."

★★★★★

"I can't believe how long this is! That's amazing. Wow. That is really hot coming off of there."

★★★★★

"It's got a good look on it. High profile, which I like. I think it's for higher handicappers. Pretty easy to hit. It goes pretty good. I'd recommend this one."

★★★★★

Kevin's extraordinary knowledge on swing dynamics and club design set this one apart. Runner-up for the Editor's choice. An absolute steal at \$200. www.innovexgolf.com Call Kevin Toll-Free at: 866-402-6097

The PROS



These guys know golf.
Let's see what they think
about this issue's crop of golf goodies!

The STUFF: DRIVERS

As players look to shorten holes off the blocks, more and more technology is poured into driver design— exotic metals, adjustable weights, welding techniques, larger faces, offsets, it all adds up to an exciting time in golf club development!

Callaway FT-3 Fusion Driver

Callaway takes a significant amount of weight out of the crown of the head and substitutes it with carbon fiber. This allows for the weight to be moved around to where it is needed more— at the rear and down low. It is available with a vast assortment of high-end shafts, and comes either neutral or draw-bias from the factory. Our was sent with an Aldila NVS 65-X stiff shaft, neutral bias, 9.5° loft. A very sexy driver that hits as well as it looks. The pros seemed to think so as well, with only one not awarding this stick all five. It has a subdued ball strike, but authoritative. While this one retails for about a hundred more than the X-460, the technology pays off. Just ask Phil Mickelson, he carries two. About \$400. www.taylormadegolf.com



Adams Golf RPM Driver

Adams golf, famous for the "Tight Lies" brand of fairway/trouble clubs, has been making inroads into the upper levels of retail. Their a2 line of irons are perfect for golfers working their way toward the 70's, and so is the low-profile RPM driver. Simpler in design than many of the drivers out there, this just a big, well-balanced driver that can help you get the ball higher — faster, and has enough technology inside to let you gain some much-needed distance. No weights to adjust bias for your swing, but the single weight in the bottom gets you under the ball for great trajectories. It also ships with upscale graphite shafts that everyone will benefit from. www.adamsgolf.com Just \$200.



Taylor Made R7425

The successor to the r7 Quad from last year, the r7 425cc, with movable weight technology (28 grams total) is refined and enlarged (+25cc) for 2006. Easy to swing, easy to dial-in your desired bias correction. Very nice premium stock shaft, available also with other top-name offerings. This is a killer club, long and consistent. Did I say this club was long? These guys got some serious distance. Priced in the upper range for drivers, all this technology doesn't come cheap. \$400. Despite the price and the other great contenders, this easy-to-use all-player powerhouse gets this month's Editor's Choice. www.taylormadegolf.com



GOLF EQUIPMENT CHALLENGE



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(573) 392-4172
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Larry Salsman

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Sycamore Creek
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Pro since 2000



Nate Boeh

Asst. Professional
Osage National
400 Osage Hills Rd.
Lake Ozark, MO
Woods: Titelist
Irons: Mizuno MP-32
(573) 365-1950
Lessons available
Pro since 2005

"Sets up real square. It's got a real big look and head to it. Feels a little lighter because of the composite makeup of the head. Ball flight was good. Flew down range well. I could control what I was trying to do with it."

★★★★★

I was really impressed with this. Great club. Different sound coming off of it. I was able to move it left and right and control the trajectory of it. Definitely recommend it.

★★★★★

"I like the sound of it better than the X460, but not being able to feel kind of where it went off the face is kind of a drawback to it."

★★★★★-1/2

"A different feel from any other driver you'll ever hit. Get it for 2 weeks and you'll love it. I'm playing it and get 30 yards more than my Titelist. Good feel to it. I'd recommend this to any golfer."

★★★★★

"Just picking it up. the initial weighting on it was good. It felt good in my hands-- swing and hit it. I hit 4 shots with it and it was all good. I mean they were all solid. I'd give it at least a four, if not a five."

★★★★★-1/2

"Comes off really hot. I like it because I could work it left and right. The shaft that's in this is a Grafalloy Pro-Launch Blue and might be a little heavier than I'm used to."

★★★★★

"I think it's got a lot of the technology that a lot of the other drivers have as well. They kind of combined it all into one. Cup faced technology. Low center of gravity. It's got a good feel to it. It's got a real solid feel to it — it's pretty nice."

★★★★★

"I like the wedge— it looks good, feels good. Nice thin top line, good spin. A great club."

★★★★★

"I'd definitely recommend it to any of the consumers out there. I'd prefer the 460 over the 425, but they're both good drivers, so I'd give it another 5."

★★★★★

"What else can you say but Taylor-Made-- Wow. With this movable weight system you can pretty much hit it however you want to. I think the weights work great. A five, absolutely."

★★★★★

"These are probably some of the easiest clubs I've hit this year. I think that the weight technology is huge. You get the response that you want. The feel that you want."

★★★★★

Nice ball flight, looks shut to me. Nice high trajectory which I like— it's long too. I'd probably give this four out of five.

★★★★★

Despite the price and the other great contenders, this easy-to-use all-player powerhouse gets this month's Editor's Choice. www.taylormadegolf.com

Top Guns

Drivers are perhaps the most important club in the bag, as players seek a few more yards off the tee to shorten the second and subsequent shots to the green.



Callaway's Fusion FT-3

Harvey Pennick, golf-great and guru said players should take the course from the greens back— instead of the other way around. Given the number of times a driver is used in comparison to a putter, perhaps more emphasis should be placed on the putt than the drive.



TaylorMade r7 460cc driver

Regardless, drivers comprise the hottest selling segment of the industry, with enormous resources poured into technological development, they are being designed to let the golfer hit it longer— and straighter.

Drivers have, under current rules, reached a peak in size. 460 is pretty much as large as they can get, and every manufacturer out there has pushed the MOI (Moment of Inertia) to the limit.

It's technologies like CFD (Cup Face Design), twin-face (and even triple-face) and the now commonplace movable weight systems that will make up new driver designs.

Manufacturers are also turning to carbon fiber in an effort to free up weight inside the head, allowing for greater mass redistribution.

Currently generating the most news is **Callaway's FT-3**, which Phil Mickelson used to great effect in his Master's victory. Phil carried a pair of FT-3's, set up for specific shots. The FT-3 uses a weight system, but is factory configured for the shape shot desired. Its extensive use of carbon fiber allows for a traditional profile, but a very non-traditional feel and sound. The FT-3 retails for about \$400.

All over the industry technology is trumping size and technique. The **MacGregor MACTECH** is one that is pushing the limits— utilizing tungsten weighting for bias control, cup-face Beta Titanium for thin, seamless rebound, and a Beta Ti crown (not unlike the FT-3's fiber crown) for weight redistribution. They also add an exotic ultra-light shaft to finish the triple threat. The MACTECH runs \$450 and up, depending on shaft.

Big in Missouri, **Tour Edge** has upped the ante with their new **Exotics Driver** to match their wildly popular Exotics fairway woods. Instead of a cup-face design, Tour edge has utilized a face insert of BetaTi (a total of 3 separate BetaTi alloys are used in the club) and insists the manufacturing process using laser welding is superior. They also use a light-weight crown, although opt for titanium to reduce weight. Like most, the weight savings is used to redistribute the weight down for better trajectories. The Tour Edge Exotics Driver retails for \$400



Adams Golf 460cc RPM driver

These are the heavy hitters in golf—the hottest selling segment in the industry, as players spend big bucks looking for the perfect club. Here's a fresh selection of new drivers.

with a Fujikura graphite shaft.

Most high-end manufacturers have realized that the right shaft is at least as important as the right face when it comes to premium drivers. TaylorMade has long coupled their premium clubs with super-premium sticks, especially in their TP models, designed for touring professionals and scratch amateurs.

The new **TaylorMade r7 425cc** and **r7 460cc** drivers both ship from the factory with a special Fujikura RE*AX stick,



MacGregor's MACTECH NVG2

designed with TaylorMade exclusively to promote greater stability and consistency. Mind you, these shafts are no small matter. A typical pro-level shaft from one of the major companies can set you back \$300-\$400. When the big brands couple the exotic shafts with the premium heads, the smart golfers know they are getting a bargain— obviously they can buy these shafts for much less than you or I.

TaylorMade of course retains their movable weight technology, although it has been slightly refined in the 460—their largest driver to date. Rather than the four weight system found in the first r7, the 460 features two flanking weights with one central rear weight that is also adjustable. The 425 features the more recognizable four weight setup, with 28 grams of

discretionary adjustment. While the 460 relies on shaft to some extent for control outside of bias, the 425's four weights allow for variable loft, spin, swingweight and bias. A great deal of adjustability. The r7's for 2006 both retail for \$400.

Nike has introduced the SasQuatch Tour460 (and 460 standard) drivers for 2006. Unconventional to say the least, their bright yellow stripes and unusual name have created a buzz. SasQuatch features the largest footprint currently in golf. They've maxed out the front-to-back dimensions, moving the center of gravity back inside the clubhead. A larger face design creates in turn a larger sweet spot, for more forgiveness— although most high-end drivers this year have very high profile faces. Instead of weights, Nike relies on their proprietary NexTi titanium layered alloy face construction to get better rebound and consequently higher ball speed. About \$420 retail.

In addition to the FT-3, Callaway Golf for 2006 has introduced the X460 driver. It uses a combination of technologies to claim longer, straighter hits. Callaway has for years had bore-through design, eliminating the weight in the hosel, preferring to move it into the head where it can be used. With the X460, they've also used Plasma welding for more seamless face reaction, weight redistribution to the perimeter and sole, a "CT/VFT" face for greater MOI, and an their "X-Sole" design for better club balance on setup.

It's less techy than it's sibling FT-3, but also less expensive. About \$300.

Ping's \$300 driver, the G5 460cc is similar to the popular G2, but uses a new internal weighting system to again— shift the weight from the crown to the sole, producing better lift and lower spin. While this appears to be an industry standard, Ping used this technique to offer lofts

of 7.5°, 9°, 10.5°, 12° and 13.5°. This means good things for the average golfer out there. Ping's G5 can accommodate their lower swing speeds with the higher lofts. Definitely a low



The Innovex CFD driver

tech/no-tech approach, Ping relies on weight geometry and size to give better results.

Adams Golf, makers of the Tight Lies line of clubs recently debuted the PRM clubs. Wow.

Not ordinarily considered anything but a mid-line consumer brand, Adams' new forays into TP (Tournament Player)



TaylorMade's r7 425cc driver

redline clubs is amazing.

They introduced the RPM driver a few years ago— and it performed very well. Adding weights last year with the RPM 430Q and its state-of-the-art RePositioned Mass™ technology and xFace™ engineering was another step up. Behind the fancy nouns and trademarks, Adams' weight system was effective and the design forgiving to their targeted market, the everyday player.

continued on next page



Ping's G5 Titanium driver

Top Guns- Drivers on the market

continued from previous page

Their new 460cc Titanium RPM driver is designed with a



Callaway's X460 driver

single, 16-gram fixed weight located in back, allowing for a higher launch with less spin. While this is a simplified design from the 430Q's four weights, it is being offered in TP configurations to accompany the successful less-is-more low-profile fairway woods. At \$250, it's on the low side of the top-end (the 430Q retails for \$450).

Alpha's (Kent Golf) Jim Yeh has a more simplistic theory when it comes to club design.

Make the clubs, hand them to the guys that can hit them, and watch the records fall.

Six out of eight of the top finalists in the open division, and three out of four of the top finalists in the senior division chose Alpha at the recent Long Drive Classic in Des Moines, Iowa.



Nike's Sasquatch driver

These burly fellows choose Alpha's 830.2 Plasma driver for its near indestructibility and one-piece high profile face. Make no mistake about it-- if you are after distance, this one is a cannon. Comparable to the big brands in terms of flight length, the 830.2



The TourEdge Exotic X driver

forges high tech for exotic titanium alloys and head shape. And, for around \$200, you can get one made just for you and your swing.

KZG Golf, one of the best little-known companies, is stratospheric in price and appeal. A custom-clubs for the pros company, KZG's new GF-4 combines their revolutionary four-weight system (the weights are placed deep within the face, instead of on the outer perimeter) with 6-4 and SP700 titanium alloys. Weights of 1.5, 4, 5, 6, 8, 10 and 12 grams are available, allowing a

great deal of latitude. At 425cc, it's not the biggest, but ranks up there with the best. KZG is better known for their Gemini driver, the first twin-face head, which stunned pros in our tests with it's distance off the tees. \$469 retail fitted with a graphite shaft.

Innovex Golf, the Kansas-based clubmaker started by Kevin Downey, also forgoes tech-



KZG Golf and the GF4 driver

nology for a simple, easy-to-hit design made for the masses. The Innovex 460 CFD driver is new for 2006, and we've already said how great we think this club is. A simple cup-face design and high profile combined with low and



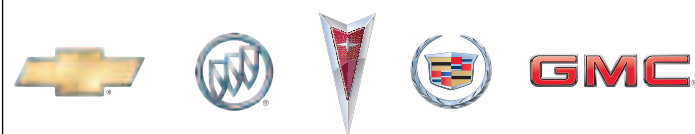
Infiniti's Propulsion

back weighting make this stick incredibly forgiving— but hot off the face. Our guys were surprised at the way the ball come off this one. And, for the \$200 (graphite or steel shaft for the same price!) Kevin gets for it— we think it's the sleeper best bargain out there right now in drivers.

Infiniti's PROpulsion driver (get it?) has been getting a lot of press lately as the undiscovered secret in low-cost drivers. Available in 9, 10.5, 12.5 and 14 degree lofts, high face profile and 460cc size. \$160 and up, depending on shaft. infinitigolf.com. ■



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Sycamore Creek Golf Course always "the best" at Lake

by Darrel Willman

Sycamore Creek has been voted the best golf course at the Lake for so many years, I can't remember the last time they



weren't. About seven or eight years, most likely. And there are some good reasons.

The course is in excellent shape, is challenging and yet is affordable. It features zoysia teeing areas, Bermuda fairways and Crenshaw bentgrass greens.

