A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS VOL. 3 - ISSUE 4 MAY, 2007

LAKE OF THE OZARKS
BUSINESS JOURNAL

## NEWS IN BRIEF

These stories and more inside this issue:





# MoDOT transportation funding clarified

In response to a letter written by Roger Schwartze, our Central District Engineer for MODOT (see page 2), Lake of the Ozarks Business Journal revisited the issue of transportation dollars which was covered in the April issue and gratefully received some clarification from Schwartze.

Schwartze oversees the district's state highway transportation system for 13 counties which include all of the Lake Ozark area, Camden, Miller, Morgan, Maries, Benton, Cole, Osage, Gasconade, Pettis, Moniteau, Cooper, Boone and Calloway.

According to Schwartze MODOT provides some planning dollars that are available to regional planning commissions based on a reimbursement plan. There is a set amount the RPC can draw from which is typically $50,000 at the start of each year. All RPC's receive the same amount of funding. The RPC submits a plan at the beginning of each year which MODOT approves. Then as the RPC accrues expenses, they will bill MODOT. They can submit invoices monthly, but typically will bill quarterly, at which point they are reimbursed for work they have done, such as expenses for advisory committee meetings, and staff work related to things like traffic volume counts, compiling accident information.

We reported that MODOT refuses to disburse funds to the Council of Governments, but Schwartze states that is certainly not the case. Schwartze says he is aware the Council of Governments has done such work as listed above, but have yet to invoice MODOT for anything in the last two years. They have a board of directors and city and county officials are on that board of directors. Schwartz says the board holds meetings but have not submitted a work plan in the last two years. Says Schwartz, "It is not typical of an RPC."

The RPC does get funding from other sources. Cities and counties participate in the cost of the RPC. An RPC's transportation advisory committees are made up of elected officials or some volunteer personnel from the local area.

At the lake area, a transportation advisory council was formed to assist the Council of Governments in areas such as marketing where they felt more effort was needed. This business group headed by Him Herford has participated for several years to market transportation needs and working in addition to the Lake Ozark Transportation Council. There is some crossover between the official RPC Council of Governments and the Transportation Council -- like the Camden county commissioners, and the city of Lake Ozark.

Says Schwartze, "The Transportation Council is not the official group, but we've always worked with both and they have coexisted, but the Council of Governments is the official regional planning commission - all funds would be disbursed to the Council of Governments."

Schwartze says priority plans are going to be submitted differently to the state this year.

"In the past we would get planning groups together in each area. We have seven different RPC's in our district. They would determine their priorities as a district and then send that representation to a statewide meeting. Instead now each of those individual RPC's will come forward and present their needs at the statewide meeting."

Says Schwartze, "Lake region has done very will in recent years statewide. The reason we were able to do so was from the availability of funding from the passage of Amendment 3. We don't have that in front of us in the future so we need an established list of priorities in the event that we do receive more funding."

Continues Schwartze, "We have a tremendous amount of road improvement in the next three to four years. MODOT has a lot of projects committed and we hope to have them built by the end of 2010. We're on schedule and purchasing right-of-way through Osage Beach. The first of the expressways projects are scheduled to be bid in August of this year from north of Grand Glaize bridge to Hwy 42." The two exchanges are part of this process including the one at Passover Road just north of the Grand Glaize bridge and one very large one for the Hwy 42 area.

States Schwartze, "We're willing to work with both groups to improve transportation in the lake area, but the Transportation Council is a private entity and not a public entity, so funds cannot be disbursed through them. We are happy with the cooperation we have received from everyone and are looking forward to hearing what their needs are and looking to see what the next priorities will be."

ANNUAL GOLF PULLOUT SECTION PAGE 27-46

LAKE OF THE OZARKS
# BUSINESS JOURNAL

**Publisher**
Denny Benne
**Editor**
Darrel Willman
**Production Assistant**
Corey Scott

**Marketing Consultants**
Greg Sullens
Jaime Wisely
Sara Clark
Debbie Myers

**Contributing Writers**
Michael Gillespie
Monica Vincent
Dwight Weaver
Jo Koncen

Published monthly at the Lake of the Ozarks, *Lake of the Ozarks Business Journal* strives to provide accurate and relevant news for business. All stories and photos unless otherwise noted are by editorial staff.

Letters to the Editor are welcomed, provided a valid name, address and phone number are provided. Anonymous letters and comments will not be published. We reserve the right to edit the content for space and clarity. All submissions become the property of Benne Publishing, Inc. and will not be returned. Letters and comments are subject to publication without recompense to the author.

Freelance writers with story ideas are welcome to send a one-page written synopsis, clearly outlining the story proposal, including possible sources and any additional materials to the editor. Unsolicited manuscripts will not be returned unless a SASE is included. No phone calls please. All works submitted to the *Lake of the Ozarks Business Journal* must be the sole, original creation of the contributor, and cannot infringe on any other publication or individual's copyrights. The *Lake of the Ozarks Business Journal* assumes no legal liability whatsoever for the works of contributing authors.

Local businesses are invited to e-mail, mail or fax relevant press releases to the editor for possible inclusion. Mailed submissions will not be returned unless a SASE is included. Include any photographs or supporting materials.





All opinions presented herein are those of the material's author and do not necessarily reflect the views of Benne Publishing, Inc. Annual subscription rate via third-class mail in the United States is $36.00 per year, subject to change without notice. Send name, address and phone number along with check or money order for the amount to: Benne Publishing, Inc. - 160 N. Highway 42, Kaiser, MO 65047.

**Advertising Sales: (573) 280-9032 • Fax: (573) 348-1923**
Business/Billing Office: (573) 348-1958 • Fax: (573) 348-1923
**Editor/Production Office: (573) 392-1993 • Fax: (573) 392-1996**
Visit us and read the magazine on the web at:
www.lakebusjournal.com • businessjournal@charterinternet.com




# Letters to the Editor

*I would like to respond to an article titled, "Future of Transportation Dollars in Question" about the state transportation planning process.*

*The article appeared in the April 2007 issue of the Lake of the Ozarks Business Journal and contains several inaccuracies in need of correction and/or clarification.*

*Please know that the Missouri Department of Transportation works with various transportation planning organizations across the state when determining area transportation needs and priorities.*

*There are different types of planning organizations and their responsibilities, authority and funding levels vary.*

*The article incorrectly defines regional planning commissions, micropolitan areas, and metropolitan areas.*

*Please allow me to provide clarification to your readers. Regional planning commissions (RPCs) provide local governments with technical staff to work on issues such as transportation, economic development, long-range planning, and community development.*

*RPCs across the state each vary in the number of counties and municipalities they represent as well as funding levels.*

*MoDOT provides funding for the transportation planning activities of these organizations.*

*The article also incorrectly indicates that MoDOT refuses to disperse funds to the Lake of the Ozarks Council of Local Governments, which is the local RPC for the Lake area.*

*Please know that funds are available to this organization for use in carrying out area planning activities. However, funding is based on a reimbursement system and RPCs must submit timely and detailed invoices to MoDOT documenting their activities in order to receive payment.*

*A metropolitan planning organization (MPO) is an urbanized area with a population greater than 50,000. Comprised of representatives from local government and transportation authorities, MPOs are responsible for developing policy and implementing the metropolitan transportation planning process.*

*Columbia, Jefferson City, Joplin and St. Joseph are considered small MPOs. Kansas City, St. Louis and Springfield are large MPOs with urban area populations greater than 200,000, and therefore have different levels of authority.*

*Through the state planning process, MoDOT and the U.S. Department of Transportation recognize only MPOs for dedicated transportation planning funding. MoDOT allocates funding for transportation planning to RPCs for rural transportation planning activities.*

*A micropolitan area is based around a core city or town with a population of 10,000 to 50,000. If the Lake of the Ozarks Transportation Council intends to have the Lake area reclassified to a micropolitan area, they must work through the U.S. Census Bureau. No additional funding is available through the state transportation planning process for areas designated as micropolitan.*

*The article discusses a new program being used by MoDOT to prioritize the transportation needs. It's important to recognize that MoDOT has used this process previously to obtain information about transportation needs and projects from citizens, transportation planning organizations, and locally elected officials.*

*This work is a key element of the state transportation improvement program.*

*Through work with the planning organizations and public involvement, Missourians have a say in how transportation dollars are spent.*

*Thank you for the opportunity to provide clarification to your readers about this important topic. MoDOT always encourages the public to contact us with questions or comments at 1 -888-ASK-MoDOT (275-6636).*

*Sincerely,*
*Roger Schwartze*
*MoDOT Central District Engineer*

*Monica Vincent addresses the points visited by Mr. Schwartze in her story on page 1.*

# In My Opinion

It's Spring at the Lake, and the rush of tourists to the area is on. With them comes increased traffic count and the needed dollars our area depends upon.

When the dam was built and the lake formed, the valleys filled with water and so left only the ridges upon which to build the cities around the water.

Naturally, this limits the amount of available space for roadways. Visitors who are used to larger metropolitan areas and multiple lanes of traffic, I'm sure have a difficult time adapting to the more constricted roadway.

This Summer, with the enormous amount of construction ongoing in the area, and the preparation for the bypass well underway, conditions may worsen. Let's all take a moment to think of the other drivers on the highways and be considerate. There are a few things we should remember.

**Turning Lanes:** are just that, for turning, not merging. If you must, turn into the lane and stop. Don't drive down the turn lane waiting to merge, it's a head-on accident waiting to happen.

**Use your Turn Signals:** letting the other drivers out there know what you are going to do lessens the chances of an accident.

**Use your Headlights:** especially when you have your wipers on, remember it is a law.

**Don't speed:** allow yourself a little extra time to get where you are going. You'll only save a few minutes at best by speeding.

**Maintain Distance:** between you and the next vehicle. At 45 MPH, you should keep 450 feet between you and them. Tailgating is dangerous.

By driving defensively and obeying the laws, we can reduce the number of accidents at the Lake and make it safer for all of us.

# LOMDA, MSWP promote boater safety through efforts

## "The Handbook! of Missouri Boating Laws and Responsibilities"

*by Jo Koncen*

Haven't read it lately? Well now is the time.

Summer lake activities are just around the corner. This book should be at the top of your reading list for May. You'll find it at many lake area businesses— it will answer all of your questions, from how to operate a boat, to what to do if you have an emergency on the water. Everything for a safe and terrific time on the lake this summer.

The Lake of the Ozarks is a great place to have fun. We have people who work very hard to make sure you have fun. Even more than that, we have those who make sure it's a safe place to have fun. They're the Lake Ozark Marine Dealers Association (LOMDA) and the Missouri State Water Patrol (MSWP).

The LOMDA is a group of marine dealers committed to the success of your boating experience. Not only with the purchase of the right boat for you and a "delivery specialist" to walk you through the proper use of your new boat, but also includes your safety on the water.

They promote lake area boat shows, like their own In-Water Boat Show that was held April 20-22 at the Horny Toad Complex, and the upcoming show in September.

What you may find surprising is that the LOMDA is also politically active on behalf of the Lake. According to Director Mike Atkinson, they stay in touch with our state representatives and senators, and were instrumental in helping the Missouri State Water Patrol get Rep. Wayne Cooper's bill passed last year. This new law ensures through higher boat registration fees that the MSWP will have enough funding to do their job. The LOMDA has also developed a new logo: "Boat Responsibly – Designate a Captain".

Atkinson says "The LOMDA is very up front about safety", and that "the marine dealers try to pass along with each boat purchase, the water patrol handbook of Missouri Boating Laws and Responsibilities." The LOMDA also has an informative website www.lomdaboats.com that will give you a direct link to the MSWP.

The Missouri State Water Patrol is a police agency with full police authority that has your water safety always in mind. They handle boater education, flood evacuation and security, as well as water pollution monitoring. There is a dive team for rescues, recovery of drowning victims, evidence and vehicles. In times of emergency they assist local, state and federal agencies. The Patrol provides safety exhibits and inspect safety equipment and monitor water related races, events and fishing tournaments and administer first aid when needed. Officers regularly investigate water related accidents, general complaints and criminal activities. All that, and they also watch our backs out on the water. The new law will make it easier on them after June 30.

Rep. Cooper's bill (HB1302) passed last year and became effective on 8/28/2006 under Missouri's Revised Statutes, Chapter 306, Section 306.185. The law raises the registration fees on boats. The amount varies depending on the size of boat. For instance, a fee for a smaller vessel that was $10 is now $25. The fee for a 40' and over vessel (that could cost in the neighborhood of $200,000) went from $40 to $150. That is a large increase, but since boat registrations expire every three years as of June 30, that's only $50 per year.

Perhaps this isn't such a high a price to pay for all the services provided.

According to MSWP Media Director Lt. Nick Humphrey, prior to the law, the state took in $2 million annually on boat registrations. Under the new law they will take in $5 million annually. General Revenue receives the first $2 million of the registration fees and none of the increased revenue. MSWP will get all of the increased revenue ($3 million) along with approximately $5 million from General Revenue.

According to Humphrey, in order to get the Bill passed, the MSWP did not take in any monies from the General Revenue. So from the signing of the Bill on 8/28/2006 to the annual registration date on 6/30/2007 the only monies they have received were derived from new boat sales.

After June 30 they will begin to benefit from the new registration fees. "But keep in mind", says Humphrey, "they are always operating a year behind the money source."

He and the MSWP are very appreciative of the help they received from local residents and organizations like the Chamber of Commerce and Tri County Lodging. They are especially appreciative of theLOMDA who were "tremendously helpful in passing this

*continues on page 48*

# MOHELA forgiving $500 on college freshmen loans

(AP) More than 9,300 college freshmen are getting a $500 break on their student loans courtesy of the state's college loan authority.

The Missouri Higher Education Loan Authority said Thursday that it is forgiving up to $500 of loans for each freshman who has both a federal Pell Grant and a MOHELA loan. The program generally will affect students from low-income families.

The loan forgiveness program will cost the Chesterfield-based agency more than $4.6 million.

MOHELA regularly offers interest rate reductions and loan forgiveness programs as part of its mission as a quasi-governmental loan authority to expand access to higher education.

Associate Director Quentin Wilson said the authority chose to target this particular break to low-income freshman to try to encourage them to continue in college.

The agency's announcement came a day after the Missouri Senate passed legislation to take $350 million from MOHELA over six years to finance Gov. Matt Blunt's college construction plan. That bill now advances to the House.

MOHELA already has set aside $212 million _ generated partly by selling off thousands of loans made to non-Missourians _ to make it its initial state payment of $230 million called for by Sept. 15 under the bill.

Wilson said the anticipated state payment did not affect the amount of money MOHELA decided to dedicate to the freshman loan forgiveness program.

# Crop damage liability law goes to governor

(AP) Farmers would stand a greater chance of getting reimbursed if their crops are accidentally destroyed under a bill sent to the governor last week.

The legislation changes the liability standard for crop damage or destruction. Under current law, a court must determine that a person knowingly damaged the crops. If so, the person must pay double the damages.

But some farmers think that's not working.

Crops can be damaged by crop dusters who spray the wrong tract of land and out-of-control fires.

Sponsoring Sen. Dan Clemens, R-Marshfield, said it can be hard to prove whether someone's conduct was intentional or accidental, so under current law the person who damaged the crops could walk away without owing anything.

Under the legislation, those who accidentally harm crops would have to pay farmers what the crops were worth. Those who intentionally harm crops would still have to pay double the damages.

The Senate passed the bill on a 27-2 vote Thursday, sending it to Gov. Matt Blunt. The House passed the measure 143-9 in early March.

## House passes bill changing school start dates, makeup days

(AP) The House passed a bill that would relieve schools of some makeup days for bad weather and require them to hold public hearings if they want to start classes before late-August.

The bill would prohibit schools from starting 10 days before Labor Day unless the district first holds a public meeting. School boards would have to vote every year to approve the earlier start date.

The measure also allows schools to decide not to make up more days missed because of bad weather. Under current law, schools that exceed their scheduled snow days must add up to an additional eight days to make up for missed classes. After that, schools need to make up for only half the lost time.

The legislation would drop that requirement to making up six lost days and half the lost time above six days. But days lost because of heat would not be counted toward bad-weather days and would have to be made up.

# Senate passes Blunt's MOHELA higher education funding plan

*by David A. Lieb, (AP)*

Gov. Matt Blunt's plan to finance dozens of college building projects with money from the state's student loan authority advanced to the House last week, passed by the Republican-led Senate over the objections of most Democrats.

The $350 million college building plan is coupled with a new scholarship program, new limits on university tuition increases and enhanced state oversight that supporters praised as a historic overhaul of Missouri's higher education system.

Critics derided the bill as an ill-conceived, morally reprehensible collection of pork-barrel projects that fails to achieve the lofty economic development goals originally touted by Blunt.

The Senate passed the bill 23-11, with three Democrats joining all but one Republican in support of it. The vote sending the legislation to the House came one week after Republicans used a procedural maneuver to shut off Democratic debate and grant the bill preliminary approval.