You'll find tree-lined narrow fairways with undulation and a couple sharp doglegs. The greens

are challenging- not very large, fast and multi-leveled.

The front nine finish is an enormous 574-yard par 5, that mandates a long shot over water

to the green. The course has been featured in *Golf Magazine*, *Kansas City Magazine* and *Midwest Living*.

Tee times are accepted up to 30 days in advance.

Surrounding the impoundments of the Osage Catfisheries, (also owned by the Kahrs family), large areas of water come into play on seven holes. Holes 12, 13

and 14 come within striking distance of the Lake.

Built in 1995, the original nine were designed by the Kahrs family (who had no golf design experience) experimenting with ideas until they got it right. The second nine were added in 1999.

Sycamore Creek runs 6,255 from the tips of the blues, with a slope of 68.6 and a 123 rating. Director of Golf, Larry Salsman, says well over 25,000 rounds are played there each year. Along with Larry, the course employs a staff of 10 for course maintenance. Larry offers lessons, just call to set up a time.

Of course Larry keeps a well-stocked pro shop and the snack bar has all of the tasty bits and cold drinks you'll need. Danna Kahrs, General Manager, keeps the business all-in-the-family, her brothers handling the fisheries.

Sycamore Creek is located on Nichols Rd in Osage Beach. Just turn at the hospital and follow the road down and around. It is a steal at just \$45 for 18 holes including a cart. ■



Tri-County Championship tournament to be held May 29 at Osage National

The event is being sponsored by the Lake of the Ozarks Business Journal, Mix 92.7 FM radio and KQUL 102.7 FM radio.

In order to be eligible to play, you must live in Miller, Morgan or Camden County and show your Driver's License at check-in for the May 29, 8:00 am shotgun start. Your handicap must also fall within these criteria:

- Regular Men Division 15.0 index or better
- Senior Men Division (Over 50) 20.0 index or better
- Ladies Division 20.0 index or better

Only the first 40 to sign up for each division will play, so get your entry in early! The ball will be played down with no handicap on the River and Mountain Course.

The entry Fee \$40 includes Lunch, Golf and Trophies to the winners. Please note that you will be contacted to let you know if you are in the event. First come, first serve basis. If you are not, your name will be put on a stand-by list until the day of the tournament. Your check will be returned the first day after the tournament date if you do not get in the event. Those in the event must cancel 48 hours in advance for full refund of the entry fee. Call Steve Belton or Ryan Manselle with questions about the event at 573-365-1950. Mail only a check (no cash or Credit Card

accepted). Members of Osage National may put the entry fee on account by calling the club and making those arrangements with Steve or Ryan.

Make checks payable to Osage National Golf Resort and mail entry with check to:

Osage National Golf Resort
P.O. Box 1300
Lake Ozark, MO 65049

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Seasons Ridge - Ken Kavanaugh's Lake area favorite

by Darrel Willman

Ask any Lake area resident for a short list of the best courses around, and Seasons Ridge is sure to be at or near the top.

1989 to undertake Seasons Ridge in Four Seasons. While perhaps not as well known a designer as Robert Trent Jones Sr. who designed Witch's Cove at Four

as Great Eagle Golf Club), in Surprise, Arizona. He went on to Gold Canyon Golf Club in Gold Canyon, Arizona and many others.

Seasons Ridge opened in 1991, and was recently named "the 4th best public course in Missouri".

The course is a 6,416 yard par 72, rating 71.4, 130 slope. The signature no. 10 hole is said by many to be the toughest hole at the Lake.

It may well be, but it is one of many very challenging holes on the course. Dramatic elevation changes, narrow fairways and approaches and water hazards all pose risks along the way. Kavanaugh thankfully terraced the course so that even the less-skilled players find enjoyment. Often there is a landing area or forward tees to accommodate all skill levels. Softspikes are required as is the case almost universally around the Lake. Prices range from \$35 to \$79, cart included. Be sure to call and ask for specials. PGA Pro Todd Bartlett (Director of Golf) can fill you in at 573-365-8544. ■



Ken Kavanaugh, renowned golf course designer, has done more than a dozen courses across nine states. He ventured to the Lake of the Ozarks in

Seasons, Kavanaugh's courses have won acclaim universally. He began with nine holes for Roy Rogers and Dale Evans at the Happy Trails Resort (now known



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Central Missouri's
Lake of the Ozarks

The Golf Club at Deer Chase - well worth the drive

by Darrel Willman

On a brisk Friday afternoon near dusk, I found myself on the par three eighth hole at Deer

not all like this.

The Golf Club at Deer Chase is in the Auglaize River valley, about 10 miles from Osage

number one, where you will cross the water not once— but twice on the way to the green.

We spoke with Vaughn about the club's origins.

"Paul Hoffmann was the original owner and finished nine holes. Then the property went vacant for seven or so years before Don Zanzie and a partner came in and bought the property. At that point they started construction. Roger Knoll and Don together worked together as far as the layout."

Zanzie and Knoll together reportedly directed the bulldozers and worked with each hole until they were satisfied. And they had an idea in mind for the course.

"I think Don built the golf course for the average guy," Vaughn said, "but it's still had to be challenging. Rough not real high. Big greens. If you're in the rough, you've still got a shot for the green. But the thing is here, you go up on the green, you can two putt. There's a lot of three putt greens out here, they're so huge."

He told us of one in particular on the back nine that ran 65 yards. But they've been out early this year and aerated them already, so they are smooth and fast. Practice your putting before



Vaughn XX shows us the dining area set up for banquets.

Chase, a relatively new 18-hole addition to the variety of golf courses found at the Lake of the Ozarks. Two hundred and forty plus yards looking into a narrow approach and a bermed green. There was a very nice breeze blowing down the little valley into my face. A creek wound around at the left, a tall stand of trees at right.

Vaughn, the pro-shop attendant this afternoon, had said the hole was tough. Yes, sir— I guess

Beach. Take a short trip South on Highway 54, almost to Camden-ton, and take a left onto A Road. Follow this just over three miles to the sign indicating the entrance is near. Once inside, the long winding road to the clubhouse is the perfect opportunity to get a look at a few of the holes, with their extra-large greens and wide-open fairways.

There's a significant amount of elevation change here from hole to hole— you'll see that as



Pretty as a picture. From the tees above, the clubhouse buildings with their white fences.

this would qualify. Vaughan, a retired-military left-hander, has been with Don Zanzie, co-owner, from almost day one.

He said a group of golf team students had played the course in the previous week, and only a couple had made the green in regulation. But don't fear, they're

well as you wind down into the picturesque valley.

Water also plays a role here, the course has eight or nine water impoundments linked together to provide hazards and irrigation for the club. These will come into play on seven of the eighteen holes, especially on

you start out, however. Vaughn talked about the par threes as well— like the one I encountered.

"What's most difficult on this course are the par three's. Two of them in particular are long. Even if you're playing from the gold. Both of those are slightly uphill.



How nice is this? Looking from the clubhouse to the number one green, crossing the water twice from the tees just below the deck.



Looking back toward the clubhouse from the eighth tee area.

But, big wide green, so you'll be 'gripping and ripping' all you want, you know?"

Of course Deer Chase has all of the usual amenities you would want in a golf course. A beautiful clubhouse with bar and dining areas, pro shop, practice areas and more. They even handle special events.

"For banquets, events, weddings— we can sit up to 200. Their price [other clubs] is somewhere around \$40 per plate. Ours can be anywhere from \$15-20. and we handle bands or disc

jockeys."

Deer Chase is very affordably priced for superb golf. \$42 on the weekends and \$36 weekdays, cart included. Less if you're playing nine or take advantage of the twilight rates. Be sure to go online at www.deerchasegolf.com and print out the coupon to save a little on the greens fees. ■

Callaway's new X-460 Big Bertha



The X-460 driver from Callaway Golf. www.callawaygolf.com

Callaway's X-460 is another that didn't make it into the lineup of the tested drivers, but nonetheless was tested, and we wanted to share the response from our pros with you.

First off, this is one BIG driver. Very nice finish- typical for Callaway. Not as high tech as the FT-3, but a very solid addition to their line. This one uses plasma welding technology to create a more seamless face- other manufacturers are using single piece faces (cup face designs) to achieve the same result. A dispersion of the energies at impact, creating a higher Moment of Inertia (MOI). Simply put, the thin materials these faces are made out of generates a spring-board effect that launches the ball farther. The club also moves weight around, like so many others. Low and back to promote better lift and less spin.

We received the Tour 9.5 degree model, with the upgraded Fujikura Tour Platform Series shaft, which retails for about \$375. The X-460 sells for \$299 in its basic configuration. Street prices vary about \$75 from the full retail.

Mike Cummings from Eldon CC said about the X460, "Comes off high and long. Very golfer-friendly club." The Tour model's face is square as opposed to about one degree closed.

Mike continued, "I really like it-- it's a very nice club. It's real comparable to my 905R Titleist-- but the Titleist allows me to control the trajectory a lot better.

Definitely a five. (out of five)"

Nate Boeh from Osage National said, "Feels great - got a different sound from the FT-3, but just as long. You can work the ball, it has a great trajectory, I'll give this five out of five."

Paul Leahy at Tan-Tar-A's Oaks said, "The feel of it is real good, it's weighted very nice. It's got a different sound than a lot of drivers, it feels real solid when you hit it, it's more of a wood sound, a real solid sound. Ball flight was good, flew down range well, I'd give it a five."

Larry Salsman from Sycamore Creek gave the X460 a 4-1/2, preferring the Taylor-Made offerings slightly over the Callaway clubs. "

Our thoughts — in this area of drivers, the upper limits— there aren't any poor clubs. They are all the best available. The X460 lives up to its price if you are in the market for a no-frills big-hitter.

No movable weights to confuse, no charts and instruction manual necessary.

Just grip it and rip it. It's a big, solid, very long driver. I watched amazed at the distances these guys got with this club. While it may not be quite as long as some of the other entries, it's very user-friendly and so deserves the five stars in our book. Buy the Tour model if your high swing speed allows for a stiff shaft, and your drives are usually straight.

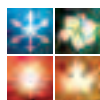
Callaways can be bought in many of the area's pro shops. See them online at:

www.callawaygolf.com ■

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"I know I am getting better at golf because I am hitting fewer spectators."

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Golf's economic impact on the Lake

by Denny Benne

With seventeen different courses all within a short drive, the lake area has truly become a golf destination. The quality of golf at the Lake has grown to rival many of the top play destinations in the country.

Several local courses are recognized as among the best: Porto Cima at Four Seasons, designed by Jack Nicklaus; Witch's Cove at the Lodge of Four Seasons, designed by Robert Trent Jones, Sr.; Seasons Ridge at the Lodge of Four Seasons, designed by Ken Kavanaugh; Old Kinderhook, designed by Tom Weiskopf; The Oaks at Tan-Ta-A, designed by Bruce Devlin and Robert Von Haage; and Osage National, designed by Arnold Palmer.

Golf's impact on lake area businesses is far-reaching. Annually, 7.5 million dollars are spent by golfers at the lake of the Ozarks. Their average stay at the lake is three days, and they'll spend an average of \$175 per day, per person.

Golfers who visit the lake rate their experience "Excellent" or "Very Good", according to a visitor study prepared for the Tri-County Lodging Association.

Since the formation of the Lake of the Ozarks Golf Council in 1997, there has been a 26% increase in the number of rounds played each year at the Lake. This may reflect the addition of 81 new holes of golf since 1998. Recent course additions feature nationally-recognized

designers, demonstrating the shift to world-class golf. Despite a national decline of around 7% in rounds played last year, the Lake area has enjoyed a 1% increase.

In the Spring and Fall, golfers from neighboring states like Nebraska, Iowa, Minnesota and Wisconsin take advantage of our slightly warmer climate. During the peak times of the year, you're likely to see St. Louis and Kansas City area residents enjoying the links at the Lake. Of course second-home owners and permanent year-round residents enjoy the outstanding caliber of Lake golf play all in but the harshest of conditions.

Of note: *Golf Digest* named Porto Cima one of the best private courses in the country, gave Witch's Cove the number one public course in Missouri ranking, awarded Seasons Ride a top ten finish in Missouri and Old Kinderhook four stars, with a number two rank among public courses in Missouri.

Paul Leahy, Director of Golf at Marriott's Tan-Tar-A Resort and President of the Lake of the Ozarks Golf Council had this to say about golfing at the Lake: "Golf courses stay pretty busy Memorial Day through Labor Day, and weekends throughout the shoulder seasons. The area has just about the right amount of courses to accommodate the demand, where some other [golf] destinations are over built." ■



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A look at what's exciting in golf

Let's see, you need some new clubs, but not sure what kind. You could shop online, but that's so cold and impersonal. Not to mention time-consuming. With every club manufacturer in the world screaming "I'm the Best!", and loads of wholesalers all claiming they have the best prices, how do you choose?

Shopping at a big box store isn't much better. Chances are the kid selling golf equipment was hawking stereos and TV's last month.

The Lake area has pro shops staffed by PGA Professional golfers. Who better to give you the information you need when selecting clubs? And, they'll have the the expertise to assist you with your game as well as the tools. Birdies and Tees, located in the Osage Premium Outlet Mall, is also owned and staffed by PGA Pros. How does it go? "These guys are Good."



David Bird shows us the new Precept Tour S-3 ball. 6/\$20

Tory Hayes and David Bird have an amazing inventory packed into their store, and they are kind enough to allow us free reign to talk about some of the hottest trends in golf. This year, we tried to stay away from drivers, since we were devoting a separate piece to the topic, but there were a couple we needed to add, thanks to Dave.

Cobra's "Speed" drivers.

"M-Speed, offset head about 3 degrees close faced. Comes in senior and ladies flexes. Really your anti-slice head, 460cc."

F-Speed, a little closed for the average player, comes in regular and stiff flexes. Still a little bit of anti-slice. A couple degrees closed, but very hittable.

X-Speed, for the better players— promotes a neutral ball flight, very square face. Stiff shaft." Retail \$299 ea.

Tommy Armour Morph Irons

"The long irons 3,4 and 5 are a full cavity. Mid irons 6, 7, 8 are kind of a half cavity a little more blade-ish, and your short irons



Cobra M, F and X Speed drivers

are more of a blade. And the 3,4, and 5 iron, they've got a high launch shaft, the middle irons are mid launch, and the low irons have a tour launch which keeps it lower." \$349



Tommy Armour Morph irons

Nike NDS Irons. "Very good looking golf club for a great price. Designed for the intermediate player that wants to hit a name-brand club without spending \$700." \$399.



New low-cost NDS irons by Nike

TourEdge exotic irons.

"They've got some titanium in

them. It's the same concept that they use on all their woods now, and the exotics is the combo brazing. The way they put the stainless together with the titanium. It's the most solid club that I've ever hit. I've got it in my bag this year. They are outstanding. "\$799



TourEdge Exotics irons

Ben Hogan CS-3 driver

The CS-3 uses factory preset weights for shot shaping. It uses 6/4 titanium for the 420cc club-head. Standard equipped with Aldila NV shaft in various flexes from senior/ladies to extra-stiff. Custom high-end shafts also available from the factory. Available in lofts from 7.5° through 12°. "We've done a lot of demos and I've been putting the Hogan out with the Callaway X460, Callaway Fusion FT-3, the Nike Sasquatch, and the Cobra Speed drivers, and I've sold more of the Hogan. They're hitting it better and it's \$150."



Ben Hogan CS-3 driver

Precept Tour S-3 balls

"Played by Paul Kramer on the LPGA tour. Very similar to the Bridgestone B33S but it spins a little bit more. She's got two numbers. Number one ball is #00. The other is #58 because she's 58 in the tour event." 6-pack \$20. ■

LeaderBoard training aid gets raves from pros



A swing trainer designed by a professional from start to finish, with his own money, that touring professionals like Adam Scott, Geoff Ogilvy, K.J. Choi, Robert Allenby and others not only endorse—but use. A swing trainer with a name like Stuart Appleby behind it. Sound like so much hype?

Well, there are lots of trainers on the market— from the silly contraptions you strap on to the club-looking things you see at the multi-mart. Some are good—they can lead to good form, but some are not.

Is this the end-all gimmick to turn you into a great golfer? No.

But, if you are serious about improving your game and use this as part of a regimen with a trained PGA professional, Stuart Appleby's LeaderBoard can improve your posture and learn to shift your weight to your rear leg and not reverse pivot. It can also increase leg and core body strength, crucial once your swing is correct.

This four foot long device has two pads for your feet, and a third for the ball to be teed upon. Put one foot on each pad and swing away. As you move onto your stationary leg, the other slides accordingly. You have to "lock" your trunk against the cords inside the device, and rotate your upper body in order for the swing to feel correct.

Appleby says "It is not a coincidence that since I have been using the LeaderBoard as a key component in my training, my driving distance has increased tremendously. This is the first year that my driving distance is over 300 yards, which includes three drives over 400 yards. The funny thing about it is that I don't feel like I am swinging any harder, just more efficiently with my core muscles. I see results in the way my body moves, the way I swing, the power I am getting, the accuracy and so on. Sometimes the golf swing can be made to be too difficult. On the LeaderBoard, if you feel a good shot, then you hit a good shot— it's that simple."

The \$200 device comes with a hitting station with adjustable tees, a carrying bag, an instructional DVD workout, and a sleeve of B330 Tour balls from Bridgestone.

www.leaderboard.tv ■



GOLFTECH: Replacing Grips

With Master Clubmaker
Irl Robinson

by Darrel Willman

Re-gripping is easy— and according to most pros I've spoken too, is something you should do before every season. It's inexpensive, and gives you a "sure grip" for the new year.

There are hundreds of grips to choose from, and they are available at pro shops, golf stores and discount stores everywhere. You'll need the new grip(s), grip tape and grip tape solvent. Some folks have told me that other substances work as well.



Getting prepared



Do this at your own risk. This article cannot possibly cover every problem you may encounter, and as a result of attempting to replace a grip, you may damage the shaft, or sustain personal injury. Failure to properly secure the new grip can result in it coming off during play, possibly injuring you or another.

TOOLS: You'll need in most instances, a utility knife, a tee to plug the end of the grip, a heat gun to loosen the old tape.

SUPPLIES: You'll need to purchase your replacement grip(s), double-sided adhesive grip tape, and grip tape solvent. Most retailers of golf equipment will have the grip, tape and solvent. We went to Birdies and Tees in the Osage Premium Outlets and they were kind enough to supply us with grips for these articles. They also have the tape and solvent you'll need.



Gently cut away the old grip

STEP ONE: Remove the old grip by carefully cutting it off with a craft knife. Gently heat the old drip tape to loosen the glue. (Most often this is not needed) I use "Goo-Gone", a solvent, to loosen the old tape. Once the old tape is gone, be sure to clean the shaft thoroughly so the new tape will adhere. Some pros use a "hook" knife blade to remove the old grip, as it has no sharp edge facing towards the shaft that can score it.



Heating the old tape for removal

STEP TWO: Apply the new tape. There are many methods of doing this, and I'm not sure if one is better than the others. I use the tape strips that are pre-cut, and apply one per shaft, wrapping them around the shaft lengthwise. Pros I

have seen start at the butt end and spiral the tape downward, cutting off at the end of the grip area. Irl uses a "U" shaped tape application, starting down the shaft, crossing the butt and going back down the shaft with tape.



Applying the new tape

STEP THREE: Time to moisten the grip tape and the new grip with solvent. Irl plugs the hole in the end of the shaft with a golf tee, and then pours a small amount of solvent in the grip. He then plugs the other end of the grip with his thumb and shakes the grip to distribute the solvent. He pours the solvent out of the grip onto the grip tape applied to the



Pouring solvent into the grip



Pouring solvent onto the tape

shaft.

STEP FOUR: Quickly— open the end of the grip and slide the grip onto the shaft, pushing it forward until it will go no further. Now before the solvent dries, turn the grip to align the logo on the grip to your desired position, and make sure the butt end of the grip is not bulged outward, by sliding the grip upward slightly. The butt end should be flat, the logo aligned and the grip straight before setting the club aside to dry overnight.

Thanks to Birdies and Tees for supplying the grips for our series of "how-to" articles. Thanks to GolfWorks and Golfsmith as well for providing materials and expertise for the series.



Sliding on the new grip

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Everyone is not the same. You are a little taller or shorter, a little younger or older. Off the rack golf clubs are built for the average player. Custom fitted clubs cost no more than the generic set everyone else buys, but are made especially for you and your swing. Even brand names like Taylor Made and Callaway can be ordered to fit you, not the average.

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Are You A Board Member?

You could be at financial risk for decisions you make while volunteering or acting on a board. Banks, churches, not-for-profit organizations, home or condo-owners associations and some businesses have boards governing the actions of the entity. Perhaps you have helped to procure insurance coverage for the organization itself, but did you get coverage to protect YOU?

Decisions that board members make can potentially have negative impact on other parties. Directors and Officers Liability insurance protects board members from lawsuits alleging management errors and omissions. Officers of a board can be individually named in a suit for their part in making recommendations and changes. They can be named for either actions or inactions when making decisions.

An example of a D&O claim could be: A condominium board changes the bylaws to not allow additional docks or boat slips to be added at the association grounds due to limited space in the cove. A few years later a condo unit owner is unable to sell their unit because he does not have a boat slip or a means to add one as part of the sale. The unit owner then sues the association and the board for their part in his financial loss. The board made a decision that has created a financial hardship for the unit



Steve Naught, CIC

owner. The association's General Liability policy will likely exclude coverage for the individual liability of the directors and officers.

Each company has their own policy form, so be sure to ask about the features that the policy offers. A number of companies have the cost to defend the suit outside of the liability limit. Some policies can also extend coverage not only to board members, but also to employees, volunteers and other personnel. A few carriers may also offer Employment Practices Liability Coverage as part of the policy.

Many people will not volunteer to work with organizations that do not carry proper D&O coverage or groups that do not carry adequate limits. Keep in mind that the policy limit will be shared among all the board members for the policy term.

Steven Naught is a Certified Insurance Counselor with the Naught-Naught Agency. He can be reached at 573-348-2794.

Election results

continued from page 20

Cities, especially smaller municipalities hope for one of the first two options in order to avoid the costs of re-election. In these cases, a coin toss decided that Bob Spruell would be declared the winner of the Northwest Fire Board, with Keith Kaszyk losing the flip. In Gravois Mills, the trustees called a special meeting to help decide what to do with Pat Peale and Mary Shipley – who tied with 10 votes each (there are around 1100 registered voters in Gravois Mills). Since neither wanted to concede or leave it to the fate of a coin toss,

the city will be forced to resort to a special election to decide a clear-cut winner. The cost of the new election is estimated to be around \$350 and can take place on any Tuesday that is agreed upon.

Whether happy with the outcomes, or just surprised or even distressed – the most important thing to remember is that we have to get out and vote. Make your voice heard. Every vote really does count – just ask the folks in Gravois Mills when you see them at the polls some Tuesday in the near future.

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Lake Central Fence recently celebrated a ribbon cutting. Call them at 374-6458. Pictured are Wayne Wilson, owner with Josh, Dorothy, Bobbie and Judy along with chamber ambassadors.



Lake West Chamber of Commerce held a recent ribbon cutting for new member America's Denture Lab located in the lower level of the Laurie Terrace Mall and their second business Karaoke by Kelly. You can reach Kelly at 374-7076 or 372-6501. Pictured are Kelly Preator and Laurie Lake and Chamber Ambassadors.

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Lake of the Ozarks Golf Council wraps up successful golf show season

(press release) Lake of the Ozarks, MO— The Lake of the Ozarks Golf Council recently completed it's 2006 participation in golf shows. Council representatives attended six Midwest shows from early January to early March, spreading the word about the Lake area's great golf and more. Included were shows in major metro areas (Chicago, Milwaukee, St. Louis), as well as Tulsa, Okla.; Madison, Wis.; and Springdale, Ark.

Steve Walker, executive director of the Lake of the Ozarks Golf Council, says that the Council selects shows in areas that have a strong likelihood of sending more golfers to the Lake. "Our 13 member golf courses collect ZIP codes and other information from golfers which tells us where they're from and what time of year they visit. For example, we get more golfers from the northern tier of states in the early spring and late fall," he explains.

The golf shows range in scope and attendance. The Chicago Golf Show attracts more than 40,000 people, Walker says, and the Wisconsin shows draw 10,000 to 15,000. Regardless of the numbers, people attending the shows are interested in the Lake's message. "Everyone who attends a show is a golfer," he notes. "They know they'll get great bargains on golf equipment and learn about popular golf destinations like the Lake of the Ozarks."

The Golf Council promotes the Lake of the Ozarks in areas that have been productive for the Lake in the past, but it also seeks out golfers in new locations. "We're always searching for shows in places that are within driving distance of the lake, such as Springdale and Tulsa, two of our newer golf shows," says Paul Leahy, Golf Council president and director of golf at Tan-Tar-A Resort in Osage Beach.

Exhibiting at these two shows already is really paying off, Leahy adds. "Some of the local lodging owners tell me they've already seen results from Springdale and Tulsa," he says. "They have bookings this spring from people who attended the golf shows in those areas and got information on our courses, lodging and package deals."

Lake-area lodging facilities are

not the only businesses that benefit from the Golf Council's participation at golf shows. Steve Jeanis, general manager of Osage Beach Premium Outlets, the state's largest outlet shopping center, says, "Our retail tenants definitely benefit from the efforts of the Lake of the Ozarks Golf Council. Their marketing activities bring thousands of golfers and their families to the Lake area. I would estimate that a majority of them visit the outlet center at least once during their stay. In fact, we are in the process of partnering with the Golf Council to offer 'Golf, Shop and Stay' packages that include lodging and golf values plus special Outlet Center discounts."

Both Walker and Leahy agree that working at the golf shows is an enjoyable experience. "It's fun to meet visitors face to face," Walker says. "If they've been to the Lake, they like to talk about it. They like to reminisce about their favorite courses and holes. And if they're thinking about coming to the Lake, they appreciate getting our information at the show."

Adds Leahy, "We tell people about our money-saving Golf-A-Round packages and also about what's new at our golf courses and around the Lake. We also have a drawing for a golf getaway, including a three-night stay at a Lake-area resort. That certainly attracts visitors to our exhibit."

More information about golf at the Lake of the Ozarks is available by calling the Golf Council at 800-490-8474 or online at the council's website, www.golfingmissouri.com.

Leahy says, "We do most of our marketing in St. Louis and Kansas City. Then in the springtime, we hit Iowa, Illinois, Wisconsin, Minnesota, Arkansas— a bunch of places that are a drivable market for us. We're basically just trying to create awareness of the area— in terms of 'the destination to come to' with your families, a golfing getaway for families or groups of guys or ladies or corporate outings. It's all to try and let people know that we're here and we've got great golf courses and that we're in a drivable area for them to come down to."