Debate was pointed but brief, as opponents acknowledged the forgone conclusion of Senate passage and some lawmakers yearned to depart for a legislative softball tournament.

Blunt praised the Senate's "bold step" as a victory for students, families and colleges.

The legislation "represents one of the broadest reforms of higher education in the history of our state," said sponsoring Sen. Gary Nodler, R-Joplin, who later added: "This bill provides more hope and more opportunity to more students than anything this Legislature has done in decades."

Sen. Rita Heard Days, D-St. Louis, countered by calling the plan "an ill-conceived, poorly executed and morally reprehensible piece of legislation."

Added Days: "It's pork at its best, and we should be ashamed that we're jeopardizing future students who want to go to college."

Blunt first outlined plans in January 2006 to sell the assets of the Missouri Higher Education Loan Authority to finance a college construction plan that focused on life sciences research and high-tech industries.

Missouri Governor Matt Blunt

The plan has undergone numerous transformations since then, perhaps most notably shedding its medical research buildings in favor of agricultural projects in response to concerns that the research buildings potentially could have been used for embryonic stem cell research.

In retaliation for vocal opposition by two particular Democratic senators, Republicans last week axed two additional projects that were to have been built in their districts— a cancer hospital and medical education center at the University of Missouri-Columbia and a pharmacy and nursing building at the University of Missouri-Kansas City.

Blunt has said he prefers his original project list, but still backs the revised bill.

The student loan authority already has set aside $212 million— generated partly by selling loans held by non-Missourians— toward making the bill's initial state payment of $230 million by Sept. 15. The rest of the money would be paid in quarterly installments over the next six years.

In exchange, MOHELA would get a 15-year pledge of annual tax-exempt bonding authority— valued at $145 million this year— that it could use to finance additional student loans. The Chesterfield-based organization currently has about $5.5 billion in assets.

Staff at the student loan authority believe the entity can sell existing loans, provide the state money, buy new loans and still remain financially sound enough to continue offering low-interest rates and loan forgiveness programs to Missouri students.

"All around, it is good for higher education," said the loan agency's executive director, Raymond Bayer Jr.

But others fear that by shrinking its assets, MOHELA will be hard-pressed to respond to stiff competition in the student loan industry and less capable of offering Missourians good deals on their student loans.

Besides the building projects, the legislation also would create the "Access Missouri" scholarship to replace two existing scholarships for students with financial need. When combined with increased funding in the state budget, the new scholarship is expected to help thousands of additional Missouri students.

The bill also would expand the "Bright Flight" academic scholarship to cover more students, and would provide the top tier or qualifiers with additional money, beginning in 2011.

The legislation would limit university tuition increases to the annual rate of inflation, with some leeway to go higher for schools with below-average tuition or for those granted special approval by the state Coordinating Board for Higher Education.

# AmerenUE Bagnell Dam Project relicensing reaches conclusion

*by Alison Schneider*

On March 30, the Federal Energy Regulatory Commission (FERC) finally granted a new license agreement giving Ameren UE another 40 years of use and control of the Lake of the Ozarks, and more importantly, Bagnell Dam.

Concluding a 5 year process, Ameren UE has been eagerly awaiting this licensing renewal, thus assuring them the continued operation and control of the power-producing dam that forms the Lake of the Ozarks. FERC's license provides for continued upgrades to existing generating units as well as a fish protection plan and improvements and further development of public recreational facilities. It also requires development of an operation and flow-monitoring plan, further monitoring of downstream shoreline erosion and lake level, inflow and project discharge effects.

Completed in 1931, the 226-megawatt Osage Plant and Bagnell Dam created our Lake of the Ozarks . The first federal license was issued in 1926 and most recently renewed by Union Electric Company in 1981.

After four years of planning and processing information, Ameren UE filed their request with FERC on Feb. 24, 2004, requesting a new operating license for the dam and plant, in the form of a 10-volume application. Management and maintenance of both the electricity-producing dam as well as the shoreline and water quality of the Lake itself are addressed in the new license. It covers environmental, recreational, cultural and historic issues concerning not only the dam itself, but the resulting reservoir.

The key provisions of the proposed agreement called for relicensing the low-cost, highly efficient, renewable energy facility for another 40 years, providing operational certainty and reliable energy supplies on demand.

It also called for the management of the facility's resources by increasing plant minimum flows seasonally to enhance lower Osage River fisheries habitat. By increasing these flows, downstream habitat and recreation areas will be protected. Ameren UE will retain the operating flexibility that enables them to ramp-up production quickly and also to stop generation just as quickly. This allows them to address fluctuating peak power needs and thereby make service more reliable. They also plan to add two turbines, increasing plant capacity by a total of 15 megawatts, allowing them to generate more power using less water.

Plans for a barrier system to be placed upstream of the plant's intake would help to stop fish from passing into the turbines. The underwater "fishing net" will be 100-foot deep and 1,100 feet long and help to protect fishing on the waters of the Lake of the Ozarks – one major recreational draw for the area.

Environmental concerns are addressed also in the form of monetary support ($134,000) that will be provided from Ameren UE for the Missouri Department of Conservation's services in restocking the lake with fish.

Other benefactors noted in the agreement will be some Department of Fish and Wildlife projects that protect the Osage River, including the restoration of mussel habitat and island erosion repair and protection ($175,000); and $350,000/year for the Missouri DNR for the first 6 years of licensing, providing for shoreline protection and erosion management around state parks ($2.1 million).

Also of concern is the affect of Bagnell Dam on the riverfront properties located on the downstream rivers. Ameren UE is required to have a comprehensive emergency plan in place that addresses a number of issues including flooding of the downstream properties both from nature's surprises as well as the highly unlikely event of dam failure.

The dam itself is regularly checked from end to end and top to bottom for any sign of degradation that might result in a catastrophe. A highly technical and finely tuned process is in place to foresee and halt any problems in this area and Ameren UE's Bagnell Dam management team is more than confident that our dam is rock solid.

The Lake of the Ozarks Shoreline Management Plan (SMP) is one of the more provocative issues involved with the continuing management of the hydroelectric plant.

Ameren UE's original proposed SMP included the development of a highly controversial Impact Minimization Zone (IMZ) which would limit the size and distance between docks as well as restricting geographic areas in which new docks could be placed. According to the original plan, certain areas would remain "dock-free". These included the backs of coves and some smaller, shallower inlets and included some 200 miles of shoreline – mainly on the western end of the lake.

Owners of these properties were furious that they would no

*continued on page 17*

# Governor Blunt sees positive legislative session

*by Darrel Willman*

*The Lake of the Ozarks Business Journal* spoke with Missouri Governor Matt Blunt last October about his expectations for the legislative session that will conclude in May.

At the time, Medicaid reform, MOHELA higher education funding and tax reform were high on his list of priorities.

We spoke with Gov. Blunt just before presstime in order to see if he was confident these measures would reach his desk for signature.

Overall, the priorities he outlined have moved forward, complex issues like Medicaid taking more time, controversial issues such as the MOHELA funding requiring extensive debate and modifications.

Blunt said, "I've been very pleased. The senate passed the legislation that would create Missouri HealthNet. They did so with a very strong, bi-partisan majority. A number of Democrats joined with I think every Republican to pass a good bill. It's the first significant overhaul of that program since 1967.

"It's definitely the right thing to do. It will be a more sustainable program for taxpayers. But more importantly, it will also be a much higher level of care for the people that participate in the program.

"The bill has a good balance between providing specific direction for the program, but also recognizing that the departments will need some discretion as they implement the program. It's a good bill— it empowers the individual, and allows them to make some of their own decisions about the types of health plans they'll have.

"It provides for those with the most chronic conditions the opportunity to participate in a chronic care improvement plan that would be run by the state. It also allows some to get into administrative service organizations which are groups of providers that band together to provide high quality care. Aside from Medicaid reform, an important topic has become Social Security benefit taxation. Just one first step in tax reform and simplification, a Blunt agenda item.

He explains, "This year our big focus is ending the tax on Social Security benefits," Blunt said. "Missouri is one of just 15 states that tax people's Social Security benefits. I don't think we should. It's not a problem I created, or any members of the General Assembly created, but it is another problem we can solve.

"I'm working with House Speaker Rod Jetton, Senator Jason Crowell and others to try and end the Social Security tax this year. Or at least place it on the road to extinction, so that Missouri's seniors will be able to keep and use and invest and spend all of the Social Security benefits they have earned. "This is something that I believe benefits our entire state. It certainly benefits lots of Missouri seniors.

"I just went to an event at which we had a number of groups represented that were in support of it— the VFW, the Missouri State Retired Teacher's Association, the silver haired legislature. So many groups are coming out and saying this is the right thing to do.

"If 35 other states have figured out how to get by without taxing Social Security benefits, I think Missouri can get by without taxing it as well."

While not specifically on Blunt's hit-list, we asked about veterans benefits going untaxed as well, with legislation on the topic gaining support.

"There are a number of legislative proposals that would end state income tax on veterans benefits, and I'm open to all of those. I know a number of states don't tax those benefits. I think the combination of these two things would really help to bring retirees to our state.

"Obviously, the Lake of the Ozarks attract a lot of retirees already, but the fact that we tax some benefits that other states do not, hinders us."

The MOHELA legislation, after significant compromise, had cleared one house and appeared to be on track for passage at the time of this writing.

"The higher education reform bill is very good legislation," Blunt said. "It involves a partnership with the Missouri Higher Education Loan Authority (MOHELA) to meet about $335 million in capital improvement needs in the state. "It stabilizes tuition, says the tuition can't grow beyond a certain level that's basically tied to inflation. It provides our colleges and universities with more resources. A significant increase in funding, the most significant increase in some time. As we do that, we are going to extract a degree of accountability to the state and thus to taxpayers, that really doesn't exist today. And perhaps most significantly, it is a massive expansion of our scholarship assistance. We're going to go from $27.5 million to over $72.5 million in needs-based scholarship assistance which brings thousands of middle-class families that don't have that aid today, into a very good new program.

"That's a very important piece of legislation that I'm hopeful the House and Senate will come to an agreement over."

# Lake Ozark TIF Commission approves $240 million Prewitt redevelopment project

*by Alison Schneider*

At a special meeting on April 10, 2007, the Lake Ozark TIF Commission voted 6-3 to approve the proposal from developer Gary Prewitt for the redevelopment of the US Hwy 54 and Business 54 property. This $240 million dollar project will require the usage of Tax Increment Financing to build the 245 acre project including almost 935,459 square feet of buildings consisting of retail space, a 150 room hotel, and 400 units of multifamily living space (apartments).

The project is split into four phases of development staggering start dates over the first six years of the project. Prewitt expects to begin clearing land almost immediately and be well into the construction by the end of this year. "I've already acquired ownership of one parcel of land and have options or contractual agreements on most of the others pieces" Prewitt told the committee. "We're in talks with the other owners and I'm sure we can come to an agreement".

One point that concerned the commission upon the initial presentation was a simple matter of wording. The project presented called for the city to utilize the power of eminent domain to acquire any parcels on which the developer was unable to reach a purchase agreement. While this is a standard directive in such development plans, the commission was more comfortable with the phrasing "may utilize its power of eminent domain". City Administrator Charles Clark asserts that this "will not happen"; it's just a matter of standard contractual language.

Another concern was the reimbursable costs schedule. The sum total of reimbursables cannot exceed $63,567,013, but the details of where that money can be attributed to can change. For example, one commissioner pointed out that he was uncomfortable with a $6,000,000 reimbursable line item under "acquisition" of land - stating that it seemed that the property itself shouldn't be acquired using the taxpayer's money and the other commissioners agreed. Prewitt's attorney, Doug Stone responded with an explanation that the total of all line items is the unchanging number. "If the site work, for example, were to cost $2 million more than planned for, the total reimbursable amount stays at $63.5 million and the adjustment would be to another line item" he stated. "We could easily move that money from the acquisition line and into another category if it makes you feel better, but the bottom figure stays the same."

One last minute adjustment was requested by Miller County Presiding Commissioner Tom Wright regarding the county's taxes. Prewitt agreed to add in a carve out for 25% of any additional taxes generated by the new development to be retained by the county. This will allow the county to benefit from the increased valuation sooner than planned, and help them to cover any additional expenses that might arise either directly or indirectly from this project as well as other growth within the county.

Wright had previously expressed concern that Miller was quickly moving to a First Class County status and with the deferred taxation of the properties causing that status change - was concerned as to how the county would be able to fund the services required from a first class county in Missouri. Some of those services include full-time administrative positions with accompanying full-time salaries, a juvenile justice center, and other services that would definitely cause some financing concerns.

A county is deemed First Class when the aggregate valuation has exceeded six hundred million dollars for 5 consecutive years. That gives some planning time, but it's definitely a concern when large portions of taxes are diverted to pay for the financing of the very projects which caused the increased valuation.

It's a vicious circle; the valuation won't increase without the new construction. The new construction won't occur without creative financing like TIFs. But, those taxes generated by the TIF funded projects are reapportioned to pay for the construction project for up to 28 years. The local governments are eager for the growth and increased commercial activity and land valuation, but have to keep an eye on the bottom line to ensure that they will still receive enough tax dollars to pay for general maintenance and services that their patrons want and need.

School of the Osage had recently enacted a board policy stating that they would not support any TIF or other creative financing project that would leave less than 100% of increased residential taxes and 50% of commercially generated taxes. Prewitt's plan did not meet these guidelines and the two representatives of the school district were left with no choice but to cast their votes against the project.

Prewitt's attorney, Doug Stone explained that the proposal had carved out 25% of increased taxes for the purposes of school funding. "That's not just 25% of

*continues*


## Paul's Supermarket Food and Beverage Report

### Planning A Wine Trip to California?

This is the time of year when people start planning a wine trip. Planning to make a trip is the easy part, but how to plan the trip is the hard part! There are a lot of wineries and this can be intimidating. Let me help take the intimidation out of the trip.

The big questions are how many wineries per day to visit, Napa or Sonoma, and which ones to visit?

Keep the number of wineries per day down to a minimum. The worst thing to do is to try and visit too many. You will spend more time worrying about making the next winery and not enough time enjoying your trip. I recommend visiting 2 to 3 per day. In between, enjoy lunch, shopping, and the local culture, there actually is more to do than just wine!

Napa and Sonoma are both wonderful areas. I recommend both! Deciding on which one to visit first depends on a couple of things. How long are you planning on staying and are you flying into San Francisco or Oakland? If you are planning on a two to three day trip, just do one of the valleys. If you are planning a longer trip, go to both. Deciding which valley to visit first depends on which city you fly into. Flying into San Francisco is best to go to Sonoma and flying into Oakland is easiest to go to Napa. If you have the time, make the loop from the bay area through the two valleys and back.

Deciding on which wineries to visit might be the most difficult part. You know not to visit more than 3 a day, but how do you narrow down the hundreds to just 3 a day? Think about wines you enjoy and try those wineries first. Visit the web to find out how to contact them for details on their tours and to get a Napa, Sonoma, and Bay area map to chart your destinations.

Napa and Sonoma aren't just one trip destinations; there are enough things to do to keep you busy for months. Going on a wine trip is educational, breathtaking, and a great way to try the many different wines on the market. Make your plans for this year and many to come, because if it is your first trip it won't be your last!

Steven Hermann
Paul's Supermarket

# Prewitt redevelopment project

*continued*

the school's existing levy," he said "it's 25% of all PILOTS), which is a substantial amount". A "PILOT" is a payment in lieu of taxes - it's made to compensate a local government for some or all of the tax revenues lost due to the nature of ownership or the usage of a particular piece of real property. It usually relates directly to the foregone (existing) property tax revenue.

According to figures provided to the commission by Stone's firm, in year one the school will get their current receipts from the property which stands at $7,230, but year two is projected to pay $137,730; year five $331,350 and so on - with the highest projected payment being year 23 at $1,761,083. It is Prewitt's plan to have the project completed and the TIF repaid by the 13th year, at which time (provided everything goes according to plan) all taxing entities will receive their entitled levy amount without further deferral.

Stone further explained that, with regard to this project all initial monies are extended by the developer and investors, and that TIF bonds are sold in order to reimburse expenditures. "The only one who can lose here is (Prewitt) Gary" he said. "He's taking on the risk of Phase 1 and if it doesn't work out then there isn't anything lost by the city or anyone else."

In fact, the TIF bonds, 75% of which will be used for reimbursable project costs will be at their highest point in years 6-23 at $78,778,713 according to the projected figures offered to the committee. Prewitt further plans to form a Community Improvement District (CID) in which a special sales tax of .50% (one half of one percent) on taxable retail sales within the development area. This funds generated by this tax will be applied to the payoff of the TIF bonds, enabling an early retirement of these monies, anticipated to be accomplished by year 13.

During the course of the project it is expected that 250 jobs will be created during the construction phase of the program and that 750 new positions in the new businesses within the development.

One decision that Prewitt made was to add a multifamily dwelling with 400 units. He describes these as "work-force housing". "They will be really well built" said Prewitt. "I can't be sure exactly where the rental cost will come in but I suspect it'll start around $500/month or so - it's going to be a really good place to live and we want to make sure it's a nice, affordable place for the workers of the Lake area to live". This project might have been the final selling point to the commission, with lack of affordable housing being one of the main complaints by business owners and worker-bees alike.


**Plan for Prewitt's $240 million US Hwy. 54 redevelopment**

Whatever the reason for their decision, the TIF project was approved by the commission and will be presented to the Lake Ozark Board of Aldermen for the final stamp. There's no question that the location is a good one, the developer has a proven success in this type of project, and the city is excited at the prospect of new construction at such a large scale going on in their city.

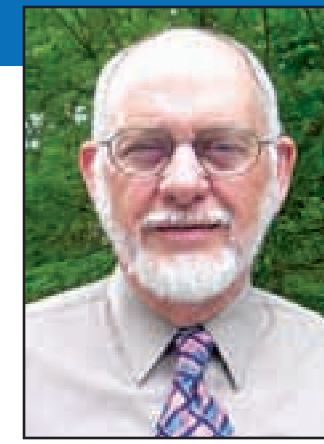
There are some questions that linger, however. Such as, at what point have we "overbuilt"? It's tough to deny that there are an awful lot of beautiful, shiny, empty new spaces all along the 54 corridor. Maybe the tenants will come; maybe they won't - only time will tell that one. Another nagging point is how much tax can a monetarily struggling town afford to defer? New construction promises additional funds for the coffers, but if those funds are siphoned off to pay for the construction for years, even decades - then when is enough just too much?

Some good points are that the developers handle the financing and construction of much needed and costly improvements like roads, water and sewer lines, and other infrastructure that a growing city has to provide one way or the other. There's excitement around any new construction and it will certainly bring new people to the area to work and play as more hotel rooms, more shopping opportunities, and more affordable housing becomes available.

One thing is for certain. The Lake Area is growing - our secret has long been out. People will keep visiting, vacationing and relocating here as long as the lake is here. So just remember to watch out for the growing pains and enjoy the ride.

# GLIMPSES OF THE LAKE'S PAST

*With Dwight Weaver*

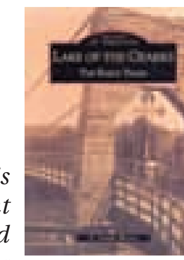


**ART LUCK' FISHING & HUNTING RESORT**

The site of old Linn Creek, the former county seat of Camden County, now lies covered by 40 feet of water. It was located about one mile up Linn Creek Cove from the 31 mile mark on the main stem of Lake of the Ozarks. Linn Creek was the largest town site inundated by the Lake and its demise gave birth to New Linn Creek beyond the head of the cove as well as the town of Camdenton.

The first fishing resort established on Linn Creek Cove was Art Luck's Fishing and Hunting Resort and it was built in 1931. It could be reached by Lake Road 54-27, later designated 54-66 and now called Y Road. The fishing camp was on today's Fontana Lane. Although the words "fishing & hunting" would later be removed from the name of the resort, it was in business for more than 40 years. In 1935 the resort was described as a "rustic resort of comfort and convenience offering a complete wilderness vacation service for the fisherman and hunter."

Fishermen staying at the resort would boast that they were fishing in the waters of Old Linn Creek and would tell tall tales about not only the fish they caught but about seeing the buildings of old Linn Creek beneath the water when the water was clear. More than one gullible vacationer, hearing these tales, would visit the cove hoping to catch a glimpse of the buried city. The buildings of old Linn Creek were totally demolished before the Lake basin filled with water. The image of one of the resort's cabins shown here was taken by an unknown photographer. Photo courtesy of the Camden County Historical Society.



*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 Stone Crest 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 Dwight Weaver are available online at lakeoftheozarks-books.com*

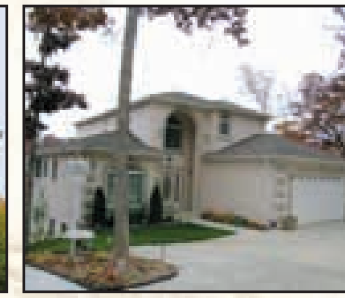
# Experience. Expertise. Excellence.

4BR, 3.5BA, 5,000 sq. ft.
with 110' lakefront!
Includes dock!!
MLS #3028757 - $1,650,000

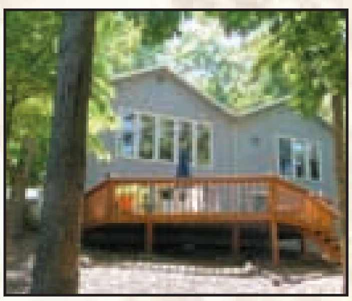

4BR, 3.5BA, 5,400 sq. ft.
with 140' lakefront!
New construction!
**MLS #3032456 - $1,495,000**

Gorgeous tract of ground for
development! 850'+/- lakefront
& 1,000+/- roadfront!
**MLS #3035308 - $1,385,000**

4BR, 4.5BA, 4,760 sq. ft. with
241' lakefront!
Panoramic views!
**MLS #3034067 - $1,150,000**



4BR, 3.5BA, 4,980 sq. ft. with 90'
lakefront!
Includes dock!
**MLS #3033926- $639,000**



4BR, 3BA, 2,650 sq. ft.
with 70' lakefront!
Includes dock!
**MLS #3037529 - $499,000**

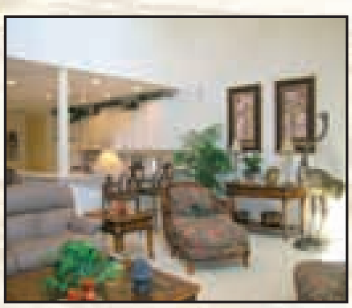
4BR, 2.5BA, 1,850 sq. ft.
with 52' lakefront!
New construction!
**MLS #3033402 - $399,000**

3BR, 2BA, 2,325 sq. ft.
with 125' lakefront!
Includes dock!
**MLS #3034553 - $269,000**

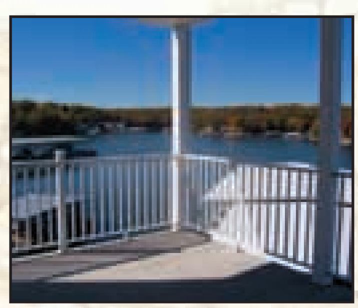
3BR, 3BA, 1,668 sq. ft.
with 90' lakefront!
Includes dock!
**MLS #3033127 - $233,177**

3BR, 2.5BA, 2,186 sq. ft. !
Located on
2.5 acres!
**MLS #3031560 - $224,900**

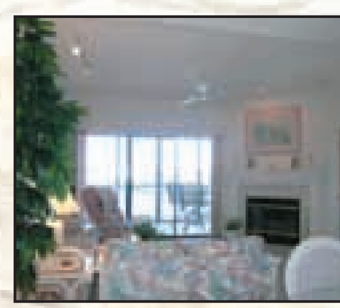
3BR, 2BA
1,600 sq. ft !
New construction!
**MLS #3035897 - $149,500**



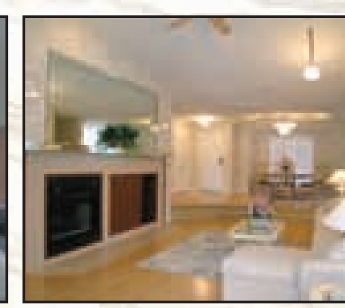
4BR, 4.5BA, and
3,188 sq. ft. condo!
Includes 12x32 slip!
**MLS #3031447 - $599,500**



3BR, 2BA, 1,447 sq. ft.
condo! Slip and
garage available!
**MLS #3033535 - $214,598**



3BR, 2BA, 1,265 sq. ft.
condo!
Includes 12x28 slip!
**MLS #3035798 - $195,000**



3BR, 2BA, 1,448 sq. ft.
condo! Includes Racquet Club
amenities!
**MLS 3036067 - $199,000**

## 1 888 SEE JANE 573-302-2316

VIEW ALL LAKE AREA LISTINGS AT

## www.janekelly.com

RE/MAX
LAKE OF THE OZARKS

TEAM JANE Kelly

Experience. Expertise. Excellence.

EQUAL HOUSING OPPORTUNITY. EACH OFFICE IS INDIVIDUALLY OWNED AND OPERATED. A MULTILIST SERVICE REALTOR.

# You put the Lime in the Coconut...

by Monica Vincent

Perhaps you've seen the new storefront sign off Business 54 near the Community Bridge which reads Lime In The Coconut. Smoothie bar? Not quite. Inside their doors, owner and pharmacist Sharon Hagan has brought a form of pharmaceuticals to the lake area which many may never have known existed. This is the world of compounding pharmaceuticals in which medications are customized for the patient. As for the name? It is based on the song by Harry Nilson in which the words are medically related - "...put the lime in the coconut, shake it all up, call me in the morning."

Lime In The Coconut opened March 1 to an "overwhelming response" says Hagan. "There has been a lot of interest in natural hormones for breast cancer patients." Said Hagan, "I love what I'm doing. Every pharmacy does a little compounding, but they don't have the time, materials or equipment to do much of it, so I took that niche of compounding and made it our own. You don't see pills and capsules on our shelves, you see the powder and liquid forms of the raw chemical and we put that into a dosage formula best for the patient."

Lime In The Coconut is located at 121 Crossing Center #F in Lake Ozark.

Hagan explains, "For example, pain meds can be hard on the system, but if you put it into a topical it still works, but it doesn't go through the liver, stomach, lining or esophagus. For children we can prepare their medications in the form of a lollipop or gummi bear."

Hagan is quick to point out they still operate like a traditional pharmacy in that they only take direct prescriptions from doctors only. The will not prepare medications for anyone without that order nor will they attempt to alter existing medications. She explains that a compounding pharmacist carries the same responsibilities and liabilities as a traditional pharmacist.

Hagan has been in the pharmacy business for 28 years, and has held her license in pharmaceuticals since 1998 upon receiving her degree from UMKC. She has worked at several pharmacies in the lake area and attended compounding schools in Houston and Memphis prior to opening Lime In The Coconut.

According to information supplied by Hagan and endorsed by the PCCA (Professional Compounding Centers of America), compounding is the preparation, mixing, assembling, packaging and labeling of a drug or device by a pharmacist as the result of a physician's prescription drug order. Today medications are becoming patient driven -- as in the commercial slogans "ask your doctor if this drug is right for you." Pharmaceutical companies are investing millions in patient advertising. Due to the long list of side effects, commercially available medications are not meeting all of patient healthcare needs. Basically commercially available medications are formulated, patented and marketed to help most of the people most of the time. Compounded prescriptions are customized for a particular person. They fit the medication to the patient - not the other way around.

Some examples of

*continues on page 18*

# LAKE STORIES

*With Michael Gillespie*

## "The Hidden Forest"

*by Michael Gillespie*

At one time or another most of us have gazed across the lake and wondered what was at the bottom--what was there just as the lake filled?

As a kid I remember a salvage diver telling me that it was like a jungle down there--a tangle of waterlogged trees and brush. And yet I had heard so many times that the Lake of the Ozarks floodplain had been clear-cut, something that distinguished it from Corps of Engineers lake projects. Eventually I asked some "old-timers" who had lived in the area before the lake, and I did a little research of my own, and this is what I uncovered:

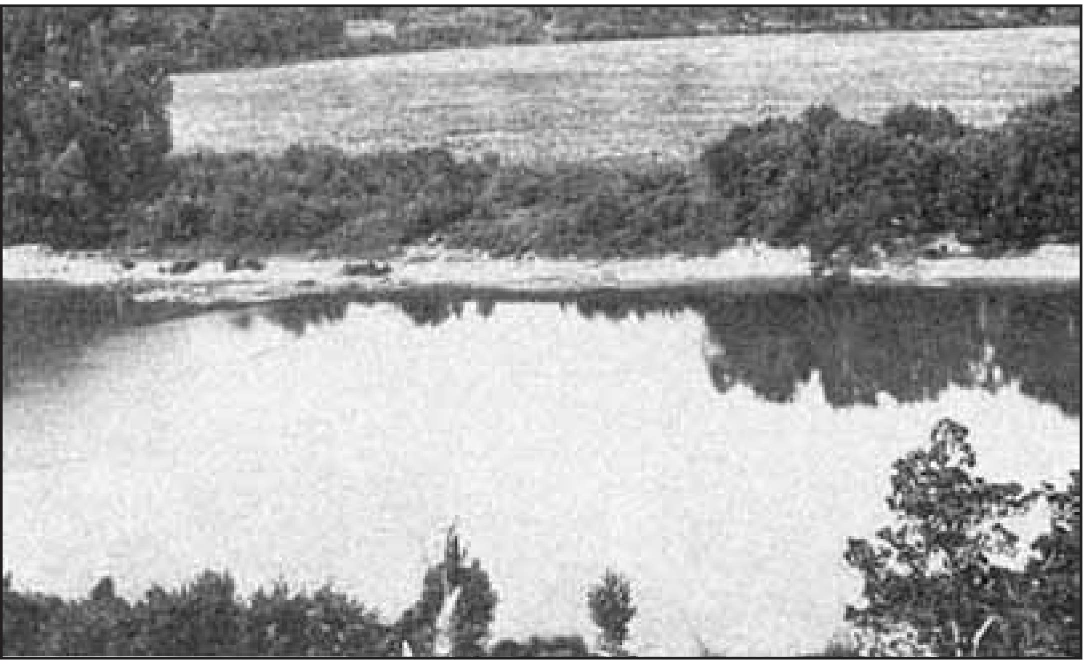
The level of the lake is measured in feet above sea level. At full reservoir the water's surface elevation is 660 feet. Floodgates on the dam can draw the lake down to 639 feet, which is the lowest level the lake has been since its creation. There are nine underwater openings for the turbines in the face of the dam. They are approximately forty feet tall--the tops of these openings are at 630 feet of elevation.

At the time the lake was created, any trees growing within a thirty foot "draw down" zone--from elevation 660 down to 630--were cut down and burned. (A few sources put the lower elevation at 628.) Trees below that were left standing provided their tops did not extend above 630. Surveyors set scores of "bench marks" along the projected shore line to establish the vertical limits of the draw down zone. All trees to be cut down were marked with white paint on their trunks. The reservoir clearing project rivaled the dam construction in its immensity.

Burning the felled trees proved a problem because some trees were simply too large and too green to burn. In those cases they were wrapped in wire cable and the cable ends were anchored onto the stumps. In theory the dead tree would become waterlogged over time and forever remain at the bottom. But in fact some of these large trees outlasted their cable moorings and slowly floated to the surface. From time to time they have lodged in the floodgates and intake openings of the dam. Others have come to rest in shallow coves. So there still is a standing forest down below, at least where the depth is, say, sixty feet or more. The underwater forests would not be extensive--much of the bottomland was cultivated; trees mostly were limited to the old creek beds and fence lines. But they are there--dark and lifeless since the day the water covered them in 1931.

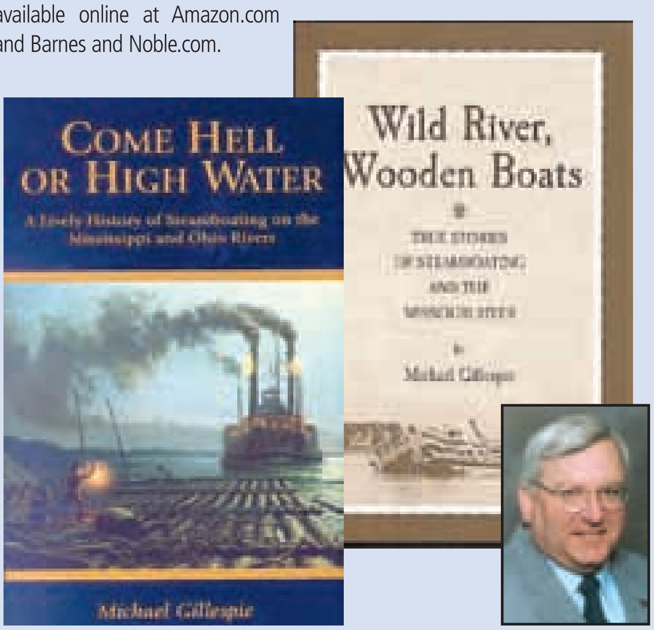
(In future Lake Stories we'll investigate some of the towns and other features that once dotted the lake bottom.) ■

*Mike's taking a break from Lake Stories to tour as a historian. We'll run some previous articles while we wait for his return.*
*This one's from April, 2005.*
*—Ed.*



**Is the Lake bottom littered with stumps and trunks of trees?** *Photo courtesy of Ameren/UE*

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



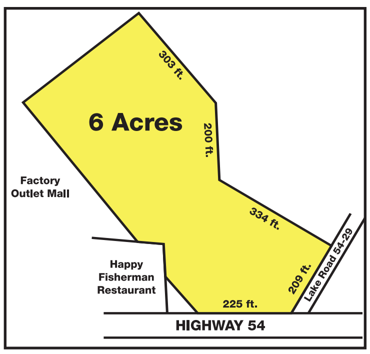
RE/MAX®
Lake of the Ozarks

# 573-302-2322

**www.remax-lakeozarks-mo.com**

Each office independently owned and operated.