2 out of 3

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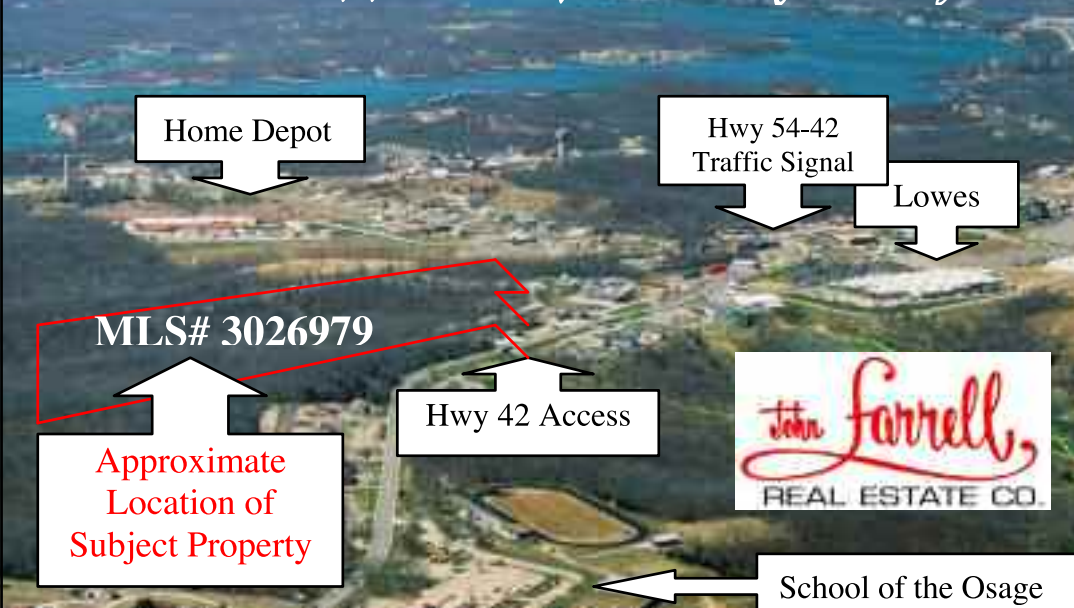
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Newborns honored

Osage Beach, MO—• The Gap Outlet Kids and Baby Store opened for business on April 11 and, to mark the occasion, the store gave Easter outfits to the first four babies born at Lake Regional Health System on that day. • The newborn boys, Lance-ton Davis and Daryl Matthew Burns, each received an Easter outfit including a onesie, overalls, shoes, socks and a hat.



Kim Miller and baby Lance-ton Davis of Camdenton show off an outfit donated by Gap Kids Outlet and Baby Store.

The baby girls, Iris Hock and Nadia Hubbard, each received an Easter dress, a onesie, shoes, socks and an Easter bonnet. The outfits were presented by store manager Amanda Coons. Gap Outlet Kids and Baby Store is located the space previously occupied by Pfaltzgraff in the Osage Beach Premium Outlet Mall, next to Bath and Body Works.



Lorelei Burns and Daryl Matthew Burns of Osage Beach.



Michelle Riley and baby Nadia Hubbard of Richland.



Sherry Hock with baby Iris Hock of Osage Beach.

Cop's Corner

Someone calls pretending to be a court official who threateningly says a warrant has been issued for your arrest because you didn't show up for jury duty. The caller claims to be a jury coordinator. • If you protest that you never received a summons for jury duty, the scammer asks you for your social security number and date of birth so he or she can verify the information and cancel the arrest warrant. Sometimes they even ask for credit card numbers. • Give out any of this information and they have what they need, your iden-

tity has just been stolen. • This scam has been reported in 11 states. • This scam is particularly insidious because they use intimidation over the phone to try and bully people into giving information by pretending they're with the court system.

Remember that the circuit clerk's office of every county maintains the jury lists and would not ask for any of the above information; they already have it, with the exception of your credit card information. Your credit card and other banking information is not necessary to serve on or report for jury duty. If you have any concerns, you can always call the circuit clerk's office in your county.

Sgt. Arlyne Page

CHAMBER SPOTLIGHT

Lake Area Chambers of Commerce
Showcase Member Businesses

Socket Internet

You might have heard of local companies at the Lake switching their phone service to an alternative local telephone company. It's true...the 100 year drought of available telephone competitors at the Lake has ended.

What local telephone company are businesses choosing? They've made the switch to Socket. Socket launched its local telephone service in the Lake area of Missouri including Camdenton, Eldon, Osage Beach, and Lake of the Ozarks in 2004. Since then, area businesses have decided to use Socket, a company that can consolidate their local phone, long-distance, Internet and networking services to one company.

The name might sound familiar. Socket has a rich histo-

ry as a local Internet service provider (ISP) with ten years of providing Missouri businesses and residents high-speed DSL and accelerated dial-up. Since co-owners George Pfenenger and John Dupuy started Socket in 1994, Socket has grown to be Missouri's largest, local ISP with Internet in over 400 towns.

Socket's leadership decided to make the move into the regulated telephone industry back in 2000.

"Our Internet business clients were asking for a choice of providers for their telephone service," said Carson Coffman, vice president of marketing & sales and co-owner at Socket. "We heard the growing demand and thought phone service was a perfect fit to our menu of Internet and networking services. After five years of planning, investments and hard work we are positioned to compete directly with the major phone companies in Missouri."

Gaslight Properties GMAC

Real Estate, central Missouri's fourth largest real estate firm with locations at the Lake, Columbia, and Centralia, is one of those companies who made the switch to Socket. Gaslight chose Socket when the other local phone company could not combine their full communication needs to its seven offices.

"Socket was able to provide us with customized voice, data and Internet combined in one T1 connection, which allowed us to efficiently create one call center linked to each of our offices," said Sally Estes, co-owner of Gaslight Properties. "Socket's people took extra care to make sure everything worked correctly for our business' special communication needs."

Socket's telephone service has now spread into over 100 towns throughout Missouri and Socket's telephone gross sales from its first year grew 1,930%. Because Socket offers telephone service across the state, Socket claims the largest service area of

any local phone company in Missouri.

Socket's telephone service packages can be customized to include any of the most popular features such as Direct Inward Dial, Caller ID, Call Waiting, Voice Mail and Call Forwarding and can be bundled with Internet and Long Distance on one bill. Socket customers can keep their telephone numbers and directory listings, and will have personal access to a dedicated

Socket representative, engineers and owners during the conversion.

Businesses interested in a free audit of their telephone bills to see if Socket can find a better solution for their voice, data and Internet should contact Socket at 302-0700 in Camdenton, Lake Ozark, and Osage Beach or 1-800-SOCKET-3 or online at www.socket.net.

Camdenton Chamber of Commerce.



Right to Left- Socket Owners: George Pfenenger, President & CEO; John Dupuy, VP of Research & Development; Carson Coffman, VP of Sales & Marketing

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Johnson-Webster Companies recently celebrated their Lake Area membership with a ribbon cutting ceremony. They can be reached at 573-365-7608 or at www.johnsonwebster.com. Participating in the recent Lake Area Chamber ribbon cutting ceremony were Michael Webster, Estimator; Sylvia Johnson-Webster, Owner; Craig Hillery, Field Representative; Candy Wilson, Lake Area Chamber Director of Marketing; and the Lake Area Chamber Active Volunteers.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for one of their newest members—Scott Lembke Cleaning. Call 317-0097 for a free estimate. Participating in the ribbon cutting from left to right: Bruce Mitchell, Chamber Executive Director; Mayor Kerry Shannon; City Administrator Elmer Myers; Owners Scott and Renee Lembke; and Alan West, Chamber President.

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Heather Brown Wins Essay Contest

At a dinner meeting held on March 27th, Optimist Club President Chic Oostendorp presented Heather Brown, a student at Camdenton High School, with a \$50 savings bond for her winning entry in the essay contest. Also pictured is Dennis Bruns, instructor, who was Essay Contest Sponsor.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for one of their newest members—R & M Lube on Location. Call 873-3699 to schedule your appointment.♦♦♦♦Participating in the ribbon cutting from left to right: Alan West, Chamber President; City Administrator Elmer Myers;♦Owners Myrna and Ronald Trent; Mayor Kerry Shannon;and Bruce Mitchell, Chamber Executive Director.



Just Softubs recently celebrated their Lake Area Chamber membership with a ribbon cutting ceremony. Call them at 314-631-7804. Participating in the recent Lake Area Chamber ribbon cutting ceremony were Don Balch Jr., Sales Associate; Volker Coleman, Owner; Robert Reynolds, Sales Associate; Candy Wilson, Lake Area Chamber Director of Marketing; and the Lake Area Chamber Active Volunteers.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for one of their newest members—Ken's Marine and RV. Call 573-317-9690 for more information.♦ Participating in the ribbon cutting from left to right:♦Alan West, Chamber President; Owners Ken and Cindy Resley; Steve and Daniel Peterson;♦Ron Gentry, Fire Chief Mid County FPD;♦and Bruce Mitchell, Chamber Executive Director.♦

Summer nursing camp offered for students

Osage Beach MO—• June 19-23, Lake Regional Health System will host the Summer Camp for Nursing 2006 for high school students who are interested in pursuing careers in nursing.♦ At Summer Camp for Nursing 2006, participants will have the opportunity to experience why nursing really is “the high-tech, high-touch profession.”♦ Just imagine having the chance to gain basic nursing skills, learn CPR, job shadow nurses, experience real patient care, have contact with high-tech

medical care and equipment, talk to experienced nurses about the profession, find out about schools of nursing, meet new people and have fun!

Each day from 8:00 a.m. to 2:00 p.m., participants in Summer Camp for Nursing 2006 will enjoy hands-on learning experiences. A full two days of job shadowing a nurse on one of Lake Regional's high-tech nursing units will provide participants with the chance to experience real patient care advances, work with equipment

used daily by nurses, and interact with nursing staff.

Participants will be encouraged to ask questions and to engage in appropriate care activities.♦In addition, time will be spent in our skills lab teaching basic nursing skills such as taking blood pressure and wound care. Participants will also visit Lake Regional Hospital's state-of-the-art cardiac catheterization labs and emergency department and will get an up-close look at the flight helicopter.

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Deck Systems recently celebrated their Lake Area Chamber membership with a ribbon cutting ceremony. For more information call 573-286-3532. Participating in the recent Lake Area Chamber ribbon cutting ceremony were sons, Logan and Levi Shinn; Christina Shinn, Owner; Cass Shinn, Owner; daughter Haley Shinn; Candy Wilson, Lake Area Chamber Director of Marketing; and the Lake Area Chamber Active Volunteers.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for one of their newest members—Denture and Dental Services. Call 573-317-1473 for more information. • Participating in the ribbon cutting from left to right: Bruce Mitchell, Chamber Executive Director; Tracy Broswell, Central Bank; Mayor Kerry Shannon; Kim Flaughner; Johna Stanfield, Central Bank; Manager Sam Smith; John Spurgeon; Dr. Walt Autry; Alan West, Chamber President; Christina Aderholt; Evelyn Baquet; Nate Dierking, Central Bank; Jessica Lee; Mike Young; and Clyde Lowe.



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Fort Knox Alarm & Security recently celebrated their Lake Area Chamber membership with a ribbon cutting ceremony. For a free estimation or more information on Fort Knox Alarm & Security call 573-365-2233. Participating in the recent Lake Area Chamber ribbon cutting ceremony were Madison Stehle; Keith Stehle, Owner; Ronda Stehle, Owner; Candy Wilson, Lake Area Chamber Director of Marketing; and the Lake Area Chamber Active Volunteers.



Hague Quality Water recently celebrated their Lake Area Chamber membership with a ribbon cutting ceremony. Call them at (636) 629-5529. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Mike Chaudoir, Owner; Karen Moore, Water Technician; Candy Wilson, Lake Area Chamber Director of Marketing; Lake Area Chamber Active Volunteers.



Dragon Buffet Opens Their Second Location in Osage Beach! For more information or to call in your order for delivery call (573) 302-7668. Participating in this recent Lake Area Chamber ribbon cutting ceremony were We Da Lin, Owner; Allen Lin, son; Xue Hua Yang, Owner; Jason Zhao, server and Ren Yang, Server.



PEP Waterproofing recently celebrated their Lake Area Chamber membership with a ribbon cutting ceremony. Call for a free estimation at 573-392-1508. Participating in the recent Lake Area Chamber ribbon cutting ceremony were Glenn and Lisa Luebbering, Owners; Candy Wilson, Lake Area Chamber Director of Marketing; Lake Area Chamber Active Volunteers.

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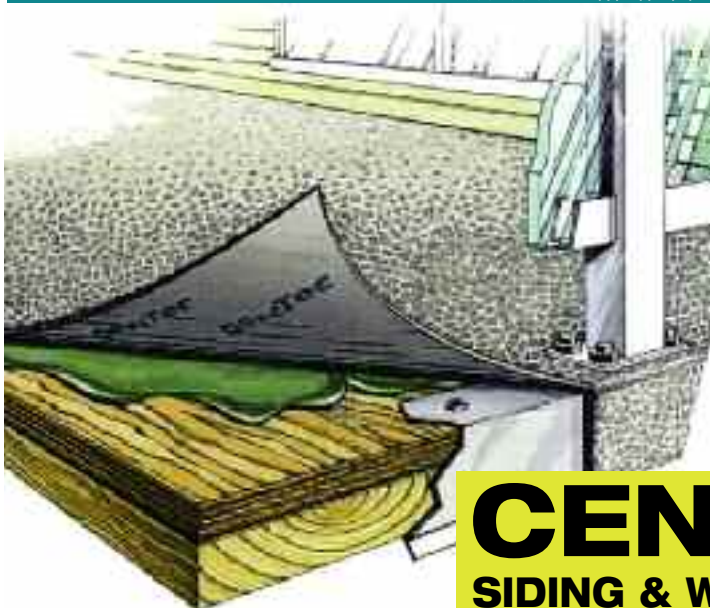
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Lake West's new Chamber Board of Directors

The Lake of the Ozarks West Chamber of Commerce held its annual Board meeting and retreat at Hooligan Bay Resort on April 13, 2006. Normal business was done along with the election of officers and appointments of committee chairs for the upcoming year. Alan Clever-Clever & Clever Attorneys at Law was elected President; Corey Hall-Concordia Bank was elected Vice President; Karin King-First National Bank was elected Secretary; Jessica Morrison-Central

Bank of Lake of Ozarks was elected Treasurer and Connie Weyer-Wilbus Marine was elected Member at Large. Committee chairs are as follows: Tourism-Dale Rosenthal, Community/Membership-Jessica Morrison, Retail-Bob Irwin, Economic Development-Lee Stanley, Hospitality-Liz Brown, Special Events-Connie Weyer, Building - Harold VandeHaar, Public Relations /Media-Corey Hall and Legislation - Pamela Lanier.