# COMMERCIAL PROPERTY

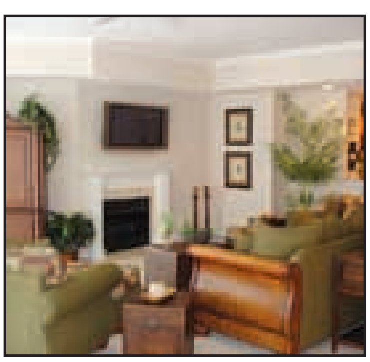



**6 Acre Development Parcel in the heart of Osage Beach.** Frontage on Highway 54 and 54/29. Suited for retail outlets, medical park, hotel/motel or executive offices. Zoned C-1. A premier property adjacent to the Factory Outlet Mall. **Call Frank for details at 573-280-1030.**

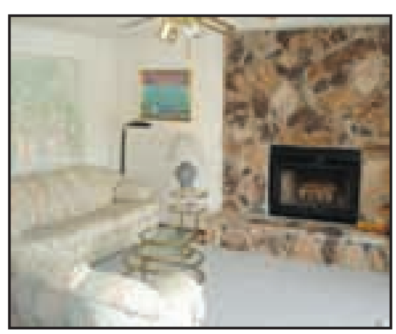
**Gran Rally Karts is an established operation since 1982.** Property is being sold for land value. 5 acres with 229 ft. road frontage on Hwy 54. Equipment will be included at the option of the buyer. **MLS #3028229 $799,000**

**LAKE OZARK COMMERCIAL LOT** Vacant commercial lot in Lake Ozark w/ 104' road frontage. Many possibilities! Ground is level, city sewer & water available. For more information contact Mike Christensen at 573-280-0127. **MLS #3036345 $199,900**

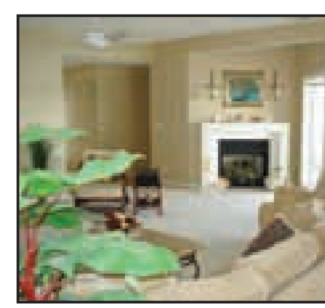
# CONDOMINIUMS



**The Towers at Parkview Bay,** Unit 8107, Luxurious 4 BDR, 4 BA condo w/6-mi. panoramic view of the lake and State Park. Fully furnished, 2470 sq. ft., 16x50 & 12x30 boat slips. **MLS #3036023 $650,000**



**Indian Pointe** - This is the perfect get-a-way and what a location by water and land! 1 BDR, 1 BA, 650 sq ft condo, only a few steps in and a few steps to the pool. The decking overlooks pool and lake. Close to shopping and restuarants. Great rental property! Turn key. **MLS #3037837 $89,900**



**Regatta Bay Unit 911,** this is a fabulous unit with an amazing view. Lower level unit with a private entrance. Large covered deck with unobstructed main channel view. 16x40 boat slip included. Slip is protected by break-water. Excellent master suite, built-in bunk beds in spare bedroom. **MLS #3037408 $374,900**

# AmerenUE Bagnell Dam relicensing

*continued from page 6*
longer have what qualified as "lake-front" property, while others were concerned that the docks weren't really the biggest problem facing the future of the Lake. The public and political response to this plan caused for some serious retooling from Ameren UE.

They responded with a revised SMP which has the same general purpose - protecting the integrity of the lake - but changed the focus from dock restrictions to shoreline protection issues.

It calls for bank stabilizing and excavation requirements that address the environmental concerns expressed by the Missouri Department of National Resources calling for the protection of wetlands, heads of coves, and "historically or culturally significant" areas.

According to the offices of Ameren UE, they are in the process of "evaluating and interpreting the license" granted by FERC. There are time-sensitive requirements included within the agreement and Ameren UE wants to be certain they don't miss any deadlines.

AmerenUE is a subsidiary of St. Louis-based Ameren Corporation (NYSE: AEE). Ameren companies serve 2.3 million electric customers and 900,000 natural gas customers over a 64,000-square-mile area of Missouri and Illinois.

# You put the Lime in the Coconut...

*continued from page 12*

customized medications are a baby pacifier medication delivery system, medicated lollipops and gelatin lozenges for children who do not like the taste of liquids and cannot swallow a tablet, transdermal gels and creams containing non- steroidals and anesthetics for sports medicine, and several medications combined into a topical gel for fibromyalgia patients.

Other requests include a general practitioner who wanted capsules with several different active ingredients so the patient only had to take one capsule instead of several, a travel agent who asked about a topical to prevent nausea and vomiting for her traveling customers, and the dentist who needed a topical anesthetic for painless dental injections for his patients with needle anxiety along with a way to make his medicines taste better without changing their vital properties and performance.

Women have traditionally use synthetic estrogen therapy to treat menopausal symptoms and to help protect against osteoporosis. The use of bio-identical hormones by compounding pharmacists are meeting the needs of peri-menopausal and menopausal women through the use of plant-derived hormones that are biologically identical to those naturally occurring in women. They can be adapted to fit the individual body and hormone levels and can be made in a variety of strengths and dosage forms to more closely mimic what the body has been doing naturally for years.


Another growing area for compounding is in bio-cosmetics. Rather than using a mass-produced product, bio-cosmetics employs a skin analyzer to detect the precise condition of your skin and compound a customized therapy of cosmetic creams to correct those problem areas.

A specific concern for men is andropause which are symptoms relating to decreasing levels of testosterone or increasing levels of estrogen as the male ages. Symptoms include decreased libido, impotence, decreased muscle mass and strength, osteoporosis, heart disease, stamina, sleep disorders, mood changes, depression and anxiety. Rather than the traditional form of injections, compounding pharmacists can work closely with the physician to prepare a dosage specific to body size and create it topically, or for men who have trouble with daily dosing, prepare it as an implantable pellet done every three to five months in a relatively simple office procedure.

Humans aren't the only species to benefit from compounding. The veterinary industry is also turning to compounding as an alternative for cats, dogs, birds, snakes - you name it - who won't swallow pills. Often medications that have worked well in the past for certain animals will be discontinued and a compounding pharmacist can prepare a prescription for the discontinued product at a dosage strength and dose form appropriate for that pet's specific needs.

Lime In The Coconut is located at 121 Crossing Center #F in Lake Ozark. They can be reached at 964-6786, or by email at pharm3@aol.com. Sharon G. Hagan, RPh is the proprietor and pharmacist on staff along with Christy R. Rush, MCPhT and Nicole J. Patterson, CPhT.

# Critics calling for reforms in payday loan industry

by Terry Ganey, Columbia Daily Tribune (AP)

When Bertha Collier ran short of cash, she turned to a friendly Columbia money store, Security Finance Corp., for help.

Collier, 40, borrowed $302 for six months. On top of the loan was interest amounting to $148. To pay off the $450 total, she agreed to make six monthly payments of $75 each.

The interest on the loan was steep - an annual percentage rate of 152 percent. According to court records, Collier defaulted. Boone County Circuit Court files are filled with similar examples of people who borrowed small sums at high interest and then were unable to make payments. The plaintiffs seeking recovery have names like Advance America, RainyDay Payday Loans and Quick Cash.

Companies that offer quick "payday" loans file hundreds of civil actions and small claims court cases in Boone County each year, seeking settlements of high-interest, unsecured loans. Despite the rate of default— about 6 percent statewide— the payday loan business is thriving in Missouri, where people borrowed more than $786 million last year.

A report from the Missouri Division of Finance in January showed the number of payday lender licenses had grown to 1,545 compared with the previous year's 1,198. According to a study at California State University-Northridge, Missouri has more payday loan stores than McDonald's fast food restaurants.

Some believe Missouri is a popular market for small loan operations because of the rates that can be charged, averaging in excess of 400 percent per year, as well as the ability to renew loans. There is a movement in the state legislature among Democrats and Republicans to lower the rates that can be charged on unsecured consumer loans of $500 or less.

"It's infuriating to me that we have legalized this process of feeding on poor people," said state Rep. John Burnett, D-Kansas City and the sponsor of one of the bills. "It is immoral. There is a reason why the Bible says usury is a sin."

Consumer groups, social welfare organizations and churches are helping to push the movement to cap rates, saying Missouri needs to protect the poor, the desperate and the financially uneducated from predatory lenders.

Attorney General Jay Nixon has joined them and called on lawmakers to pass Burnett's legislation or bills similar to it.

"Missourians continue to fall into the debt trap set and sprung by payday lenders who promise a quick fix to a financial pinch but instead inflict greater harm through exorbitant fees and onerous terms," Nixon wrote in a letter to state lawmakers last month.

Most payday loans work this way: A borrower seeking a $100 loan in cash will write a personal check for $115 made out to the payday lender to be cashed two weeks later. A 14-day loan charging $15 per hundred dollars borrowed will have an annual percentage rate of 391 percent, according to Joe Crider, supervisor of consumer credit for the state Division of Finance.

Cases for nonpayment of the loans brought by lawyers for the loan companies often showed up in the court of Chris Kelly, a former Boone County associate circuit judge. Kelly said one of the hardest tasks he carried out as a judge was enforcing the small-loan law.

A former state representative from Columbia, Kelly also said one of the worst votes he ever made as a legislator was allowing the interest rates to go up with the market.

"The small-loan lobby is very, very powerful," Kelly said. "It was when I was there, and it is now. There is no countervailing force on the other side. The small-loan industry can essentially write its own legislation. Contrary to what they say, the people borrowing the money have no idea what the small print says."

One of those who has helped write the legislation is Randy Scherr, a lobbyist in Jefferson City. Scherr represents the United Payday Lenders of Missouri, whose members hold between 300 and 400 of the payday lending licenses in the state. Scherr said the annual percentage rate charged for payday loans is large because origination costs and processing fees are included in the calculation along with the interest.

Records show the average payday loan in Missouri last year was $274 and that the average interest and fee of $39 computed to an average interest rate of 422 percent.

Scherr called these "bridge loans" that allow a person to get over financial thin ice that might otherwise be more costly. For example, a late fee on an overdue bill or credit card, reconnection charges for unpaid utilities or fees for bounced checks at a bank could all be more costly than the payday loan interest rate, Scherr said.

"These people have to be employed," Scherr said. "They have to have proof of employment and ability to repay. These loans are obviously popular. If they are so bad, why would people come in to take out 2.8 million last year?"

*continues on page 54*

# IRS says it's not too late to file your return

It's past the deadline and you didn't file your tax return.

Maybe you thought you didn't make enough to have to file. Maybe you didn't file because you owe additional tax that you can't afford to pay. Maybe you didn't file because you expect a refund and just haven't taken the time to complete the return.

What do you do now? The IRS wants you to file your tax return as soon as possible.

"We don't shut down after tax day," said Michael Devine, IRS Spokesperson. "If you need help, the IRS is ready to assist you. You can still e-file on the IRS website, IRS.gov, or call us at 1-800-829-1040 for help."

According to Devine, there are no penalties for filing after the deadline for those getting a refund. So far the IRS has issued almost 74 million refunds worth $174 billion.

But anyone who files after the due date (including extensions), and owes taxes, may have to pay penalties for "failure to file" and "failure to pay," as well as interest on the taxes not paid by the due date. So they should file as soon as possible to stop the late filing penalty from getting any bigger.

"Missing the tax deadline isn't the end of the world," Devine said. "The IRS wants to help people pay their taxes, not prosecute ordinary people who made a mistake."

Not filing if you can't pay is the worst option. He recommends that if your return is completed but you are unable to pay the tax due, file your return and pay as much as you can to reduce interest and penalties based on the amount of tax not paid by the deadline,. The IRS will send you a bill or notice for the balance due.

He said for more information, visit IRS.gov and search for Filing Late to find what you need to know about filing and paying late, as well as information on installment agreements.



## Ask your mortgage professional

**Question:** On a daily basis I receive in the mail at least 2 to 3 different advertisements telling me I can lower my interest rate on my home to a low rate of 1% to 1.5%. Should I take advantage of this low introductory interest rate? Please explain how these types of loans work?

**Answer:** Low introductory rates are just that-- a temporarily low interest rate that will increase depending on the loan program in 3 to 12 months. Typically loans that offer a low introductory rate are Negative Amortization Loans, they are also known as Monthly Adjustable loans and Option Arm loans. Traditionally these loans have a payment cap of 1%, and this is the sales pitch lenders use. The true interest rate on this type of loan fluctuates each month, following the market trends. The borrower will be given three options on the monthly payment:

1. Fully Amortized Payment
2. Interest Only Payment
3. Minimum Payment

The minimum payment is determined by your loan payment cap and payment floor and usually fluctuates less than 1% annually. Making only the minimum payment does not pay the entire amount of interest due, and no money is going towards the principal. Because one is not covering the actual cost incurred with the loan program, that additional amount is tacked onto the loan payoff amount. The principal amount due continues to grow as long as you only make the minimum payment. In a market area where homes do not appreciate at an accelerated rate and a borrower has a high loan to value they could potentially owe more than the home is worth. The borrower is qualified on the lowest monthly payment allowing them to purchase more home than perhaps they really can afford.

Many borrowers have gotten into these types of loans to find that they can not refinance out of these loans because they now can not qualify for a fixed rate mortgage and they may owe more money than the home is worth. Also be careful-- many of these loans carry a prepayment penalty. Many borrowers struggle to make the payments when they increase. Some borrowers find themselves unable to make the payments and the home goes into foreclosure. An increase in foreclosures will negatively affect the housing market.

As a Mortgage Professional it is my fiduciary responsibility to ensure the client can afford the payment when it fully amortizes, and that they will not be upside down in their home because they owe more than it is worth. Educating my clients on the loan programs in their entirety is important for them to make wise financial decisions and not base their entire financial future on some low introductory rate.

If you have questions please email them to answers@lakeloan.com or call Andrew Conner at 573-317-1400 **MORTGAGE RESOURCES IN THE MIDWEST**

***Andrew Conner*** is a Certified Mortgage Planning Specialist. ***CMPS***, specializing in the areas of Mortgage Planning, Cash Flow Management, and Real Estate Equity Management, utilizing your mortgage as a financial instrument to achieving your short term and long term financial goals. Less than 1% of all Mortgage Originators in the USA have this credential.

# Ribbon Cuttings


Sun West Property Management was recently welcomed into the Lake West Chamber of Commerce with a ribbon cutting. Sun West Property Management is located in Sunrise Beach in the Executive Woods Building at LR 5-39. www.wemanagethelake.com or call them at 573-374-3040. Pictured are Ron & Nicole Duggan, owners; Brooklyn Duggan, daughter; Jeffann Bullock, Acct. Administrator; Brenda Cartella, Sales, Mark Westhues, Blue Anchor Bay Condominiums; many employees and Chamber ambassadors.


Lime in the Coconut celebrates membership with the Lake Area Chamber of Commerce with a ribbon cutting. 573-964-6786, 21 Crossing Centre in Lake Ozark. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: Michelle Cook, Barb Painter, Holly Woodman, John Franz of KRMS Radio; Susie Glascock of Central Bank; KB of KRMS Radio; Sharon Hagan, RPh & Scott Hagan – owners; Christy Rush, MCPhT and Nicole Patterson, CPhT of Lime in the Coconut.

The Lake Area Chamber of Commerce celebrates new member Lakeway Ford-Mercury with a ribbon cutting ceremony. 573-392-3145 or visit the dealership at 1115 Bus 54 in Eldon. Pictured in the ribbon cutting are Doug Underwood, General Sales Manager; Mike Larkin, President & General Manager; Jim Taylor, Special Project Coordinator; and Chamber Active Volunteer Ambassadors.

# 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.




# PROBLEM SHOTS

With Larry Salsman
PGA Pro, Sycamore Creek

# FIXING A SLICE

*by Darrel Willman*

There are perhaps, very few golfers at the amateur level today, who don't now or at some point, suffer from a slice. It's by far, according to Larry, the number one problem.

In this edition of *Problem Shots*, Larry will try and address one of the three basic types of slices he identifies. They are defined by the direction in which the ball begins its flight after hit. Left, center and right.

Larry explains the differences, "There's only nine ways a golf ball can fly. The slice is influenced by how the golf ball comes off the tee.

"There's basically three types of slices you can have. The pull slice, where the ball starts left, you pull it and then it comes back around in an arc. There's the one where you hit it straight, and then it slices off to the right. Finally, there's the one where you push it, so it starts out right, and slices even further right from there. And each one of them, even though they are all three slices, they are all three handled differently, and caused from three different things."

How to fix a slice is a bit more difficult than talking about it—especially when you are trying to help people you've never seen swing.

In this first installment, we'll look at what Larry terms a "pull slice", a ball that begins left.

Larry says, "The ball starts left, and then slices back, usually into play. You have to watch which direction your slice starts out as. The pull left slice can be caused by the two big things, "the chicken wing" or a "reverse pivot"."

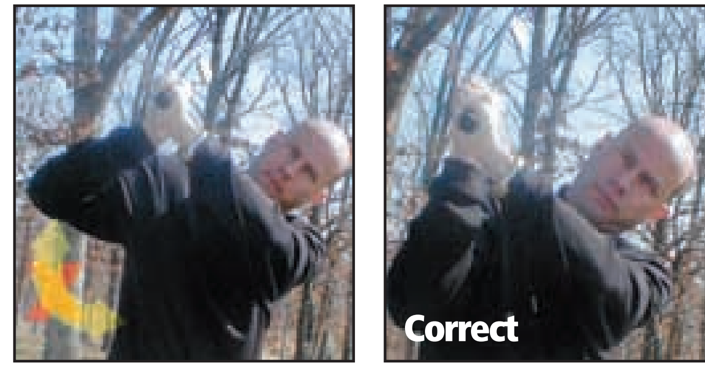
While the terms may sound a bit unusual, they describe a faulty swing path and a problem reversing the weight shift during the swing.

Larry explains, "When you go back with the "chicken wing", your elbow is out of position.

"And because of that, your first move, instead of being down into the slot, so to speak, actually gets pushed out, and comes over the top of your body. It causes you to come over the top of the ball.

"An easy way to fix that is to put something under your right (in this case) arm— I've seen head covers, towels, anything—then hold the object into your side with your elbow. If it falls to the ground, it's a bad swing."

Holding your arms in tight to your body promotes a swing path that moves from inside to out, or parallel to your body's direction. These are preferable to the "outside to in" swing that leaves the face open and generates a slice.




The yellow arrow shows the distance Larry's elbow is from his body during a "chicken wing" swing. On the right, Larry's elbow is "tucked" into his body, which promotes an accurate swing arc. Larry recommends holding a head cover or towel in between your elbow and body (as right) for a drill.

Larry adds, "Your swing circle is what causes the ball to start, because your club path is outside to in, that causes the ball to get pulled. And the club face is open, causing it to slice back around.

The other one that would cause the over-the-top, outside to in move is a reverse pivot.

Where instead of shifting your weight back to your right foot when you swing, you actually shift your weight forward.

With the reverse pivot, you can slide a golf shaft through your belt loop. And then during your swing, you need to make sure that as the shaft turn with you, it stays level to the ground, and doesn't dip down."

Dipping a hip down into the swing, again promotes an outside to in swing, causing the ball to be pushed right, spinning off the face into a slice.

Larry says "Practice, practice, practice— any drill takes effort in order for change to happen. The more you swing, the more opportunities you have to correct your slice."

Next month we'll look at the slice that starts in the center and then slices right from that point. ■

# Keep dry on those wet days

This Spring has been really wet, and the days of sunshine have been interrupted by showers—like a lot I can remember.

If you like to play golf, but don't like to get soaked doing it, you need some good outerwear. I always keep a jacket rolled up in my bag.

Jackets are nice, but they bunch up and constrict under the arms, making it hard to swing. They're just not designed for golf.

And they may not keep you dry. Ripstop nylon, like my jacket, will keep you dry for a few minutes at best.

The best idea is to have some rain gear that you can roll up and tuck in your bag, that's designed to keep you dry and let you swing. Zero Restriction markets Gore-Tex clothing you can stash away until it gets nasty out there.

We tried out the Splash Gear reversible half-sleeve jacket from Zero Restriction. The first thing you'll notice in these fabrics is the rubbery feel. This is head and shoulders above Ripstop when it comes to repelling moisture. It actually beads up on these, instead of running down and getting damp. They have seams that

are reversible so that when it's raining, the seam-sealed side is out. They're also quite a bit heavier than your typical windbreaker, but the designs offset that a bit with the cut.

When you wear one of these, you will also notice it cuts the wind to nothing. When you're completely zipped up and tucked in, the wind and water stays out, but so does the breeze. It gets warm inside very quickly, although these breathe more than the Teflon fabrics. If it's not cold and windy, best to leave them in the bag, or at least opened up.

The biggest feature of the ZR gear is the playability. These just don't bunch up under the arms, and stay loose through the back and around the shoulders. This lets you stay dry and still swing. The method by which they pleat the back of the jacket is so innovative it was awarded a patent.

But our half-sleeve is open at the elbow, and so let a bit of water in during the swing. It was still very comfortable even when it was raining fairly hard. Too bad our gloves weren't working as well. It's also hard to keep towels and grips dry, but I've yet to find a really good answer for that.

For now, I'll stay with the umbrella and keeping a towel in a baggie. For me, the ZR jacket works well, so it stays in the bag too. You can get Zero Restriction clothing at Country Club Of Missouri, in Columbia, although they're sure to add more pro shops in our area soon. MSRP about $100, although this model is not available in pro shops yet, so it may have a different pricing structure. They have a two-year warranty on the waterproofing. Made one at a time in Pennsylvania, USA.

★★★★ $100*
www.zerorestriction.com

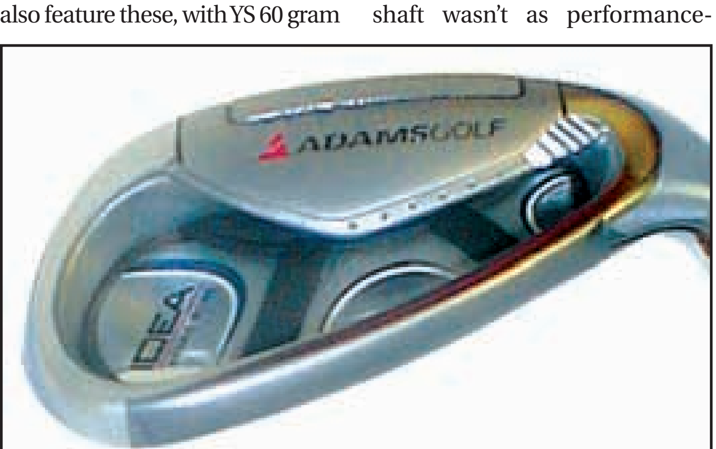
# Adams' TechOS

At $999 MSRP, the Idea Tech OS iron set from Adams may be a bit outside of the market they are traditionally known for. The street price ranges from $599 to $799 depending on configuration.

The heads are designed with multiple materials that dampen shock, lower the CG and lighten the head— all designed for higher handicappers looking to improve their game.

The graphite-shafted set included 3 and 4 hybrid woods, 5 and 6 hybrid irons, and 7-PW with the striking multi-color graphics that Adams does so well.

The hybrids have the premium and very nice Graphite Design YS 60-gram hybrid shafts. In case you haven't heard of Graphite Design, they are quickly becoming the go-to shaft for top players. The irons also feature these, with YS 60 gram iron versions.




The hybrids have a heel-based adjustable weight for swing weight, shaft, or length adjustments. They have a titanium face, for hotter distance and a composite crown for low CG and high launch.

The 7-PW feature the rubber-like angled bracing for shock absorbtion, a titanium face for hot rebound, and a tungsten weight to lower the CG. They sport a very wide sole to get through the grass easy, and a thick topline amateurs seem to prefer. These multiple-piece irons are very "tech", assembled with the face welded onto the 431 stainless chassis, and the very heavy tungsten billet pressed into the sole.

They are very head-heavy, and bottom heavy, it was no big effort to get into and under the ball with these irons. Every amateur we had hit them felt they were very easy to hit.

Predictably, better players bemoaned the regular-flex graphite shafts, and some did not care for the generic grips.

The hybrids have very good response, and almost feel as good as the pro version we tested earlier this year. They're a bit bigger, a bit higher in profile, and the YS shaft wasn't as performance-minded as the Aldila NVS in the pro irons.

All in all, if you play an average amateur game 15 or more handicap and are looking for an easy to hit answer to getting the ball in the air, these are the clubs for you.

Better players would do well to look to their Idea Pro Forged set, for about the same price, those clubs are amazing.

★★★★ - $999
Adamsgolf.com

# The TaylorMade Superquad


It's not often that I get a concenus among the pros and amateurs alike. Sometimes when a product is very bad, everybody will pan it for sound or appearance, but rarely do the scores match.

The r7 Superquad was a late arrival, so we scrambled to get it out to the hitters, and I took it to the range with me over the weekend. Everybody liked it, universally raving about the look and feel. Not everyone hit it as well, but none took off points for the shortcoming. With the stiff Rombax shaft and TP designation and it's open setup, the slower hitters predictably had some trouble.

One pro required a couple swings to adjust, he normally plays a regular flex.

I had some difficulty in getting consistency from it, but also look for a higher loft than 9.5 in my driver, and play a regular shaft. With a swing speed of around 95, (according to the Suunto G6) that's correct.

Aside from the stunning good looks, and the incredible TP shaft (Rombax by Fujikura), the remarkable thing about this driver is that they could actually improve upon the r7 425 and r7 460 drivers.

Last year's winners with top marks— nearly perfect 5 out of 5, we thought they were the tool anyone could use.

The Superquad adds increased MOI (5800!) for better forgiveness, more weight configurations for the tweakers out there, a larger sweet spot, and it still keeps everything we liked from last year— the 460cc size, the low-CG that can be customized, the classic shape and more.

There's also four ports instead of two (versus the r7 460) for weight distribution, and 26 grams of discretionary weight instead of 14.

$699 for the TP r7 Superquad, $399 for the standard version, pick your pleasure. Unanimous tester decision:

★★★★★ TaylorMadegolf.com

# The adidas Powerband shoe

Claiming that a shoe can gain you strokes in a game is bold.

The first thing I thought was "they can't be serious". From the website to the television commercials, it is a very agressive marketing campaign. But it does live up to *some* of the hype.

They use terms like "powerband chassis", "fit foam", "adiPRENE" and others to describe the technological innovations in the shoe. *Shoe.*

You would think we're talking about NASA here and not adidas.

But the shoe *does* fit your foot incredibly well. So well I wish my street shoes felt this good. Their combination of the shoe frame and insole (see techy words above) hold your foot stable against side to side movement and from moving within the shoe itself. Be sure to take the time and get these the right size, they *surround* your foot.

They are "Very stable" according to Jon Crane, PGA Pro at PortoCima, and I think so too. They don't give in the places you'd expect, and your foot doesn't move around within them. This does give you the traction you need to hit the ball and rotate without your feet going out from underneath you.

They grip the turf very well and don't pick up a lot of extra debris like my other pair.

They are according to adidas, and my tests, completely waterproof and have easy cleanup.

And they look pretty nice, my neighbor commented as I left for the course the other day that he thought you could wear them out to the club. *Maybe.*

But the course, definitely.

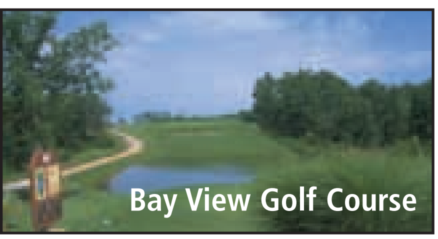
Feel good, look good, price a bit high, overall we'll rate them ★★★★.

www.adidasgolf.com
$140 MSRP.

# **Courses** around the Lake

## No matter your budget or skill level, there's one for you

**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**


Bay View Golf Course

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.*
• Golf club rental: $10.00
• Soft spikes preferred
• Off-season rates available
*Rates not verifiable, call ahead.

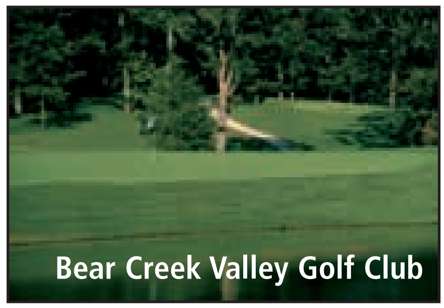
**9 Holes Public**

| **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

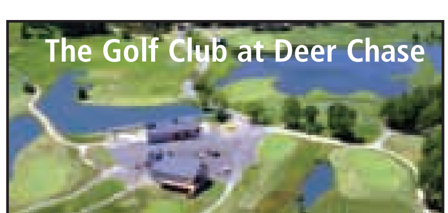

Bear Creek Valley Golf Club

• 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 |

**Deer Chase, The Golf Club at**
**770 Deer Chase Rd.**
**Linn Creek, MO**
**Pro Shop: 573-346-6117**
**Toll-free: 866-406-58611**
**General Manager: Don Zanzie**
**Golf Instructor: Marv Boegler**
**Architect: Roger Null**
**web site: www.deerchasegolf.com**
Course facilities include a driving range,


The Golf Club at Deer Chase

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.

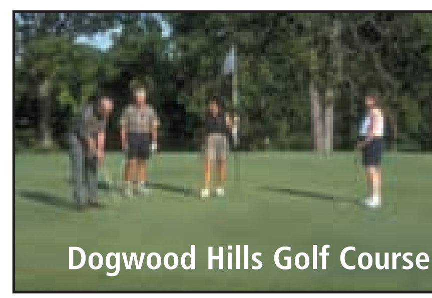
**Location**
From Osage Beach, take Hwy. 54 south for 4 miles. Turn left on Hwy. A for 3.4 miles, then right on A17 Lowell Williams Road for 1.5 miles. Deer Chase is on the left.

**Fees & Membership**
• In season rates: (include mandatory cart)
Mon.-Thurs. $38.00 for 18
Fri.-Sun. $44.00 for 18
9-Hole Rates $22 and $27
• Memberships available
• Soft spikes required
• Twilight & Junior Rates Available

**18 HOLES PUBLIC**

| Tees | Par | Yards | Rating/Slope |
|---|---|---|---|
| Black | 71 | 6,381 | 118 |
| Gold | 71 | 6,029 | 116 |
| Green | 71 | 5,090 | 108 |

**Dogwood Hills Golf Club**
**1252 State Hwy. KK**
**Osage Beach, MO**
**Golf Reservations: 573-348-3153**
**Head Pro: Kelley Byrd, PGA**
**www.dogwoodhillsresort.com**


Dogwood Hills Golf Course

**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. $42.00 for 18
Fri.-Sun. $49.00 for 18
• Twilight rates after 1:30 p.m.
• Junior, 9 hole & walking after 3 p.m. rates
• 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 |

**The Eldon Country Club**
**35 Golf Course Road, Eldon, MO**
**Pro Shop: 573-392-4172**
**Head Pro: Mike Cummings**
**web site: www.eldoncountryclub.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.

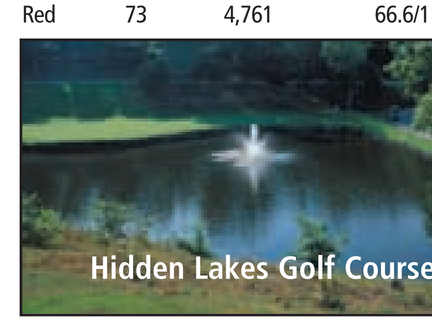
**Fees & Membership**


Eldon Country Club

• In season rates:
(include mandatory cart)
Mon.-Thurs. $37.00 for 18
$20.00 for 9
Fri.-Sun. (& holidays) $42.00 for 18
$30.00 for 9
• Twilight rates after 1:00 p.m. $27/$32
• 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 | 6,017 | 69.0/123 |
| White | 71 | 5,563 | 67.1/118 |
| Red | 73 | 4,761 | 66.6/110 |


Hidden Lakes Golf Course

**Hidden Lakes Course at Tan-Tar-A**
**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: Von Hagge/Devlin**
**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

**Hidden Lakes Course at Tan-Tar-A**
**9 HOLES PUBLIC**

| Tees | Par | Yards | Rating/Slope |
|---|---|---|---|
| Blue | 35 | 3,015 | 35.2/134 |
| White | 35 | 2,705 | 34.3/131 |
| Red | 36 | 2,232 | 33.4/123 |


Indian Rock Golf Club

**Indian Rock Golf Club**
**Highway O • P.O. Box 1038**
**Laurie, MO**
**Pro Shop: 573-372-3023**
**Head Pro: Ted Grob, PGA**
**Superintendent: Chris Jackson**
**General Manager: Paul Irwin**
**web site www.indianrockgolfclub.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.

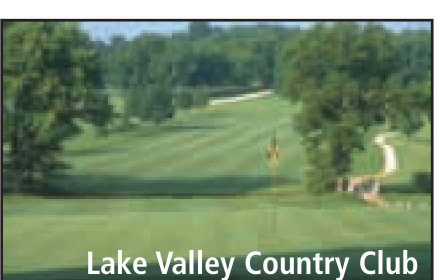
**Fees & Membership**
- In season rates: (include mandatory cart)

Mon. - Thurs. $32 for 9 / $50 for 18
Fri. - Sun. $36 for 9 / $54 for 18

- Off season rates available
- Annual memberships & golf passes avail.
- Spike Policy: Soft spikes required
- Junior Rates available

**18 HOLES SEMI-PRIVATE**

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


Lake Valley Country Club

**Lake Valley Country Club**
**P.O. Box 317 • Camdenton 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.

**Lake Valley Country Club**
**Fees & Membership**
- In season rates: (include mandatory cart)

7 days a week $56.00 for 18

- Off season rates available.