Dr. Jeff Jones completes surgery course



Osage Beach, MO—• Dr. Jeff Jones recently completed the Zimmer MIS Hip and Knee Educational Program at Rush University Medical Center in Chicago. Dr. Jones gained additional experience in minimally invasive hip and knee surgery. He attended this course as part of his continuing medical education. Dr. Jones is an orthopedic surgeon at Central Missouri Orthopedic Surgeons in Osage Beach and is on staff at Lake Regional Hospital. His office address is 1075 Nichols Road, Suite 3, in Osage Beach and his phone number is 573-348-0550.

Phishing statistics

Do you read the Missouri Banker? There are some interesting phishing statistics in it, such as:

- Fastest growing and largest fraud scheme in U.S. history
- 65% of all phishing attacks occur against financial institutions
- The average phishing web site is active less than 3 days after phishing e-mail is launched
- Current phishing success rate is 5%

Phishers are adapting techniques to defeat security

- In December 2001, 89% of phishing attacks were against

financial institutions, 7,000 new phishing sites were discovered, 15,000 reports of phishing scams.

The typical bank phishing scheme is as follows:

- Website is created and placed on the internet for 2 to 8 days
- E-mails are generated
- Data is collected (54 hours)
- Accounts are taken over
- Funds are electronically transferred
- Funds are cashed out via Western Union, E-gold account or ATM card
- Funds are then re-deposited into accounts in Eastern Europe

Selling on the internet: prompt delivery rules

The Internet is the fastest growing source of mail order sales. It's estimated that consumers spent \$44.5 billion on Internet-based goods and services in 2000 - \$11.5 billion alone during the 2000 holiday shopping season. The explosive growth in the goods and services sold online has in the past, taken many online sellers by surprise: demand has outpaced supply, depleting inventories and disappointing customers. The Federal Trade Commission is advising online merchants to review their obligations under the Mail or Telephone Order Merchandise Rule to better serve their customers this holiday season.

The Rule spells out the ground rules for making promises about shipments, notifying consumers about unexpected delays, and refunding consumers' money. Enforced by the FTC, the Mail or Telephone Order Rule applies to orders placed by phone, fax or the Internet. Your compliance can have

bottom line benefits for your company - that is, satisfied customers are repeat customers.

Complying with the rule

By law, you must have a reasonable basis for stating that a product can be shipped within a certain time. If your advertising doesn't clearly and prominently state the shipment period, you must have a reasonable basis for believing that you can ship within 30 days.

If you can't ship within the promised time (or within 30 days if you made no promise), you must notify the customer of the delay, provide a revised shipment date and explain his right to cancel and get a full and prompt refund.

For definite delays of up to 30 days, you may treat the customer's silence as agreeing to the delay. But for longer or indefinite delays - and second and subsequent delays - you must get the customer's written, electronic or verbal consent to the delay. If the

customer doesn't give you his okay, you must promptly refund all the money the customer paid you without being asked by the customer.

Finally, you have the right to cancel orders that you can't fill in a timely manner, but you must promptly notify the customer of your decision and make a prompt refund.

Running Late? Overwhelmed with Orders?

The Rule gives you several ways to deal with an unexpected demand.

- You can change your shipment promises up to the point the consumer places the order, if you reasonably believe that you can ship by the new date. The updated information overrides previous promises and reduces your need to send delay notices. Be sure to tell your customer the new shipment date before you take the order.

- You must provide a delay option notice if you can't ship within the originally promised

time. The Rule lets you use a variety of ways to provide the notice, including e-mail, fax or phone. It's a good idea to keep a record

of what your notice states, when you provide it, and the customer's response.



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Bond praises Department of Treasury

Washington D.C.— U.S. Senator Kit Bond, Chairman of the Senate Appropriations Subcommittee on Transportation-Treasury-HUD, held a hearing on the fiscal year 2007 federal Department of Treasury budget, where Bond praised the Department for their efforts to crack down on terrorist financing and the role played by the Office of Terrorism and Financial Intelligence (TFI).

"As recommended by the 9/11 Commission combating terrorist financing must remain front and center in our counterterrorism efforts," said Bond. "Supporting TFI continues to be a critical piece of our counterterrorism effort since we must quickly adapt to the ever changing nature of terrorist financing. It is critical for the government to anticipate the 'imagination' of the terrorists because as we know, the terrorists will go through any means to cause chaos and murder innocent people."

Bond heard testimony from Treasury Secretary John Snow, Undersecretary for Terrorism and Financial Intelligence, Stuart Levey, and Assistant Secretary for Intelligence and Analysis, Janice Gardner. Bond praised Levey and Gardner for an outstanding job of bringing together the unique capabilities and resources of the Treasury Department in intelligence gathering and analysis, making the Department a key player an asset in the intelligence community and in the war on terrorism.

After September 11th, Congress authorized the creation of the Treasury's Office of Terrorism and Financial Intelligence (TFI) to increase the Department's role in the war on terrorism. TFI

deserves credit and recognition for its strong role in combating terrorist financing, including efforts to designate terrorist entities, shut down financial flows to terrorist organizations and individuals and rogue regimes, and uncover clandestine financial networks, said Bond. In order to carry out this mission, Bond pointed out, officials depend upon the PATRIOT Act as a powerful new tool.

Bond, the only majority party Senator with both appropriations and intelligence committee responsibilities, said it is encouraging to see the Office of Intelligence and Analysis (OIA) running so successfully. As part of TFI, Congress also created the Office of Intelligence and Analysis (OIA). Since becoming a member of the Senate Intelligence Committee, Bond has stressed that the key to winning the war on terror lies in the effective utilization of aggressive intelligence collection and rigorous analysis. OIA is the focal point within the Department of Treasury for compartmented intelligence analysis and intelligence support to operations.

While Bond praised TFI for their progress and efforts, he cautioned them to stay vigilant and for Congress to continue their strong support because the enemy is continually changing and adapting to our tactics. He also warned that the cost to carry out terror attacks is shrinking. According to experts, the 9-11 attacks were estimated to cost about \$500,000. The 3-11 bombings of Madrid, Spain are estimated to have cost around \$15,000, and the most recent attacks from last July in London may have cost the terrorists as little as \$2,000.

MWGA golf championship

The Missouri Women's Golf Association is pleased to announce the 68th Missouri Women's Amateur Golf Championship will be held at The Club at Porto Cima at the lake of the Ozarks, on July 10-12, 2006. The field will consist of 120 players who must be members of the Missouri Women's Golf Association. The format is a 54-hole stroke play competition, with championship and open divisions, consisting of 36 holes of qualifying, followed by 18 holes played in flights based on the qualifying scores. The three day low total will determine the

Champion/Winners. The MWGA promotes amateur golf among the women of Missouri and Johnson County, Kansas. Each year the MWGA awards scholarships to young ladies in the state of Missouri who play competitive golf.

2006 Champion Courtney Mahon from Grandview, Missouri is expected to return to defend her title against a stellar field of amateur players. Past champions such as Ellen Port and Barbara Berkmeier will challenge along with some of the best collegiate and amateur golfers in Missouri.

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Tourism Director to step down

John Robinson has guided State Agency for four years

Jefferson City, MO— On behalf of the Missouri Tourism Commission, Chair RaeAnne Presley today announced that Tourism Director John Robinson submitted his resignation effective Aug. 1, 2006. Presley said the Commission will meet within the next few weeks to initiate the process of finding a new director. "I expect the Commission will want to begin a nationwide search as soon as possible to the find the best person to take over the leadership of the Division," Presley said. "The challenge, in my view, will be to find someone who possesses the same deep-seated love of Missouri that John brought to this job every day. John possesses a unique ability to take personal experiences he has collected while traveling the back roads and byways of this state and convey them to the public in such a way that they too can't help but want to come here and explore Missouri's

beauty and culture for themselves."

For the past four years, Robinson has used marketing and communications skills to help Missouri's \$13 billion tourism industry navigate successfully through issues as diverse as the threat of SARS and the challenge of encouraging travel during times of record-high gas prices. Under Robinson's leadership, the Division received an unprecedented five national Odyssey Awards in four years for its marketing campaigns. The Odyssey is the travel industry's equivalent of the Academy Awards.

"We appreciate the national attention," Robinson said, "but the bottom line is what you produce for your state. In 2004, we rolled out the red carpet for a record 37.7 million visitors to Missouri destinations and attractions, and the Division's marketing efforts have meant an economic impact of \$2.8 billion to the state in fiscal years 2003,

2004 and 2005. That makes me extremely proud of our staff of professional marketers."

The Missouri Division of Tourism operates under the direction of a 10-member bipartisan Commission. The goal of the Division is to increase tourism expenditures in the state.



John Robinson

Lake Regional Hospital Westside health screening set for May 12

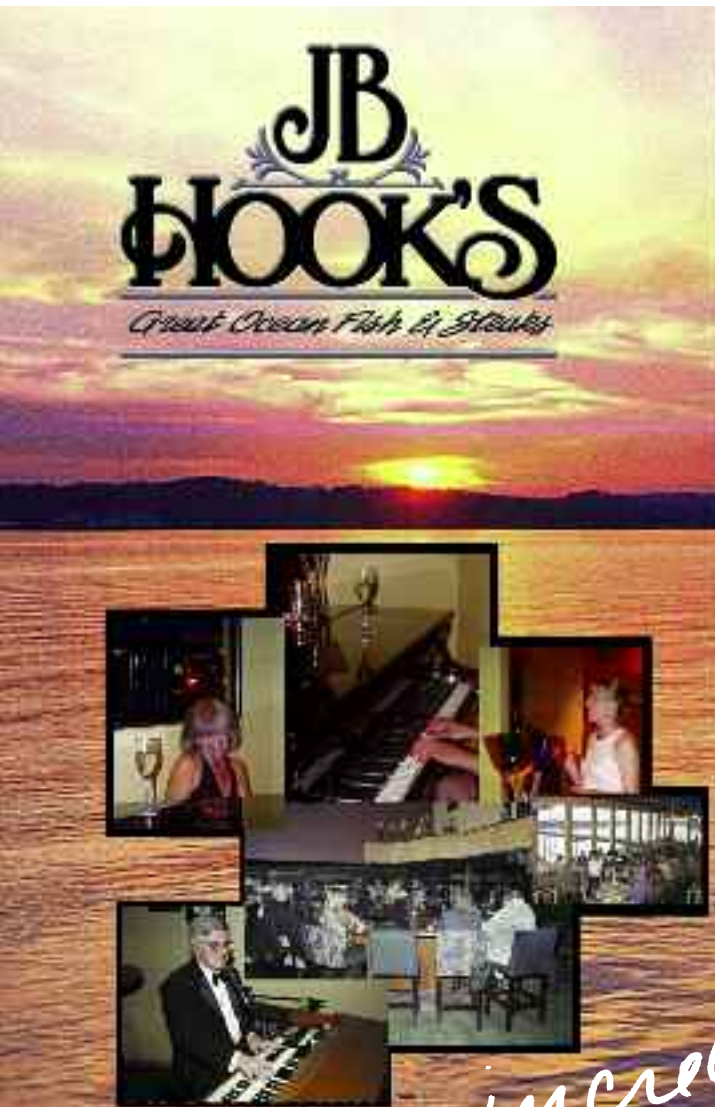
Osage Beach, MO— Lake Regional Hospital's Westside Health Screening will be held on Friday, May 12, at the Hurricane Deck Lions Club on Purvis Road in Laurie. Free and low-cost medical screenings will be offered from 7:30 a.m. to 11:00 a.m. Everyone is encouraged to attend.

Participants may get free vision and hearing tests, body fat analysis, blood pressure checks and pulmonary function testing. Between 7:30 a.m. to 10:00 a.m., Dr. Scott Marrs or Dave Neighbors will be on hand to answer your medical questions. Dr. Marrs is the family practice physician at The Laurie Clinic and Dave is his physician's assistant.

Pocket EKG tests will be available for \$15. This fee includes an electrocardiogram test and a wallet-sized copy of your EKG reading.

Additional health screenings offered for nominal fees include: Complete Blood Count, \$3; Blood Chemistry Profile, \$10; Prostate Cancer (PSA) Screening, \$15; and Thyroid Panel, \$25. Participants interested in the Blood Chemistry Profile must fast for 12 to 14 hours prior to the screening. Black coffee and water are acceptable. Take all routine medications.

For more information, please call Lake Regional Hospital's Education Resource Center at 573.348.8222.



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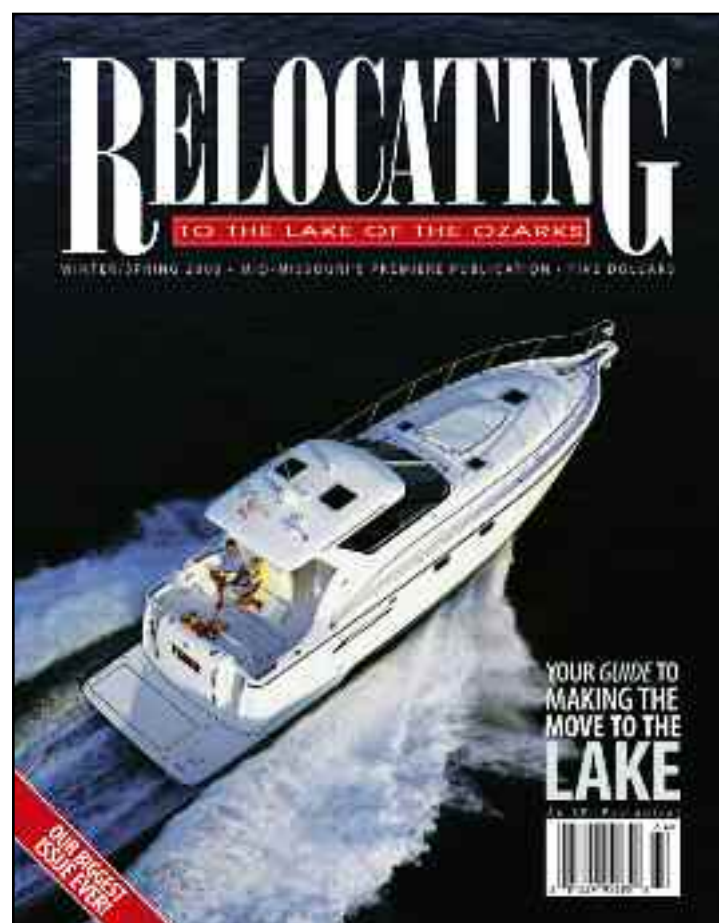
Dogwood Acres is a quiet, family-oriented resort on the water's edge at Missouri's beautiful Lake of the Ozarks. It's located in a large cove at the ten-mile marker. The cottages are lakeside, with kitchens, and are equipped for housekeeping except for towels.