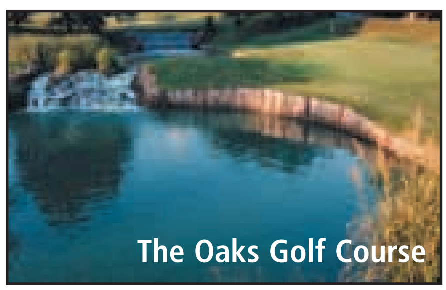
Twilight (after 2:00 p.m.) $34.00
Winter Rate $34.00

- Memberships available
- Soft spikes required
- Collared shirts required

**18 HOLES SEMI-PRIVATE**

| Tees | Par | Yards | Rating/Slope |
|---|---|---|---|
| Blue | 72 | 6,451 | 70.9/124 |
| White | 72 | 6,156 | 69.5/122 |
| Gold | 72 | 5,422 | 66.3/115 |
| Red | 74 | 5,212 | 69.6/114 |

**The Oaks Course at Tan-Tar-A**
**State Rd. KK, P.O. Box 188TT**
**Osage Beach, MO**
**Pro Shop: 573-348-8522**
**Director of Golf: Paul Leahy, PGA**
**Pro: Bruce Phillips**
**Superintendent: Tandy Crabtree**


The Oaks Golf Course

**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)

Mon. - Thurs. $65.00
Fri.-Sun. $75.00
After 11 a.m. $52.00
After 3 p.m. $35.00

- 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 |
| Gold | 71 | 5,317 | 65.9/117 |
| Red | 71 | 3,931 | 62.5/103 |

**Old Kinderhook, The Club at**
**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.


The Club at Old Kinderhook

**Fees & Membership**
- In season rates: Rates include cart, green fee and range:

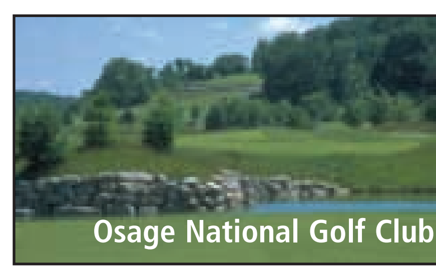
Apr. 1 - Oct. 31:
Mon.-Thurs. $75.00 for 18
Fri.-Sun. (& holidays) $89.00 for 18
Club Rental $20.00 for 9 $30.00 for 18

- 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 |

**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**
**Pro: Ryan Manselle**


Osage National Golf Club

**Asst. Pro: Nate Boeh**
**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)

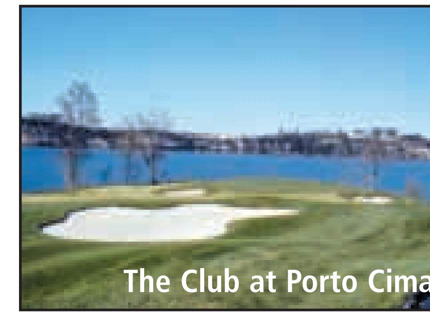
Mon.-Thurs. $69.00 for 18
Fri.-Sun. (and holidays) $82.00 for 18

- Off season rates available
- Twilight rates available
- Spike Policy: Soft spikes preferred

**27 HOLES PUBLIC River/Mountain/Links**
Shown for River/Mountain

| 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 |

**Porto Cima, The Club at**
**133 Clubhouse Dr. • Sunrise Beach, MO**
**Pro Shop: 573-964-3100**
**Clubhouse Manager: Michael Malley**
**Director of Golf: Jon Crane, PGA**


The Club at Porto Cima

**Superintendant: Paul Naudet**
**Architect: Jack Nicklaus**
**www.portocima.com**
**e-mail: jcrane@portocima.com**

Not open to non-members. Check for availability at the Lodge of Four Seasons if you are a guest there. On-site amenities include a driving range, pro shop, restaurant, lounge, yacht club, swimming pool, more. Golf lessons are available to non-members. State-of-the-art Swing Institute on-site.

**Location**
Just across the Community Bridge on MM to Clubhouse Drive, follow down and to the left to the clubhouse.

**Fees & Membership**
- In season rates: (include mandatory cart)

Mon.-Sun. (if available) $230.00 for 18

- Memberships are available (ownership)
- Spike Policy: Soft spikes required

**18 HOLES PRIVATE**

| Tees | Par | Yards | Rating/Slope |
|---|---|---|---|
| Black | 72 | 7,036 | 74.2/141 |
| Gold | 72 | 6,699 | 72.7/138 |
| Blue | 72 | 6,303 | 70.9/134 |
| White | 72 | 5,810 | 68.7/130 |
| Red | 72 | 4,740 | 68.5/120 |

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

On-site amenities include a driving range, pro


Rolling Hills Country Club

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. $43.00 for 18
Fri.-Sun. (and holidays) $43.00 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. | $46.00 for 18 |
| Fri.-Sun. (and holidays) | $46.00 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 |


**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**

Rates range from $62.00 - $85.00

- Rates include mandatory cart
- Membership & Lodge packages: 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 | 4,617 | 71.0/118 |


**Witches Cove at Four Seasons Resort**
**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

- Rates include mandatory cart
- Membership & Lodge packages: 800-843-5253
- Soft spikes required

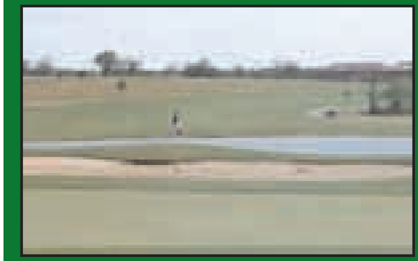
**18 HOLES PUBLIC**

| Tees | Par | Yards | Rating/Slope |
|---|---|---|---|
| Blue | 71 | 6,557 | 71.0/133 |
| White | 71 | 5,879 | 69.6/124 |
| Yellow | 71 | 5,547 | 66.1/118 |
| Red | 71 | 5,238 | 70.8/124 |

## Other Area Courses

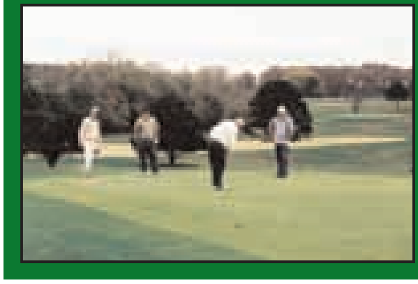
**Redfield Golf Club**
**14005 Redfield Drive, Eugene MO**
**573-498-0110**

About 30 miles North of Osage Beach on Hwy. 54, this relatively new 18-hole course features a clubhouse with proshop, lounge, pool and more. Driving range. $44/$37 weekdays. 6,720 yard par 72 (black).



**Lebanon Country Club**
**West Hwy 64, Lebanon MO**
**417-532-2901**

About 35 miles South of Osage Beach. Semi-private 18-hole, greens fees range $20-$50* 6,435 yard par 72 (blue).



# Visiball glasses help find lost golf balls


The Visiball glasses filter out the green in the spectrum, allowing you to see the balls in the grass without having to be right on top of them.

Visiball hasn't sent us a pair for review. A friend of ours loaned them to us thinking we might want to do a piece. He was right, because when a round is like most others, the rough is thick and the shots a bit on the poor side, these glasses quickly become second nature, and allow us to easily find the balls that went astray.

Do they work all the time? Nope. If your ball goes into deep shade or under a tree, it makes the contrast less, and so, harder to find the balls. But it saved me at least four or five balls on the course, and I found a lot that weren't mine.

(Hint: you ball seekers out there that recycle them for sale, get these-- now)

Three rounds or so and mine would be paid for, with balls at $30 per dozen. The glasses I tested are about $50 retail, which is a bit much, but where else can you buy them?

They've got a good product and need to capitalize on it before Chinese companies sell the same item for $2.99.

They turn the fairways and rough into an alien landscape of surreal colors, you'll be stunned at how the blue lenses make the world at large look. Don't leave them on too long-- your eyes will begin to adjust automatically, and lessen their effectiveness.

Nice little niche product, if used properly they could make you money. At the least, they can pay for themselves quickly.

My bottom line? I would recommend these to anyone who hates to lose balls on the course. If you're playing Titelist or Callaways at $30 a box and up, these may be worth it for you. If you expect to lose a few and it's no big deal, they may not make it into the bag. You don't wear them a lot, for the price. We" give them Five Stars. They are great at what they do. www.visiball.com

PARKSIDE VILLAGE
A PROFESSIONAL BUSINESS PARK

## Parkside Village Custom Medical & Professional Offices

5780 Highway 54 Osage Beach, MO 65065

### CUSTOM OFFICES FOR SALE

- Phase I new construction available fall 2007
- 3,000 to 10,000 sq ft buildings on individual lots
- Financing and purchase incentives for qualified buyers
- Group / Individual investment properties – single building or portfolio additions
- **Sale Price:** $179.00 PSF, 4,000 sq ft base building
  $25.00 White Box build-out allowance

**Developed by:**

OFFCO, LLC.

5740 Highway 54 • Ste. 1002
Osage Beach, MO 65065

**Contact:** Frank J. Snelson

Grubb & Ellis. Property Solutions Worldwide
Independently Owned & Operated
Gundaker Commercial

573.341.5000 main • 573.465.2134 mobile
fsnelson@gundakercommercial.com

# Golf 'Gobbledygook'

## or, what does all that stuff *mean?*

*by Darrel Willman*

When King James IV (King James I of England) bought the first set of golf clubs in 1502 from a bow-maker in Perth, Scotland, chances are the fellow used his knowledge of wood to carve each head individually.

By the time King William honored the St. Andrews Society of Golfers with the title "Royal and Ancient" in 1834, some clubs were being hand-forged from iron. The shafts and other heads were made from ash, hazel and persimmon. One imagines this is where the terms "woods" and "irons" originated.

In the one hundred seventy-three years since, a lot has changed. Clubs components are now mass-produced overseas in China and Japan, and mostly assembled in the US. Some clubs are entirely produced overseas.

The craftsmanship and attention of the early manufacturers is for the most part gone, but in it's place is a technological revolution one could liken to man's rush to walk upon the Moon.

One look inside a golfing magazine or a watching few minutes of a broadcast will deluge the viewer with technological innovation and jargon previously unseen in the industry.

With rules in place by the USGA and the Royal and Ancient to limit equipment, the industry has went space-age in its quest to produce new products. But what do all of the terms mean, and is there any science behind the mysterious acronyms? And are the purported advantages mere myth or are they supported by research? To look at these questions we went to one of the innovators at TaylorMade Golf, a leader in the technological arms race in golf equipment. Tom Olsavsky is their Senior Director of Product Creation. We put Tom's expertise to the test.

The first, MOI or Moment of Inertia, is the buzzword for 2007. You'll see it a lot in this issue. Tom explains for us how this works.

"When a figure skater puts their arms in, they rotate really fast— when they then put their arms out, they rotate a lot slower." he says, citing an easy example. "What they've done here is effectively raise their moment of intertia, by putting the weight of their arms out away from their body so they resist the rotational forces a lot better than when their arms are pulled in.

"That works in golf when you have an impact that is anywhere other than right on the sweet spot. When you hit it on the sweet spot, the club really does not rotate much — but when you mis-hit it, the clubhead rotates about its own center of gravity. With a higher moment of intertia this rotation is less, and you retain more of the energy you would have had with a full shot.

"Essentially what clubmakers do is take weight out of the center of the club, and move it to the extremes of the club (the outermost edges). If you look at the drivers that everyone's making right now, we're all looking at how to make a really thin crown, or how to save weight from the center or top of the club, and then move it to the extremes. The other way to do it is to make the clubhead larger— when you make it larger, think back to the figure skater— you're giving the skater longer arms, which will slow it down even more. We try and design the clubhead so we take all of the weight out of the center as best we can and put it out to the extremes, and then we try and make those extremes as far apart as we can, away from the center of the club."

By limiting the rotation of the face around the clubheads' center of gravity, they have "stiffened" the club, and made it more forgiving when golfers hit it badly. But there is another aspect to these new drivers— COR, or Coefficient of Restitution. Tom explains how MOI and COR work together to produce a club with longer drives and more forgiveness.

"In any collision, you have a coefficient of restitution (COR). It's the speeds of two objects that are colliding— before and after. In golf, it involves taking a golf ball, which has weight but is stationary, so the speed is zero. Then you have a club which has a greater weight and a higher speed. At the end of that collision you get an effect which gives the ball a lot more speed than the club had, because the club weighed a lot more than the ball. The USGA limits the "speed of the ball off the face". That number was called ".830", and was the high limit for that rebound. The ball retained 83% of the impact energy. The new number that they've come up with is based on contact time of the clubface on the ball, called the 'Characteristic Time'.

"The COR is a relationship of the collision energy— the Characteristic Time is more 'how long the ball stays on the face' at impact. The limit there is 239 microseconds. What that means is that they have set a limit on how "springy" the face can be.

"We try and design into the clubface a spring effect so that we don't deform the ball as much. When you deform the ball, the ball loses energy. So the USGA set the limit for how much that can work for the clubface. The COR limits were from .822 to .830— the 239 microseconds directly corresponds to the .822 measurement of COR."

These clubfaces, by rebounding, or "giving" slightly at the moment of impact with the ball, lessen the amount the ball is deformed, or "flattened-out". Faces are also thinner, and are *thinner yet* in the center, providing a spring-like "bounce". Getting just the right amount of this 'rebound' has perplexed clubmakers for years.

Tom says, "The thickness of clubfaces has been governed by the speed limit (imposed under the rules) and the 'breakage' limit. The industry didn't know how to make clubfaces that use a trampoline effect without breaking (The faces that were thin enough to 'give' on impact, broke easily. The faces that 'gave' but didn't break, ended up being too fast).

"We developed the Inverted Cone Technology-- we took the designs of the thickness on the clubfaces we were using— they were legal under the old R&A rule (Royal and Ancient) - on which there was no limit. We developed a 'trampoline effect' on these faces— we made the 'cords' that hold the trampoline to the sides very thin, and we made the center of the trampoline a little bit stiffer. What that does is give you a wider range (across the face) where you are going to get more ball speed.

"We slowed down the middle, but kept the speed as much as we could on the outside. We cut down the amount the face and ball deform, and retained more of the energy. The 'springboard' effect, or 'trampoline' is still there, because the thin outsides are still giving, or 'flexing'. We get less ball speed loss on mis-hits because on the outside of the center of the face, we have this mechanism where it doesn't lose as much energy (is more forgiving)."

Today, many manufacturers use variable thicknesses across their forged stainless or titanium club faces, or they use specially-designed alloys that are "springy" in order to achieve a high COR (rebound).

Tom adds, "The thickness and forgiveness of a club face is affected by MOI and by how the face works (COR). There are two things that help you when you have a high MOI, first you lose less ball speed on your mis-hits, and then if you have a face working for you (with 'give', like the inverted cone) as well as high MOI, you lose even less ball speed. That's a term we call "effective MOI". Because our faces are working a little differently than other clubs on the market, we get more ball speed out of those off-center hits."

Moment of Inertia can also be known as "swingweight". But the MOI is figured for the entire club, not just the face as in the previous example.

Frequency-matching, or "puring" is another term we hear a lot about, but Tom told us it is less science and more "feel". Since it was developed to match a set of iron shafts across a set for feel, it has very little to do with today's graphite and high-tech composite shafts. You can manufacture a graphite shaft that has a "soft" tip and a firm grip area, then make one with the grip soft and the tip "firm"— each can have a matching "frequency" in the oscillation around the center of the shaft when vibrated. The means by which graphite shafts are manufactured can make the frequency matching pointless.

Tom explains, "Frequency matching is a way to measure the overall flexibility of the club. What you do in frequency matching is clamp the club in the grip section, and there is an electronic eye that measures the frequency of that vibration, on the centerline of the shaft. That was developed for steel shafts - so that as a set, the shafts would all match. Except in steel shaft sets, it's a bit deceptive."

Better players prefer stiffer shafts, and for the overwhelming majority, steel shafts. It's the consistency in steel shafts the pros look for. There has been resistance from better players to make the move to graphite shafts, in everything except the drivers. TaylorMade was not

*continues*

happy with the existing shaft technology. Wanting to please the better players, and help out the amateurs as well, they went to Fujikura, a leading shaft manufacturer, and together co-developed the RE*AX shaft used in TaylorMade clubs. Tom lets us in on the secret of how they do it.

"We put a weave material on the outside of the shaft," he explains, "and the idea there is to prevent the shaft from 'ovalling' (flattening out), particularly in the tip section at impact.

"If you look at a shaft at impact, it doesn't quite get to the level of a garden hose when you kink it, but it does oval— and when it does, the shaft is going to react inconsistently. The tip, with the smallest diameter, will usually have the most ovalling. The mid-section has the next-highest bending, but it's a larger diameter. From the mid-section down into the tip is where you will see the ovalling phenomena.

"The benefit is to make a club more stable. In the old days you would ask a shaft manufacturer to make a shaft more stable— they would make it stiffer. So it is harder to play, but more stable. What we found, is that for most golfers, if we could make it more stable without being stiffer, they would have more consistent performance and the club would be easier to play. Over the RE*AX family of shafts, they will play with a high degree of stability, without the same high level of stiffness. We get this through the material weave we wrap around the diameter of the shaft."

Whether or not the RE*AX manufacturing method is effective, these scientific-sounding terms sell clubs— pure and simple. Phrases like "highest allowable modulus of COR" litter the brochures. Tom says that one by the way, is pure double-talk.

But what about the battle between the cavity-back irons and the forged muscle-back blades? Do we give up distance by using softer-feeling forgings and alloys like 431 stainless?

Tom said not really. "Cavity-backed irons and how they work is a question of moment of inertia — we're taking the weight from the center of the blade-style head and putting it on the ends of the club. Therefore when we mis-hit, we have less twisting and less loss of energy. We're also getting an increased Coefficient of Restitution, or "springboard" effect."

Pretty much what you would imagine, the trend is unmistakable across the industry. Tom told us the argument is baseless if the clubs are the same design, and he explains the reasons.

"Distance comes from two things in irons," he says, "assuming they have the same shafts and lengths. The distance really comes from the ball speed, and therefore the launch conditions. And those are driven by the loft of the club. What manufacturers have done traditionally for the average player, including TaylorMade, is to make the lofts a little stronger. So if you look at a typical forged steel blade set, the pitching wedge loft is around 40 degrees. If you look at a typical game improvement cast irons set, the pitching wedge is probably 45 degrees. That's for two reasons. Certainly we realize that distance does count (and sell), and so we (OEMs) are guilty as charged. If you take a club and move the weight around to lower the CG (center of gravity), you tend to hit the ball a little higher than a club without low CG. So if you compare those two types of clubs, in general the game improvement club will have more sole width and weight down low, and more off-set and will hit the ball a lot higher. In general in irons, more loft equates to less distance because of the higher spin rate. So what we do is- in order to create that same visual ball flight for the player with the low CG iron, is to strengthen the loft. You get about the same launch angle and spin rate, but you've given them a little bit stronger loft. So the player is probably going to hit it a little further."

For the forged versus cast question, Tom said, "If you take the two clubs onto a robot, in general it will hit the ball further with a game-improvement club over a forged blade-style club. Part of that's due to the loft of the club, part is due to the ball's spin off the face. Because we know that the cavity back irons produce a lot more ball speed. But as far as the cast versus forged debate, if you manufacture the same club head with cast and forged steel, because the steel in each has the same modulus, you're not going to see a difference in the ball speed between the two as long as the thicknesses are the same."

Doubtless many acronyms remain un-defined and mysteries yet remain, but these and other goobledygook in golf, will have to wait for another article.

If you have a favorite acronym or mystery marketing phrase you would like to submit, jot it down or email us, you'll find the addresses on page two.

# QuickTips
## For a Better Game


Even though they may feel good, a "Quick Fix" is to replace those worn-out grips with a new set. When is is time? Pros and builders say every season. When are they worn out? Most grips have decorations (at left) that wear off accordingly, telling you it's the right time to get some new ones. You will find them in the $2 - $8 dollar range for the most part. Installation is usually a dollar or two additional each.

Grips play a role in the rest of the game that you may not be aware of. Take swingweight— this is the perceived "feel" of how heavy the club is. Four grams of weight plus or minus in a grip means a change of one point in swingweight. If you like your new irons, but they lack "feel", go for a lightweight grip. If your clubs feel too heavy, a bulkier grip or layering up the tape under the grip can lessen the effect. This can be a very inexpensive way to "remodel" your clubs. Irl Robinson, GCA's Worldwide Clubmaker of the Year, explains: "There's a four to six stroke difference between new and worn grips. And don't assume that a grip is a grip. There are different models, styles, textures, sizes. Don't just settle for whatever's in stock. And a grip is vital to comfort. You may want softer, or more textured— more or less tackiness." he says.

Remember that the only contact you make with the ball is through the grip. Those will large or small hands can opt for different sizes. Children and others with weaker grips can get slightly oversized grips to gain more control with less effort.

# TECHNOLOGY / LIFESTYLE

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

## Suunto's **g6** golfer's watch


The Suunto g6 watch does more than look good and tell time. This little marvel of technology helps improve your swing consistency, and helps to keep score. It allows you to monitor your shots as you play, and then analyze the round afterward with the software included. Identify areas that need improvement, practice and perfect your swing— check your swing tempo, rhythm, backswing length and speed. Store your rounds online and chart your progress and performance. Suunto.com, MSRP $450.

## The DIXX digital instruction **putter**

The Dixx digital instruction putter gives you two ways to enjoy it. As a training aid, it delivers instant feedback on swing characteristics, impact position, swing tempo, face angle and the shot tempo. Navigate through the detailed readouts by merely twisting the club left or right. It features a grip sensor and a metronome tone to provide feedback. Store all your important criteria to track your progress. dixxgolf.com, manufactured in Korea, but sold in the US by Adams Golf. MSRP $1,000.

## SkyCaddie **SG4**


The SkyCaddie SG4 is the most popular on the market. These give you a top-down look at the hole via GPS technology. The SG4 has a huge screen with technology that gives the full depth of the green from any angle of approach— and the distance to any point on the green— not just the cup. skygolfgps.com, $350.

# Hands-on with the Nike Sumo, hitters say "winner"


The Sumo Squared was unavailable, as a USGA ruling resulted in the product that was in the retail channel being recalled.

Those who had already purchased the SQ2 are being asked to return it for a conforming driver. Even though the non-conformity results in about a four-yard difference, many are opting to keep them.

The hottest selling drivers currently on the Japanese market are non-conforming, perhaps that is spreading (or could) to the US, but that's another installment.

The Sumo clocks in at 4950 MOI, Nike says up from 4650 in the original Sasquatch. We loved the Sasquatch-- and this one is a worthy successor.

It's larger, straighter, and in my case at least, longer. It's been stretched, and the face height appears to have increased. I always thought that the SasQuatch face was perhaps a bit squashed. The 10.5 regular we received appeared neutral or slightly closed at address, but that look is interesting.

The Sumo has a two-tone paint job on the top. The traditional pear-shaped outline of a normal driver has been ingeniously done in a raised, gloss-black area. The oversized portion has been given a more neutral Austin-Healey type silver-grey. If you allow it, you can almost see a normal sized driver if you ignore the grey. The club ships with an outstanding Mitsubishi Diamana lightweight (they're not saying) shaft. It seems to have a great mid-kickpoint for a good, but not-too-high trajectory. The pros that hit it for me liked it, both thought they would like it more with a stiff shaft. That's to be expected. But the sumo is designed to hit the ball straighter, not a problem the pros have-- so we wanted a club for the amateurs.

Predictably, all three pros said they could not work the ball-- Jon Crane (Pro at Porto Cima) said he had to try very hard to get any movement. David Bird (PGA pro at Birdies and Tees in Osage Beach) said he could get a little 5-yard break out of it, otherwise it was "on a rope", straight and long, although he thought it gave up some yardage. Jason Ratcliff from Jefferson City's Oak Hills said it was straight. His trajectory tended to be higher than the others, but he didn't discount the stick for that, he prefers a higher, faster spin trajectory for distance.

Amateurs who hit it, including myself, all thought it was very large, and loud-- but it is Titanium, and hollow, and so has a loud ring. Universally, everyone liked it, and most asked what they were selling for.

For a habitual slicer like myself it is currently the weapon-of-choice. I was astonished at how I was able to keep them in the fairways, albeit they still had a fade.

The distances were an easy 50 yards over my CER custom-made weight-adjustable driver. I

I think the biggest plus to the Sumo is the sticker price. With so many drivers this year touting high MOI coming in on the high-side of $400, Nike kept this one to $299. That's a pretty fair number considering the Diamana shaft and the Ti construction.

There are a couple notables under this mark in this issue. Overall, I would recommend the Sumo for anyone who is looking to hit the ball straighter off the tees. Crane said the same thing-- they don't have to be high-handicappers, they just have to want to hit the ball straight. If you have one less thing to worry about in your game, I think that's a good thing. Four and one-half stars.

# Innovex Golf sold to Seattle-area buyer

*by Darrel Willman*

Jeff Butcher, ex-NASCAR crew-chief and race car equipment entrepreneur purchased Innovex Golf from company founder and President, Kevin Downey in January of this year.

The buy-out necessitated a move for the company to Everett, WA., Butcher's home. Butcher has since been busy with the move as well as attending the off-season golf equipment shows.

Innovex was offered for sale by Downey last Fall, due to personal health issues as well as the demands of spending time with his family

Downey is proud of the work he did at Innovex, saying "I think the whole gapping concept I came up with will continue to be a part of future club design— that— I am proud of."

When asked about life after Innovex he said, "I have another project that I'm working on, and should be off the ground soon— stay tuned."

The manufacturing company, formerly located in Leawood, KS, recently introduced a new line of clubs including the S-Type irons in the pages of the *Business Journal*.

New owner Jeff Butcher said that he was thrilled to learn that Innovex was on the market and was immediately obsessed with its purchase.

"When I ran across the sale listing and learned that Innovex Golf was on the market - learning mode turned into an aggressive acquisition mode. My excitement to pick up such a good brand with great products allowed me to move forward with utmost confidence." he said, adding "As a golfer I had seen Innovex Golf on Rankmark as well as at several online retailers. And I really believe that Innovex clubs hit equal or better than the major brands."

Apart from a handful of retail fronts and dealers around the country, Downey was successful marketing Innovex primarily online, with exposure from golf trade magazines.

Butcher told us that he intends to continue to market the brand online, but will add other unspecified marketing methods to widen Innovex's appeal.

Butcher said, "We will market Innovex Golf as hard as we can to get them in the hands of more golfers. Currently, the online image is great and we will continue on that path. That said - Innovex designs work amazingly well for a variety of golfers and anything we can do to get the word out will be done. We have some great retailers both online and some proven store fronts. As the word spreads we do want to invite a select group of outlets around the world to join in our cause— our revolution. The Innovex Type S line is technology in action - our designers are itching to take it to the next level."

Butcher said the move to Washington was needed, as much to save his game as it was to keep it close to home.

Jeff said, "Kansas is a great area and luckily Innovex has a strong following in Kansas as well as the Midwest. The move to Seattle has a very simple explanation," he added, "I was born in Seattle and still hang out with my Kindergarten, junior high and high school pals. Since we are all 44 year old middle-aged golfers I would lose my regular foursome if I moved! I have a fabulous family and the support of an amazing girl. Our kids grew up in the Seattle area so I think it would be best to hang out in the rain for a bit longer (we just talk about the rain to keep more people from moving here). Luckily UPS and FedEx connect our products to customers regardless of our location."

Butcher's background is somewhat unusual for the owner of a golf equipment manufacturing company— he explains. "I grew up just north of Seattle Washington. I was an electrician right out of high school. I had a hobby a few

*continues on page 42*

## Quick Tips
### For a Better Game

The "lie" angle on your clubs can wreak havok with your game if it's not right for you. If the sole of your club doesn't lay "flat" at address, the ball can come off incorrectly. And, if you buy a set off the shelf, chances are they won't have the same lie angle across the set.

Irl Robinson, GCA's Worldwide Clubmaker of the Year, explains how lie can affect your game: **"When you come down and strike the ground with the toe first, that's going to open the face up and cause the ball to go to the right of the target. Conversely, if your contact is initially to the heel section, it's going to cause the clubhead to close, and the shots will be missed to the left of the target— pulled. This is dynamic, it will start right when it's too flat, and go left when it's too upright."**

A Quick Fix is to put some tape on the sole of your clubs and hit them— either on a black mat (like a welcome mat) or the green mats at the range. The swing will leave a colored mark on the masking tape in the place your club hit the mat. If it's dead center, great. Otherwise, you'll need an adjustment. Pro shops and builders can easily determine the right lie angle for you and it's usually inexpensive.

**"A lot of times you see people, or it may be you— after hitting a club, they will adjust their stance— say this club goes to the right— so they'll close their stance up so it goes straight. The assumption is it's the swing, when it may be the lie angle on that particular club may not fit your swing."** says Irl.

# Nicklaus Signature course; the private Club at Porto Cima

*by Darrel Willman*

The crown jewel in the Four Seasons collection of courses, the exclusive, members only Club at Porto Cima is arguably the finest course at the Lake.

Jack Nicklaus personally supervised the construction on his only waterfront Signature Course in the state. It doesn't seem like it's been that long, but Jack came down for the opening in 2000— seven years ago.

Shawnee Bend is relatively quiet compared to the bustling of the other side, it's easy to soak up of all the peace and quiet out on this course. Nicklaus took advantage of a pristine tract of land when it all began, given free run of the place.

He designed the course based on the land, disregarding anything other than where the golf holes would be. The point on Hole 15 could have brought multiple millions. The fairway on 17 could have accomodated a couple expansive estate-sized lots. The quiet cove on six and seven, a few more. But instead, you are treated to golf holes that look like they belong in Pebble Beach instead of mid-Missouri.

The design is challenging, especially the finishing four along the Lake and into the clubhouse. There are, however, five tee positions on the holes. If you're not a long hitter, don't be embarassed to move up one or two (or three)— I'm sure Jack planned it that way. It's not as claustrophobic as some of the narrow tree-lined courses you'll find around the area, but it does demand some accurate placement. And if you play from the back, it can eat you alive at 7,036 yards with a rating of 74.2/141 slope.

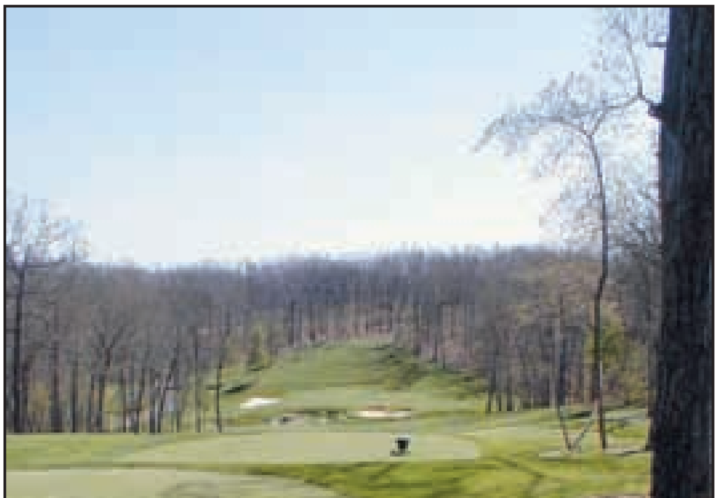
You'll start across the bridge on the other side of MM for the front nine, with some water, but other than holes six and seven, no large stretches of Lake like you'll get to on the back. One is down and away, two gets a bit trickier, with danger if you tee from the blacks. Three is a short but dramatic down and up with water guarding the front. Four and five (the highest slope on the course) meander through the woods, with a bit of creek here and there notching up the difficulty as Nicklaus squeezes you into five green's narrow approach.

Six is a deceptive par three to a raised green that's fronted by water— a near-penninsula shallow green that's easily overshot. On this hole, like many others, Nicklaus has backed the green with berm and bunker, and extended it down the left, making you pay for a shot missed left or long (or right). Seven, where the Lake is in play always— lookout if your slice is huge.

Holes eight and nine, both go left, with broad stretches and tricky slopes— deceptive fairways and bunkers that really sink in. One of the guardians in front of nine green snagged my ball for a very steep pop shot up and out.

The 15th green at Porto Cima is a fortress, encircled by deep, steep-lipped bunkers. Water to the left, right and long. Notice the gentle roll up on the left for a precisely placed risk-reward shot.

The twisting, water-laden 18th is a tough finish for most players. Watch for the slope from left to right— fly the creek, careful, the creek lines the hole.



Hole 3 is 197 from the back, with a guarded green. Don't come up short, it's a steep road up to the green— oh, and there's also the pond.

Back across the bridge — stop by the "Halfway House" for a beverage— and after ten, onto the freeways of the twins, 11 and 12, 440-ish par fours down the hill and back up. It's here you'll notice (or perhaps earlier) that Nicklaus has afforded the smart player with roll-ups to the green just made for long, sweeping shots from the fairway. If you can move the ball, that is. There's no harsh separation between fairway and fringe. Otherwise, plan the third shot carefully so you can come in from the right side that's unguarded.