Lindy & Weldon Steinmann have owned Dogwood Acres Resort since March of 1998. With 14 lakeside cottages, an indoor pool and gas dock with boat rental, it has been a full time labor of love year round. Each year brings new updates and improvements to the cottages and property, while still keeping

the homey, family feel of a small lake resort. They welcome fishermen and mostly couples in spring & fall, many generations of families during the summer months and those that escape the city for a quiet weekend by the fireplace during the winter. Working on the Lake of the Ozarks is never dull and always full of surprises. Dogwood Acres is on State Route TT at LampPost Court and you can reach them at 374-5956.

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Relocating

Relocating to the Lake of the Ozarks magazine is a proud member of the Eldon, Lake Area and Camdenton Chamber of Commerce's. Celebrating 10 years of quality magazines, Relocating to the Lake of the Ozarks magazine is a bi-annual publication. Whether you are new to the Lake area or have lived here for 10 years, there's always something new to learn about, that's where we come in. Found at a

number of businesses, including the Chambers, Relocating Magazine is the guide to the goings-on in the Lake area. No matter what information you may be looking for, from boats to houses, from restaurants to hospitals, Relocating Magazine is your guide for the Lake of the Ozarks. For more information, please visit www.relocatingtothelake-oftheozarks.com or call Mindy Whittle at 365-2323.

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Established in 1995, CADV is a non-profit organization that provides crisis intervention, advocacy, and support to victims of Domestic Violence and Sexual Assault.

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Nurses Day celebration

Osage Beach, MO— This year, Nurse's Day will be celebrated at Lake Regional Health System on Friday, May 5. In honor of their dedication and commitment, Lake Regional Health System will proudly recognize their nurses for the quality work they provide 365 days a year. Their nurses work for the improvement of health standards of our community and the availability of health care services for all people.

The Nursing Practice Council from Lake Regional has organized this year's activities to include awards and gifts for the nurses that best personify the Code of Ethics. Appreciation gifts will be given to every nurse.

On Friday, nurses will be treated with chair massages, warm hand waxing and refreshments while watching videos of fellow nurses sharing experiences that touched people's lives.

The nurses will be honoring other "friends of nurses" who have helped them in their efforts to provide excellent nursing care with notes of thanks. Every person makes an impression on patients and their families: they contribute in their own way to the overall atmosphere and quality of care we provide daily. Lake Regional Health System is one of the Lake area's largest employers with over 1100 employees including over 300 nurses.

"We have a criminal jury system which is superior to any in the world; and its efficiency is only marred by the difficulty of finding twelve men every day who don't know anything and can't read."

— MARK TWAIN

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Imaging Center offers convenient, state-of-the- art testing



Radiologist Michael Vierra, M.D., MRI Tech Daphne McRudden.

Osage Beach, MO— The Lake Regional Imaging Center is now open, performing diagnostic testing in a beautiful outpatient setting. • Services offered include CT, MRI, mobile PET/CT, ultrasound and digital X-ray. Patients enjoy same-day appointments, convenient parking and a streamlined registration process. • All testing is performed based on a referring physician's orders. • The addition of the Lake Regional Imaging Center complements the diagnostic imaging department at Lake Regional Hospital. •

The imaging center uses state-of-the-art equipment including a Siemens MRI with a flared opening which most people find less confining than a traditional closed bore MRI. • Over 98% of patients are able to be imaged in this machine. • The high field magnet strength of this machine produces greater image quality and more precise results than other MRIs.

The state-of-the-art CT scanner is able to rapidly display multiplanar and three-dimensional images of the highest quality and allows advanced applications such as cardiac CT. •

The ultrasound machine is the best available and provides beautiful images on even very large patients. • This state-of-the-art equipment makes diagnostic decisions easier and more accurate than ever. • Digital X-ray is also available for routine chest, spine and extremity imaging of the highest quality.

All tests are promptly read by a board certified radiologist upon completion of the exam. The results are then communicated to the referring physician who will share them with the patient. • Lake Regional Imaging Center is connected with the Lake Regional Hospital computer system which makes it easier for doctors to view their test results and reports. • There are three board-certified radiologists on staff (Drs. Michael Vierra, Frederick Smeltzer and John Dymond) and there are plans to add two additional radiologists this summer.

The Lake Regional Imaging Center is located at 1075 Nichols Road, near Lake Regional Hospital and their phone number is 348-6161.



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Simplified home/business technology tour May 20

by Monica Vincent

Integration Controls, one of the newest companies to the lake area, is planning an open house in their fully integrated model residence on Saturday, May 20th from 10 am to 4 pm to showcase the very latest in high end products in customized commercial and residential control systems.

Based out of St. Louis for the past two years, Integration Controls has a staff that draws on more than 20 years combined experience to design, program, and install everything from high-end home theater systems, automated conference rooms, lighting control and distributed audio to custom automation. They then network selected features into an integrated, automated, and individualized system, providing complete control of all features of the residence or commercial building.

Says Jeff Briesemeister, technician for the company, "Our team has had experience in almost all facets of residential and commercial electronics

with design and installations for high end residential, restaurants, night clubs, home theatre, meeting facilities, education facilities...all over the board. In an ideal situation, we can start in the initial construction phase with architects, designers, contractors, engineers, and owners to create a solution that meets our client's individualized needs while sustaining the original design appeal. However, with all the great wireless options out there, we have the ability to retrofit existing homes and businesses as well."

Jeff continues, "During interviews, we listen to our clients, discuss their options, and help them refine their project specifications so we can prioritize their needs to provide a design that fits their lifestyle. Once we know the scope of the project, we select products and create designs that are appropriate for the job and budget. Then we can create a simple means to control and integrate selected features of the project space with intu-

itive custom-tailored interfaces, like touch-screens, keypads, and hand-held controls."

While touring Integrations Controls' fully integrated model residence, sales consultant Jamie Briesemeister explains, "This is the latest, innovative technology...simplified." As we step into the entry, she pushes a button which automatically lights multi-zone areas on the way to the living area. She continues, "We eliminate undesired visual distractions and complicated multi-step processes by offering solutions that streamline and simplify daily tasks to create a comfortable, relaxing environment."

With the touch of another button, the lighting changes from standard to a tailored mood effect. Jamie pushes another button as we walk into the bedroom. "Notice the subtle dimming of the light", she says. "I have this programmed to allow myself 60 seconds to get into bed before the light finally dims out."

Through a simple hand-held

control panel which can be operated from any room in the house, she can turn on the fireplace, activate specific music on the surround sound and even turn off lights after she has gone to bed. One of only a multitude of programmable options, a special lighting program will actually memorize lighting habits and repeat those operations throughout the day and night while you are not home for security purposes.

Continues Jamie, "Daily timers can be set to an astronomical clock that accounts for sunrise, sunset, and time changes. When used in conjunction with preset scenes, timers offer an automatic and simple means of control."

A distributed audio/visual system can be integrated throughout an entire home or business or for a specific function provides quick and easy access to multiple sources. The frustration and complexity of using multiple remote controls becomes obsolete as components are integrated into one, user-friendly device. This pro-

vides a simple means of control, where a complex boardroom or home theater, for example, become streamlined into one concise and easily managed system.

Programming the comfort feature of a client's space allows for temperature control from the very same keypads or touchscreens that control the lighting and audio/visual systems, thus eliminating visible thermostats. As is the case with lighting, usage caps ensure that the temperature remains within a preset range.

Integrated protection scenes offer a sense of security beyond a basic alarm system. Imagine one button that, when accessed, would flash selected lights to indicate an emergency, while simultaneously integrating with the pre-specified alarm system to call the authorities. Or, imagine one button that replays previous lighting patterns to simulate active living when our client has left for vacation. Through Internet connections, clients

continued on page 47



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Spring harbor hop brings out the boaters to Lake of the Ozarks

Lake of the Ozarks, MO—*(press release)* – Gentlemen and women, start your (boat) engines and build your best poker hand at the 9th annual Spring Harbor Hop at Central Missouri's Lake of the Ozarks. The popular spring-time event is set for 9:00 a.m. to 7:00 p.m. on Saturday, May 6.

The unofficial start of the Lake boating season, the Harbor Hop is a "poker run" event that attracts as many as 1,500 participants who cruise among 46 checkpoints drawing cards for a potentially winning poker hand.

"Hoppers" can start their run at any of the sponsors' checkpoints – lakeside restaurants, bars and marinas along the Lake's main channel and its Big Niangua and Gravois arms – where they pay an optional \$10 donation per seven-card hand and draw their first card. •Six additional cards are drawn as boaters "hop" to more checkpoints. •Players turn in their hand where they draw the seventh and final card. There's no limit to the number of hands an individual may play.

Prizes are awarded for first through 10th place. •Amounts are based on money raised from entry donations and paid in the form of gift certificates redeemable at Harbor Hop sponsors. •Based on past Spring Harbor Hops, winning first place could be worth around \$500.

Players with a winning poker hand will be notified by mail. •Even "losers" can be winners in the Harbor Hop: Those who do not hold a winning hand will be eligible for a random prize draw-

ing and one winner from each of four geographical sections of the Lake also will be recognized.

The Lake of the Ozarks Convention & Visitor Bureau retains a portion of the money raised for administrative costs. Many sponsors donate their time on behalf of a charitable organization, and as a result funds are filtered back to the local community to support worthwhile causes.

The Spring Harbor Hop was inspired by the even more popular Fall Harbor Hop, which will celebrate its landmark 21st anniversary this year. •Both events are sponsored by the Lake of the Ozarks Convention & Visitor Bureau, the Lake of the Ozarks Marine Dealers Association and lakeside restaurants.

"The Spring Harbor Hop brings people to the Lake at the beginning of the season and encourages them to visit again throughout the spring, summer and fall," says Joel Pottinger, executive director, Lake of the Ozarks Convention & Visitor Bureau.

Fun is a sure thing at the Spring Harbor Hop – however, good weather is not. •"But whatever the weather, true Hoppers hop," says Marilyn Hartman, membership coordinator for the Lake of the Ozarks Convention & Visitor Bureau.

For more information about the Harbor Hop or other events, attractions, lodging and dining at Central Missouri's scenic Lake of the Ozarks, visit www.funlake.com or call 1-800-FUN-LAKE.

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Established in 1988, CADV is a non-profit organization that provides crisis intervention, advocacy and support to victims of Domestic Violence and Sexual Assault.

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Technology tour May 20

continued from page 47
have the ability to access their own security cameras, manipulate lighting control, view the thermostat, adjust music, and more - even when away from home or work.

For residences, they can integrate and automate window blinds, swimming pools, hot tubs, fountains, etc. Promotional vehicles with custom electronics, kiosks, and in-store displays are just a few of the many project applications that have been controlled with their products.

Project-specific programming can reduce energy expenditures. For example, usage caps can restrict lighting capacity, temperature

changes, and volume levels, thus saving energy and extending product life. Combining multiple control devices into an integrated system saves time and energy for users by creating streamlined, automated control of daily tasks.

Integration Controls is a member of CEDIA, the Custom Electronic Design, & Installation Association. For information call their main office at 314-956-9131, or contact Jamie Briesemeister locally at 573-302-1281 for an appointment to tour their fully integrated model. Email address is sales@integrationcontrols.com. ■



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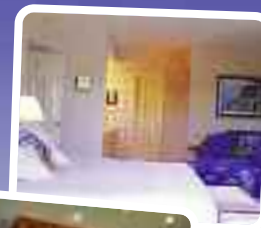
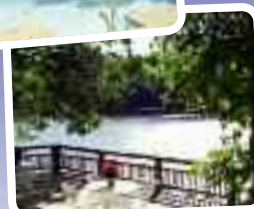


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Senator Carl Vogel's Senate Report

The Senate approved its version of the state operating budget. In anticipation of lengthy debate, two days were set aside and the possibility of staying in Session on Friday was also mentioned.

Although the discussion was lively at times, the entire set of budget bills were finished in less than a day with surprisingly little fanfare.

Similar to last year, this budget is on time and does not contain a tax increase. Even so, this will be the largest budget in the history of the state totaling just under \$21 billion. The increased spending comes from growth in the economy due to job creation resulting from legislation passed last year.

Since there are some differences between the budgets passed by the House and Senate, negotiators from both chambers will now meet to work out the differences. Five senators and five House members take part in these sessions referred to as conference committees. As required by the Constitution, the final version needs to be approved by both the House and Senate by 6:00 pm on May 5 of this year.

The pay increase for state employees appears to be headed for passage since both chambers approved identical plans. This action will take away the need to have any negotiations in the conference committee. When approved, the increase will take place starting July 1, 2006.

Elementary and secondary education will see an increase of \$127 million over last year's appropriation with an additional \$15 million going to the Small Schools Grant program. This \$142 million represents the amount needed to meet the first year of new funding of a five year plan passed last year. In addition,

higher education will receive a two percent increase in this year's budget.

Even with the changes made to Medicaid eligibility requirements last year, an additional \$200 million is needed to cover this year's growth in the program. A new line item of \$20 million was also appropriated to restore coverage for disabled employees who are employed but do not have health care benefits.



Senator Carl Vogel

The House approved their bill dealing with limiting the use of eminent domain. This legislation prohibits eminent domain to be used solely for economic development. At the same time, the Senate approved their bill dealing with Tax Increment Financing abuses. Although neither bill goes as far as some would have liked, both represent some good first steps to bring the processes back to what they were originally intended for. Each bill will now be considered by the other chamber.

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

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Letters to the Editor

continued from page 3
of rate structure increases the incentive to reduce consumption and decreases the time it takes for an energy efficiency measure to pay for itself. This structural change can be revenue neutral or it can be used to raise revenue for funding necessary programs.

Groups which would fight these measures due to perceived short-term interests must realize

that everyone's long-term interest will require changes along these lines. Some parties may seem to be hurt by such changes, and society has an obligation to help them, but we must not let this prevent us from doing what is right.

Respectfully,

Greg Young
1603 S. Clark Ave.
Bolivar, MO 65613

Something you want to say? Need to get an issue off your chest? Write it down and send it in! We welcome signed letters to the editor for publication in the *Lake of the Ozarks Business Journal*.

Please note that we retain the right to reject material we feel is

inappropriate, defamatory or libelous. We will edit letters for content or length without notice.

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Editor

"If the freedom of speech is taken away then dumb and silent we may be led, like sheep to the slaughter."

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Westside cleanup was a success

The eighth annual Westside Cleanup was again a bittersweet success this last weekend according to the committee. Every year the committee is in hopes that their efforts will not be needed but they are committed to provide the annual event for the cleanup of the Westside. Five dumpsters were located in Sunrise Beach, Laurie, Gravois Mills and 135-3 for residents to have somewhere to put the trash picked up along the roadways. All the dumpsters were heavily used with many volunteers

staffing the dumpsters and working along the roadways. Roadside trash along with 124 tires, 24 foot trailer stacked 7 foot high full of appliances, along with 2 trailers loads of scrap metal was disposed of this year according to Bob O'Bryan committee chair.

The committee would like to thank all of the tireless volunteers and especially the sponsors who generously donated to pay for the dumpsters and allowed the cleanup to take place. Those sponsors include: City of Laurie,

City of Sunrise Beach, Town of Gravois Mills, Central Bank of Lake of the Ozarks, Community Bank of the Ozarks, First National Bank-Sunrise Beach, Laurie 5-O Crime Watch, 135-3 Crime Watch, P Road Crime Watch, Knights of Columbus/Council 10381, Gravois Betterment, Ivy Bend Development and Budget Blinds of the Ozarks.

Plans are already being made for next year's event. •If you would like to get involved, contact the Lake West Chamber at 374-5500.

AIMCare makes health insurance affordable for small business owners

President Thomas Jefferson once noted that there could be no happiness without good health. In the 21st century we could add that there can be no good health without good health insurance.

According to the Employee Benefit Research Institute, due to the rising cost of healthcare in 2003, roughly 60 percent of America's 44.7 million uninsured people were employed. About half the 26.6 million people working without health insurance were employed at companies that had fewer than 24 employees. For a state like Missouri, where small business is big business, these figures are especially bad news. With approximately 80 percent of our state's population working for a small business, it's essential that we help these businesses grow and prosper.

As a small business owner in Neosho for many years, I was faced with the challenge of finding affordable healthcare insurance for myself and my employees. Later when I represented the 130th District in the Missouri House of Representatives, I studied the issue looking for a way the government could help. What I ultimately discovered was that while tax incentives and credits are helpful, government intervention was not the answer; the solution had to come from private industry. As president of Associated Industries of Missouri, I have developed a program geared for businesses with two or more employees. AIMCare is the result of months of research and evaluation of the specific needs of small businesses.

By using the power of group purchasing, AIMCare provides small business owners with the same kind of buying power as large corporations, and allows them to offer their employees first-class health insurance at an affordable cost.

Among AIMCare's special features:

- No medical questions.
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- Cost controls and price incentives.
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Using the latest in web-based technology, AIMCare allows employers to skip the red-tape and restrictions involved in these plans. A simple click on www.aimcareonline.com will allow employers to receive a quote on the cost of healthcare insurance. All quotes and applications can be handled on the Internet if the employer so chooses.

AIMCare began accepting applications on Oct. 1, 2005, and in the first three months, more than 400 Missouri businesses got online and requested a quote. We quickly discovered the great need for this product. More than 35 percent of the businesses that have requested a quote have not previously provided health insurance to their employees.

Small business is big business in Missouri; therefore we need to do all that we can to make our small businesses succeed. AIMCare is one more tool aimed at helping small businesses succeed.

55 ALIVE driver safety program offered

Osage Beach, MO— Lake Regional Hospital will offer the 55 ALIVE Driver Safety Program on Monday and Tuesday, June 12 and 13. • This is the nation's first and largest classroom refresher for motorists age 50 and older. You will learn how to avoid driving hazards and, best of all, there are no tests. • You may even qual-

ify for auto insurance discounts - consult your insurance agent. The event will be held from 9:00 a.m. to 1:00 p.m.; cost for the program is \$10 and registration is required. • For more information or to sign up, call Lake Regional's EducationResource Center at 573-348-8222.



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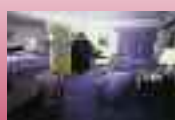
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The Phone Shop Opens in Osage Beach

The Phone Shop recently opened an Osage Beach location at 5896 Hwy 54, Suite 2 in Osage Beach, one block west of the Hospital. Participating in this recent Lake Area Chamber ribbon cutting Open House celebration were Suzie Glascock, Central Bank of Lake of the Ozarks; Mark Towner, President; Susan Towner, Administrative Manager; Heath Hogeland, Manager Camdenton location; Kim Hubbard, Osage Beach location Manager; Tom Vaughn, Sales Engineer; Erica Risner, Sales Associate; Georgann Stockton, Cold Stone Creamery; and the Lake Area Chamber Active Volunteer Ambassadors.

Osage Beach Dept. of Public Safety investigates YMCA \$3,000 construction site theft

Osage Beach (press release) On 4/17/06 Osage Beach Police Department received a call referencing the theft of 46, 5'x 4' white metal acoustic panels, valued at \$3,000.00 from the YMCA Construction Site in Osage Beach.

If anyone has any information regarding this theft or other thefts from lake area construction sites, please contact the Osage Beach Police Department or your local Law Enforcement Agency.

Lake Regional holds Career Camp June 21-22

Osage Beach MO—Lake Regional Health System in Osage Beach is holding the 4th annual Career Camp June 21 and 22. This is a great opportunity for young people ages 11 to 15 to get a first hand look at careers in the healthcare industry.

Attendees will experience the clinical areas of nursing, cardiac rehab, rehab therapies, diagnos-

tic imaging, surgery, laboratory, and respiratory therapy. They will also learn about professional schools in Missouri and scholarship opportunities available through Lake Regional Hospital.

Career Camp is free, but registration is required. Class size is limited so sign up today by calling Lake Regional Hospital at 573-348-8222.

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Newcomers to the Newcomers/Longtimers Home Tour

by Monica Vincent

A charitable event that benefits the entire lake area is the Newcomers/Longtimers Twelfth Annual Home Tour slated for Saturday, May 20th from 10 am until 4 pm. This is the only home tour the Missouri Division of Tourism has ever included on their web page since tourists come from all over the state and outside the state each year to participate. The Tour is recognized as a Missouri tourist attraction.

The Newcomers/Longtimers Home Tour is one of the most popular benefits in the Lake of the Ozarks, raising more than \$100,000 since 1994 with proceeds going to various local charities, organizations and scholarships. This year, N/L President, Tamhra Latshaw has designated Kids' Harbor, Woman 2 Woman and the Oncology Department at Lake Regional Hospital to receive the donations. The scholarship recipients will be selected and awarded through a special committee.

The Home Tour Committee of approximately 25 N/L members

meets regularly throughout the year. This event requires more than 250 volunteers working the day of the tour. This year the Tour will feature five homes and a condominium residence in the Osage Beach area. All of the

homes are not only beautiful but offer a wide variety of very unique qualities and décor to appeal to all tour participants. All of the homes are owned by full or part-time residents and unlike the Parade of Homes these

homes are not for sale. The N/L Home Tour isn't affiliated with any real estate agency or developer and advertising isn't allowed in any of the tour homes.

The first home this year belongs to Rick Ellerman.

Approximately 5,200 square feet with 4 bedrooms and 3 1/2 baths, it sits on 4.8 acres with 350 feet of shoreline. Built by Ellerman Construction in 2002, it boasts many unique features including a bar area with a dry stocked stone cellar on the lower level and a playroom with pool and air hockey tables and an exercise area. Architect: Craig Deister of Blue Bike Solutions. Designer: Interior Solutions by Korin.

The second home in the tour book belongs to Jim and Jamie Byland, built in 1956 with extensive addition in 1995 by Wayne Thomas and interior design by Mark Colvin. The original home was of native Ozark stone and oak and was a modest cabin before renovations created 4,000 square feet of formal entertaining and additional bedroom and bath areas. The home features a beautiful garden area and an abundance of rare antiques, original artwork and ancient artifacts from all over the world.

Unique to the tour this year is the third home - a 1735 square
continues next page



Rendering of the Chris and Shawna Calton Home by Diane Gardner

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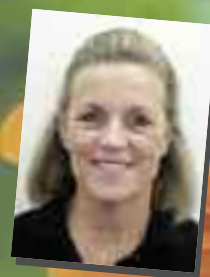
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Home Tour

continued from previous page

foot luxury, contemporary condominium home belonging to J. Scott Frisella. Located at Lands' End Properties, it was built by Pro Build Construction Services, LLC in 2005 and features a breathtaking main channel view throughout, including unusual designer paint applications on the walls and unique crown moldings and accent lighting throughout.

Fourth on the list is the Kevin and Natalie Short home. Built and designed by the homeowners in 2005 as KNS Development Corporation and Architect Euroworld Designs, this 5,100 square foot old world home greets you with a charming courtyard and foyer with multiple fountains. The home features distinctive vaulted ceilings with decorative hand-hewn beams, custom millwork and unique antique and painted finishes.

The fifth home belongs to Jim and Sue Lewis and was built in 2003 by Frederick and Lewis Developer, Inc. Approximately 2,800 square feet with 1 bedroom

and 1 1/2 baths, this home is located on a secluded, beautifully landscaped 13 acres with a bluff lake view from the large patio and pool area, and features a separate 1,700 square foot guest house and a 2,200 square foot garage for storage of classic cars.

The last home on the tour this year belongs to Chris and Shawna Calton. Built in 2005, this 10,500 square foot home boasts a gated log entry with a long, private drive to the home situated on 11 acres with 900 feet of pristine shoreline and a main channel view.

The home features a lodge look with a boy's and girls' theme rooms, a separate mother-in-law quarters, a pool house with a video wall, kitchen and bath, and views of three waterfalls which flow from the front of the house to the lake.

One of the most talked about aspects of the Newcomers/Longtimers Home Tour every year, are the hand-sketched renderings which represent each home in the tour booklet. Extremely accurate and vivid in detail, these beautiful black and white sketches are created by local resident, Diane Gardner. In

1994 and 1995, Diane Gardner was the first vice president of Newcomer/Longtimers. One of the luncheon programs she planned was a home tour. In the following year, Diane served as President and she continues to be an active member. Diane was born and raised in Little Rock, Arkansas and has a Native American heritage that includes the

Louisiana; however she is mostly self-taught. Before each tour, Diane and the Home Tour Committee present the original drawing of each home to the homeowners as part of

Newcomers / Longtimers' appreciation for the donation of their home and their time to the tour.

Tour booklets featuring the



Rendering of the Rick Ellerman Home by Diane Gardner

Choctaw and Cherokee nations. After graduating from high school, she attended a commercial art school in Shreveport,

renderings and advance tickets may be purchased for \$20 at several outlets in the Lake area and they are also available in Cam-

denton, Lebanon, Springfield, Jefferson City and Columbia. On Tour day, all participants must go to the Tour Headquarters -- Harper Chapel United Methodist Church, 5567 Hwy 54 in Osage Beach. Tickets purchase there will be \$25. All ticket holders will be given a Tour Book, a wristband and booties. Advance ticket holders may "drive-through" a special express lane at the back of the church. All participants must have a wristband and booties for admittance into the homes. There will be over 50 prize drawings from the ticket subs throughout the day. The prizes have been donated by local merchants or organizations. For additional Home Tour information or tickets contact Co-Chair Miriam at 348-1867, or MJ at 374-2271.

The Newcomers/Longtimers Club has open membership for all women living in the Lake area to promote and cultivate social relationships and community awareness. If you're interested in becoming a member of this club, please contact Membership Chair, Sharon at 374-1489. Please visit the N/L website www.newcomerslongtimers.com ■

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Community classroom opens for real estate agents

by Monica Vincent

Not only are the numbers of homes being built in the lake area increasing, so are the number of real estate agents looking to sell them.

In order to sell real estate in the Lake area, new agents must file with either the Bagnell Dam Association of Realtors or the Lake of the Ozarks Board of Realtors who share a data base for the MLS. According to The Bagnell Dam Association of Realtors, they currently have just over 500 agents listed, and have accumulated over 200 in just 3 years.

The Lake of the Ozarks Board of Realtors registers approximately 360 agents now, with close to 100 new agents in just the last two years.

Because of this growing interest in the real estate profession, pre-licensing courses and continuing education courses at the lake are usually full classes. Typically, different instructors will come in from out of area and rent facilities.

Real Estate Prep School, working in conjunction with Gaslight Properties GMAC Real Estate

and agent/instructor Diana Sutherland, has been one of those options. Sutherland had been teaching on her own, with the ability to teach for various sponsors. The courses she offered included continuing education as well as new agent continuing education courses.

Said Sutherland, "I wasn't yet teaching pre-licensing courses, but I saw the need to offer pre-licensing classes at the Lake of the Ozarks on a regular basis. Gaslight approached R/E Prep, who had a good passing ratio, and offered to partner with them in a pre-licensing school."

"I spent one year teaching in the conference room at the Gaslight Hwy 54 office where the conditions were not ideal - not enough seating, no climate control, limited facilities, not enough parking... So I approached Jim Estes, (owner of all Gaslight GMAC Properties offices), and asked him for a facility for pre-licensing and continuing education classes -- a place where we could also invite other instructors to utilize the facility. He felt that was a good thing to offer

local agents and area agents."

The new classroom/conference room, located in the Gaslight offices on Hwy 54 in Camdenton, opened in early March. Formerly rental space, the approximately 900 square foot classroom/conference area seats 60, houses its own men's and women's restroom facilities, a kitchen area and a separate instructor office.

"I'm thrilled with the way this has come out", says Sutherland. "With a seating capability of 60 people, we decided to fully utilize the classroom to offer to the community for a variety of functions."

"The location is convenient for everyone regardless of what side of the lake you're coming from, or if you're driving in from the Rolla area or elsewhere."

Continues Sutherland, "It's really nice to have a state-of-the-art facility that has everything you need at hand." The classroom has state-of-the-art equipment with wireless internet and projection equipment with video, cd and powerpoint capabilities.

"In the future", says Sutherland, "we'll be able to offer any type of continuing education class including technology courses."

Pre-licensing classes are currently offered four times a year, but will soon be offered more frequently. Class sizes usually average between 25 and 30 students. "We're very proud of our pass ratio, which is 65%", says Sutherland. "That's one of the best you can find anywhere."

When asked her opinion on the increasing number of new agents Sutherland responds, "I've mostly seen people coming in from previous jobs, just moved into the area, or relocated. They are usually highly educated, and there are a lot of younger students in their 20's to 30's, or retired individuals looking to stay active. You have to have the ability to survive financially the first couple of years in the business, and plan on putting in 40 to 50 hours a week to build your network. Some get disillusioned with their income level in the first couple of years. But, it's a great profession to be in at the lake. Market values are

high and there are a lot of listings. The growth of the internet has really brought in a lot of buyers as well."

Lisa Demoss, Manager of the Camdenton office, and Diana Sutherland, Education Center Director coordinate the schedules for the classroom. To rent the space for your own function, you can call Lisa at 573-346-5000. And to reserve a seat for



Diana Sutherland

any of the offered classes, call Diana at 573-873-9303. You can also call for pricing on any available courses. The Education calendar will soon be available on www.Gaslightproperties.com.

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REMINDER: Still interviewing and will train

2006 staff. **Call for appointment (573)
365-5743. The Blue Heron & Potted
Steer Restaurants**

FINANCING

GET PRE-APPROVED TODAY! Lake Mort-
gage Inc. No obligation, Hassle Free, loan
approval. **866-LAKE-MET or visit us on
the web at Lakemortgageinc.com**

NEED NEGOTIATING POWER? Get
pre-approved for your Real Estate transaction
before you make that offer. Call me today for
a no obligation prequalification and we will
write you a pre-approval letter. **The Michael
Lasson Team at Mortgage Resources in
the Midwest, 573-302-0909** or as always
on the internet at www.yourlakeloan.com.
Borrowers must qualify for Loan Programs.

ITEMS FOR SALE

FOR SALE USED & SLIGHTLY damaged
office furniture at 50%-70% off retail. **Osage
Office Products 573-348-1440 Hwy. 54-
24 Osage Beach**

POOL TABLE - ANTIQUE OAK VENEER,
leather pockets, 9 foot, one inch slate, \$1,000.
**Call for details 573-346-2848, Camden-
ton**

USED COPIERS - COLOR PRINTERS In
House Leasing and Service - **Osage Office
Products 573-348-1440 Hwy. 54-24
Osage Beach**

REAL ESTATE ACREAGE

41 ACRES & APPROX 10 ACRE Develop-
ment Parcels Hwy 42, 5 miles to Osage
schools, Hwy 54 Osage Beach. Flexible. Will
divide, do some trading?? Need
remodeling/general construction work done,
newer 4x4 vehicle, Lakefront or Springfield
home/land. **573-369-3501**

A DOLOMITE BUILDING STONE Quarry,
approx 10 acres, 400' plus Hwy 42 frontage, 6
1/2 miles to Hwy 54, Osage Beach. Rock lay-
ers/landscapers, develop your own business
and supply. Stone can be seen on building
elevations, retaining walls and fireplaces
around lake. **573-369-3501**

VILLAGE AMENITIES, GREAT PRICE!
115 Woodhaven, The Villages Gentle lot on
private cul-de-sac with a beautiful Lakeview!
Lot is 34x235x231x269 & comes w/all the Vil-
lage Amenities which include a Clubhouse,
tennis, golf, marina with ship store, pool,
playground, hiking trails, picnic pavilion, boat

slips are available! **MLS# 3009495
BJ\$47,500 Call C. Michael Elliott, Gatter-
meir Elliott Real Estate @280-0170 or 1-
877-365-cme1**

COMMERCIAL

COMMERCIAL PROPERTY Opportunity
with beautiful lakeview and excellent HWY 5
visibility. Includes 143 ft. lakefront below lake-
view property. Possible lease/purchase option.
(913) 897-1452 or (913) 638-5006

SUPER HIGHWAY 54 RETAIL/OFFICE
Space 6,900 sq ft, lease is possible. **For infor-
mation, call Julie Wilson Team, Gaslight
Properties-GMAC 573-873-3352**

COMMERCIAL LOTS

FLAT LOT ON MACE ROAD CLOSE TO
Hwy 54. **Julie Wilson Team, Gaslight
Properties-GMAC 573-873-3352**

CONDOS FOR SALE

#344 CRYSTAL SPRINGS ROAD - 3
Bdrm/2 Bath, 1,100 sq. ft. on 2+ Acres. **Call
Bobbi Bash Realty 573-365-2622**

GOLF COURSE CONDO -2 Bed, 2 Bath
fully furnished condo for sale on the course at
Osage National. Swimming pool, playground,
laundry. Available for Showing. \$90,000. **Call
573-280-9939.**

TURNKEY WITH STYLE! 3B BAY POINT
Condominiums, Lake Ozark, Fabulous Walk-In
level, 2BR/2BA Unit is ready to fit your lifestyle
on and off the water. This immaculate unit
comes with 10x24 and PWC slip for your lake
fun, off the water you can enjoy the channel
view in your screened-in porch, or relax w/
27" television, DVD/VHS player, & CD player
included in this furnished unit. Convenient
Horseshoe Bend Location in a quiet complex
w/additional parking and beautiful outdoor
pavilion, clubhouse, and pool. Very close to
dining, entertainment, and shopping.
MLS#3024323 BJ \$145,000 **Call Gatter-
meir Elliott Real Estate @1-573-280-
0808 OR 1-866-YOURLAKE**

UNIT C-305 HERON BAY Condominium 1
Bdrm/1 Bath, 420 sq. ft. Remodeled **Call
Bobbi Bash Realty 573-365-2622**

HOUSES FOR SALE

4 BED/3BATH LAKEFRONT ON SHAWNEE
Bend 2 includes cruiser dock. **For infor-
mation, call Julie Wilson Team, Gaslight
Properties-GMAC 573-873-3352**

#6 FOREST PARK - ON KK, 3 BDRM / 2

Bath, 1,400 sq. ft. New Subdivision **Call
Bobbi Bash Realty 573-365-2622**

HORSESHOE BEND PARKWAY - You can
be on the water for \$219,900 reduced, 54 bd,
80 ft. Lf, screened porch. **Call Bobbi Bash
Realty 573-365-2622**

NEW LAKEVIEW HOME W/LEVEL Access
1722 Cherokee Road, Lake Ozark 3BR/2BA,
1508 SF w/Full unfinished Basement with
stubbed bath. 2 car garage, Huge kitchen
area, room for plenty! Architectural Comp roof
w/custom vinyl siding, screened porch area, 5
mile view, quality neighborhood, landscaped
yard. **MLS#3020445 BJ \$179,500 Call Bob
Gattermeir, Gattermeir Elliott Real
Estate @1-573-280-0808 OR 1-866-
YOURLAKE**

OSAGE BEACH - NEW HOME w/Chefs
Kitchen, 1,500 sq. ft. one level plus 3 gentle
acres for development or privacy. **Call Bobbi
Bash Realty 573-365-2622**

PRICE REDUCED! 96 SUNSET ROAD,
Lake Ozark A great home in great location at
the end of HH in Lake Ozark, this 1626 sq. ft.
lake view home is a very neat, clean, split level
home with a garage, fenced back yard, 3 bed-
rooms, office, and 2 baths. Some lake view
year round, terrific winter lake view.
MLS#3023044 \$127,500 BJ **Call C. Michael
Elliott, Gattermeir Elliott Real Estate
@280-0170 or 1-877-365-cme1**

SYCAMORE POINT - 2 BED ROOM, 2

bath CONDO, 10x28 Slip, 6,000 Lift, Big Nian-
gua 3.5 Mi marker, Appliances, Washer/Dryer,
Small 14 unit Complex, No renting Allowed,
Pets OK \$164,900 obo **309-256-2049**

UPDATED IN 2005! 31 BARBA LE LANE,
Lake Ozark, 2,700 SF two level home, 4 BR/ 3
BA, full brick exterior, 2 fireplaces, 2 car
garage, level drive, Channel view w/cove inlet
protection. Family room w/fireplace and wet
bar, Huge storage/workshop area. New con-
crete steps and cart path to dock!
MLS#3023775 BJ \$300,000 **Call C. Michael
Elliott, Gattermeir Elliott Real Estate
@280-0170 or 1-877-365-cme1**

WHAT A GREAT VIEW!!! 393 PAWNEE
Rd., Lake Ozark This 2BR, 2Full Bath house is
located off of Horseshoe Bend. Built in 2005.
Very light & bright w/lots & lots of windows
which allows you to look at the beautiful view.
All ceramic tiling through out & 9 foot ceilings
which makes this place feel bigger than 1,000
sq. ft. Lots of storage as well. \$136,000. H-
3561 BJ **Call for more info! Call Gatter-
meir Elliott Real Estate @1-573-365-
SOLD OR 1-866-YOURLAKE**

LOTS FOR SALE

CEDAR CREST, WATERFRONT, GATED
Gated in Lake Ozark, 460K, Cash, Terms, Trade
573-286-2438

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Complete the form below, and mail your completed form to: Benne Pub-
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2007 Bus. HWY 54 South
Eldon, MO 65026
1-800-437-3658



Middle School Design Build Competition

The eighth annual Middle School Design Build competition was held on March 7th at Union Station in Kansas City, MO. The competition, open to sixth through ninth-graders, introduces students to the many career options available in the construction industry and shows them how subjects like math, science, and English are used in these lines of work. Students work in teams preparing a site plan on how a structure will sit on the property, detailing the project on paper by creating to scale construction drawings, compiling a list of materials and preparing an estimate to build the structure, completing daily construction reports and job logs, constructing the model, and preparing the final project report.

Doug Reed, industrial arts teacher, and Rita Williams-Harri-

son, art teacher at Osage Junior High, sponsored classes in Woods and Environmental Design that included twenty-six students participating in the contest. The nine-week preparation ended with a field trip to Science City where approximately 1500 students from across the state met to interact with industry and experience the fascination of Science City.

The Crayons-to-CAD program has grown from one state and 64 students to multiple states reaching 55,000 students in rural, urban, private and public schools. Sixth - to ninth-graders continue to improve their skills in science, technology and math, as the result of a \$250,000 grant from the Ewing Marion Kauffman Foundation to the National Foundation and Institute for Construction Excellence (NICE).

The program focuses on the

middle-school level because by high school the students who do not have a strong foundation in math and science skills are not likely to be interested in or ready for opportunities in the highly technical career fields such as construction. While not all qualified students will opt to enter any of these fields, all students will interact with the design build environment.

Although the Middle School Design Build Crayons-to-CAD competition has been in operation the past eight years, future plans also include development of elementary, high school, and college-level programs. The education program includes residential, commercial, heavy highway and industrial construction projects. The seventh-grade program this year targeted building model power plants designed to use water as a source of energy.



Front row: Travis Tellman, Sam Burris, Anthony Distefano, Lauren Spaulding, and Angel Lemons. Second row: Doug Reed, industrial instructor; Kay Reed, sponsor; Jesse Gigrich, Jordan Colonus, Jesse Witt, Bailey Storer, Courtney Reidy, Shelby Huber, Denise George, Samantha Hoffman, and Rita Williams-Harrison, art instructor. Third row: Chris Heimgartner, Corbin AhHee, Alex Wickam, Tyler Jackson, Dustin Anderson, Robert Copus, and Lindsay Strother. Those attending, but not in the picture are Cody Dennis, Katelyn Lupardus, Brandon Morgan, Erika Steen, and Crystal Thomas.

Air Choice One announces share a flight program

Air fares as low as \$58.00 from St. Louis to the Lake of the Ozarks and Jefferson City MO each way as a member.

A revolutionary concept in air travel; Air Choice One offers daily flights to the out of the way cities via our Share A Flight membership program. Memberships are good for a lifetime. You can share your membership with friends, family, co-workers or even donate them to your favorite charity. We have three (3) levels of membership plans, offering our passengers a chance to take control of the way they travel. With a convenient, reliable, time saving and cost efficient scheduled air service our passengers will arrive ready for meetings, events or just personal get-a-ways. Starting May 1st, 2006 our service will

operate 5 days a week, with daily scheduled service into St. Louis Lambert International Airport utilizing twin engine aircraft. Trip frequency and aircraft size will grow as we gain participation in memberships. "We are very excited to offer Share A Flight memberships to the public at such a reasonable rate." Shane Storz, Vice President of Air Choice One, and Director of Operations, said. "The Share A Flight membership program is an exciting new program in providing daily scheduled air service to the smaller non-serviced communities."

2005 County population estimates announced

The Missouri Economic Research and Information Center and the U.S. Census recently announced the 2005 County Population Estimates. For a complete list of all Missouri counties copy and paste the following website address: www.ded.mo.gov/researchand-planning/indicators/population/countypop-2005

Camden County

Population in 2000: 37,051
2005 pop. est.: 39,432
Change 2000-05 = 6.4%

Miller County

Population in 2000: 23,564
2005 pop. est.: 24,712
Change 2000-05 = 4.9%

Morgan County

Population in 2000: 19,309
2005 pop. est.: 20,436
Change 2000-05 = 5.8%

"You gain strength, courage, and confidence by every experience in which you really stop to look fear in the face.

You are able to say to yourself, "I have lived through this horror. I can take the next thing that comes along..."

You must do the thing you think you cannot do."

— ELEANOR ROOSEVELT



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