Bunkers — and there are a lot of them— Nicklaus specifies exactly the type of sand the Club must use, and you'll notice— the sparkling white sandtraps look like something out of a magazine. The rest of the course does too, I doubt you'll find better manicured links anywhere within driving distance. All of the grounds are impecibly maintained and trimmed and mulched— you get the idea. You'll wish your yard could look this good.

After the twins, thirteen and the surprising 14 lead you up to the finale. Jack saved the best for last. Watch your tee shot and go for roll on fifteen, because your second drops into a fortress on 15 green— the hole juts out impressively into the Lake, just daring you to hit long. It's the most-photographed hole on the course, maybe in the area. If the Club at Porto Cima has a signature hole, this one's it. On the water? You can't miss it.

Sixteen demands precision on an incredibly narrow link along the Lake to a tiny green. Take a deep breath, seventeen flys the water *twice*— the green approach says "stick it" or you'll splash.

Eighteen is a fitting masterpiece finish, a dramatic, tricky, wandering water-filled romp up to a tucked-away tiered green. This hole plays a lot tougher than it looks— and it looks like Fort Knox.

Aside from the amazing upkeep at Porto Cima, there are some things you might expect— or maybe not. It's very exclusive, and expensive, but the little things will amaze you. Fresh white towels in each electric, absolutely quiet cart. Tees, divot tools and free range balls. Two coolers conveniently placed on each cart. SkyCaddie setup with the maximum layout, LaserLink

*continues next page*

# The Club at Porto Cima

*continued from previous page*

reflectors on hazards, turns, yardage markers, you name it. Elegant dining, patio, pro shop, attendants who pamper you. This is golf at it's most decadent. Want to play? Here's the tough part.

The Club at Porto Cima is exclusive and private, membership only. This means you're a member, or you're lucky and your friend is one. Don't dispair just yet— there are a few limited availabilities if you are staying at the Lodge of Four Seasons, and you've already played one of the other great courses they offer. The Lodge can call over for an availability. If there's an opening, you're on. Greens fees including cart are $230 per person.

Otherwise, now may be a good time to look at one of the properties on the development that has a membership option on it. There are also limited invitational memberships.

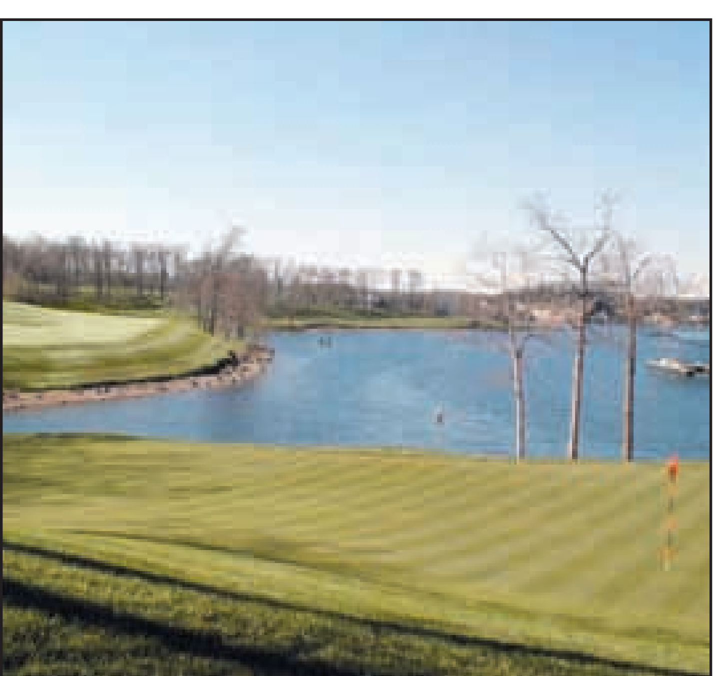
Via Bacino and Punto Piloto townhomes, Villa La Cresta townhomes and patio homes, Bello Point townhomes and patios, Magnolia Point, or one of the now-scarce lots with a membership option inside Porto Cima's 3,000 acre expanse.

There's home construction and development ongoing at Porto Cima— a quick look around will tell you maybe they're all onto something here. Give the pro shop a call at (573) 964-3100 for more information, or call Karen Hodson at (573) 964-3034 to find out this can be your home course.

As far as the course conditions, John Crane, the Club's professional said, "We've got a couple projects going right now. We're adding a water feature to the back of the third green, and we've worked on the practice facility over the Fall and Winter. We've put in a new short game practice area— a couple bunkers, a fairway approach area, as well as a new putting and chipping green. We've also added some moguls to the back of the range so members can practice their uphill/downhill and sidehill lies. We're always trying to take it to the next level."

The area had suffered through a week or so of freezing temperatures just before our round, and so the Zoysia has browned, but once down on the course, you could see it beginning to green up again. The fescue rough was vibrant, thick and cut fairly short. The greens are bent-grass, and had been aerated so were slow. They should be better by the time you read this.

John said, "The golf course made it through the winter really well— we didn't have the tree damage from ice like they did South of here." John did indicate that the trees had lost a lot of blooms, as did most from the area. The groundskeeping staff must have worked hard to get the color back out on the course. The summer months will no doubt have the Club back to the lush, green playground it always is. If you can get a chance, don't miss an outing at Porto Cima.



The long landing run on the green at 17— after you hop over the Lake successfully *twice*— the green is deep and tricky.

## Christ the King Lutheran Church to hold Charity Golf Tournament

Calling all golfers interested in a fun golfing event in the lake area. Christ the King Lutheran Church in Lake Ozark is hosting a golf tournament on Monday, May 7, 2007 at the Redfield Golf Course at Highway 54 and 17 (Eugene Exit).

This event is open to the public. The proceeds of the tournament will be used to benefit the advancement of Christian Education in the lake area including the King's Kids Preschool.

The tournament format will be a 4-man scramble and will include golf, cart, lunch and on-course refreshments. Prizes for winning teams, longest drive and the closest to the pin. Also lots of door prizes. First hole in one wins a new Chevrolet Cobalt, courtesy of Ron Hulett Automotive. The cost is $75 per player. Sign up as an individual or a team. Also seeking businesses or individuals as hole sponsors. For information and to sign up, call Karl Kuddes at 964-5386.

# Bushnell's Medalist Rangefinder

★★★★★

**MSRP: $299 Bushnell Medalist**

Ask any pro you know-- they would rather take a full 130 yard (in their case) wedge shot rather than try to impart enough finesse to softly drop the ball in from 40 yards.

Today at the tee, the listed distance to the flag was 348 yards, slight dogleg right, downhill. Nice pretty hole — a GPS unit would tell me it's 348 to the flag (or not- the course may not be listed). Unfortunately, I don't hit it 348 yards so that's not entirely useful at this point. With about 250 off the blocks, I need to know how far it is to the turn, so I can plan a full second shot to the green. That's where the Medalist shines.

The Medalist, and the other Bushnell rangefinders "scan"— that is— constantly update, as I sweep the tree line over on the left side. The Medalist has a 4 x 20 magnification, so I can pick out one tree and pause on it, getting a yardage of 235. Back that off a few yards and I have center of fairway on the turn, and the spot to aim for if I want that 110 yard, more or less iron into the green.

But wait, there's a bunker over there that may come into play if I botch the shot. Let's see. It's 210 yards to the back lip of the bunker, 207 to the front. And if I want, I can pick out other bunkers, the crest of the hill--anything. Accurate to within a yard. I only wish my shots were that accurate.


Even the most detailed GPS course layouts don't give you this kind of versatility. Or accuracy-- even military GPS units have a plus or minus 3 yard "slop" factor. If you don't get an advanced signal from the birds, you're more like six yards plus or minus variation. Not taking into account whether or not the unit can even "see" two satellites from where you are. And with a rangefinder there's no warm up period or annual fees.

You might not always be able to see the flag with a rangefinder, but the 4x20 power helps out. You will however, always be able to see some mark you want to shoot for, and how far that is out. Or see what to avoid.

The Bushnell units have what's termed "pinseeker"-- it looks at the target and gives you the distance to the closer object, if there's more than one in view. In other words, those trees behind the flag actually help it give you the exact distance to the pin. The Medalist comes with a mounting point for a tripod or monopod, or even a clamp-on cart mount.

The closest a GPS unit can do for today's tough pin placement is give you front, center and back of the green. On a big green, they may have four or five placements.

Does the Medalist live up to the hipe? Yes, it's very accurate. The box tells you maximum 1,000 yards for reflective targets. Okay, moving on, 500 yards for trees. Great, I don't have a 500 yard stick either. 250 yards for a flag-- not me, but maybe for you.

We paced off yardages to flags and markers on the range, nice and flat, no obstructions. We recorded the 100 yard marker as actually 106 paces (I'm short- my step may be a bit less than a yard). The 200 yard sign was at 207. The variance was due to the grass range not open yet, and the artificial blocks are a few yards behind the grass area. The readings were 105 and 205 from the rangefinder, wavering a bit, as I did.

Without stretching a tape, the guess is it's dead on. The flags were just as close, although getting them to read takes a bit of practice. One or two yards variance from what we walked.

The Medalist is a tool golfers can use to get a good idea which club to choose, no matter where we are on the hole. And if you're skilled, it's accurate enough to satisfy- the 4x20 optics and 250 pin range should be enough for all but the longest hitters. We tested it's big brother, the Pinseeker 1500 last Fall— it has extended ranges to satisfy the boomers.

There are a couple things that would have been nice. It lacks the diopter adjustment on the 1500, so you'll need to leave your glasses on. A 4x20 magnification is great, but you could always use more. Otherwise it's rock solid, and in some ways preferable to the others. It's smaller, lighter, more compact and easier to use than its big brother. It also costs a lot less. At $299 MSRP it's easier to swallow, especially when compared to the $350 GPS units on the market. We'd recommend the Medalist to anyone looking for any easy to use, affordable alternative to all of those sprinkler heads and yardage stakes.

# Innovex Golf sold

*continued from page 39*

short years ago— I spent a ton of time building race cars, wearing a headset and winning a few races. My crew chief days included working with NASCAR star Ken Schrader and our regional team did pretty good as well. I guess I have about 50 NASCAR wins as a crew chief, had a little TV time, and helped several drivers along - some of them are on TV today and they will help promote Innovex."

The success of his wins as a crew-chief led him to head-up a manufacturing company devoted to providing products for teams and their cars.

Jeff said, "I ended up being the President of a NASCAR equipment manufacturing company. My presidential racing duties were to be inventive and 'cutting edge'. I handled the marketing deals with the top NASCAR teams that you see on TV every weekend, but more importantly I invented about 50 spiffy little products for the racing industry."

This inventiveness, along with the rewards it brought, gave Butcher the means to make the deal. Jeff says he'll use the same 'winning' attitude when it comes to marketing Innovex under his ownership.

"My idea-producing mind is still somewhat intact and we hope to bring usable new ideas to golf. I still am in close contact with those NASCAR teams and engineers and we at Innovex plan to utilize a NASCAR mentality to help create cutting-edge products. Since the weekend NASCAR racer (viewer) is similar to the weekend golfer, we think we can tap into the same thought process to create, market and make exciting products for the golf industry. Innovation is universal —and to keep up in NASCAR you need to lead versus follow." he said.

It's the product, Jeff says, that will make it easy for him to take over and succeed.

"Simple - we have lots of great ideas and innovation—quality product! There are so many strong features built into the Innovex line— quality, finish, easy to hit. The Innovex clubs and their unique design have all the technology of major brand clubs yet the pricing allows players at a variety of levels to improve their game with out padding the pockets of a bunch of rich guys." he said.

Jeff says, while reluctant to give up any definite details, said he is committed to the "innovation" moniker Downey gave the company.

"We have big plans," Jeff says. "First - our goal is to live up to the original Innovex reputation. The "Pay for Performance" pricing model is cool and we will strive to market the clubs at a level that gets the word out, yet allows us to offer the best equipment and ideas at reasonable prices."

"We plan to take our R&D mentality from NASCAR and use the 'play to win philosophy' to our advantage," he adds, "Our design team will build cutting-edge components and we will challenge the existing status quo. New ideas without gimmicks. My NASCAR crew chief days taught me to play to win. Running in the pack is for giant corporations with stock price worries. We are small enough that great ideas can make to the market instead of just being ink on the whiteboard. And, I love to golf with my friends — if Innovex can put a little more fun in the game then I know I will have something to do in the morning."

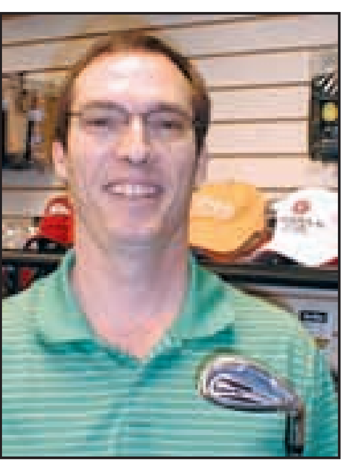
# A look at some of the New Products in golf

If you want to know what's new in golf, ask somebody that lives it, maybe a golf retailer. Or, a PGA professional. How about Dave Bird, a PGA Pro that also retails golf products for a living.

He sees the latest and greatest, and chances are has tried it out.

Sasquatch Sumo Squared from Nike. Dave says, "This is going to be the straightest driver, they say— on the market. A couple of other companies say the same thing so who knows really if it is the best best.

"We hit this down at the PGA show in January (in Orlando, FL) and it does exactly what it says— it goes straight. So for someone that wants to hit it straight down the middle of the fairway, if you can get the clubface leading that way, the ball is going to go there.



**David Bird shows us the new King Cobra FP Irons, about $500**

"The downside of this club is that you really can't work it. So for the guy who has a low handicap, it's harder for him to fade it or draw it. The best you can do is get a little two yard cut out of it."

The Callaway FT-i, which is kind of the category. "The same thing," says Dave, "you're going to hit it straight. Lower handicappers, that want to move it, you're going to look towards the FT-5, something that's a little more movable.

**Nike Sumo 460 about $300**

"The square drivers definitely don't hit it quite as far as your traditional driver. You give up a little bit of yardage. It depends what you are looking for. Distance isn't everything in this game, so you've got a way for the guy who is a fairly straight hitter, low handicap, I don't think he's going to be real interested in these square face drivers. For the guy that is looking to straighten out his 20 yard cut shot, this is a great club for them. As far as accuracy, both of these will get a five.

"The Nike I just absolutely hammered. It was going on a rope. The Callaway gets a bit lower marks, because it doesn't have as good a trajectory."

**The "Revolver" golf bag. Really one of the few new ideas in bags I've seen in a while. $150**

"This bag is by BagBoy. At $149 for the bag — it's called the Revolver— a cart bag. The top of the bag actually rotates in a circle. You've got space for fourteen clubs, and the shafts lock into place. So when you're riding in the cart they're not going to rattle on you. Even if the bag tips over, the clubs are going to stay in it. It's got outside putter wells on both sides, so no matter which side of the cart you're riding on, it's good. It comes with two coolers, an umbrella pocket, This one's the Cadillac, it's got everything you need in a bag. It even has guides for the cart straps so you don't wear out the covering on the bag."

*Thanks to Dave and Tory at Birdies and Tees as always.*

# Alpha announces new C830.4 driver with removable shaft

Alpha Golf introduces the C830.4 Plasma driver, which features a proprietary Titanium M-Fit removable shaft system.

Widely acclaimed for 6 RE/MAX World Long Drive championship titles, Alpha Golf has consistently designed drivers that withstand extreme swing speeds yet provide remarkable accuracy and forgiveness suitable for all player types.

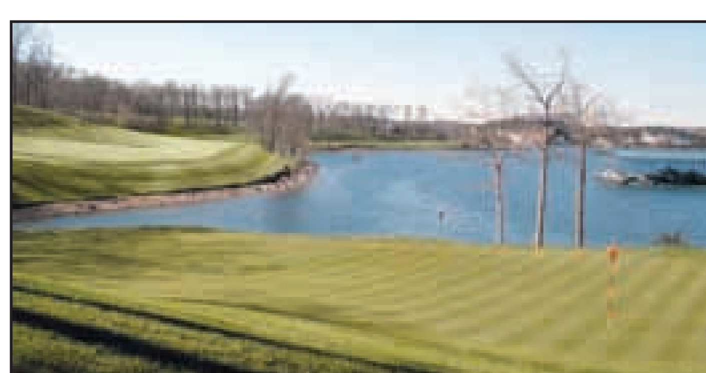
This long driver technology is now enhanced further with the Titanium M-Fit removable shaft system for seamless fine-tuning.

"We took the core elements of distance, accuracy, and forgiveness and added to it a simple and easy-to-use feature for matching the perfect shaft to your swing. With a quick turn of a screw, shafts can now be swapped in and out until the ideal combination has been found," says Dr. Jim Yeh, President and founder of Alpha Golf. "Perfectly fitting your entire club has never been easier with the M-fit removable shaft system."

The C830.4 Plasma is created from a super-thin SP700 Titanium face featuring the maximum coefficient of restitution (COR) that works together with a carefully crafted wide body construction. This allows for easier airborne launches, low backspin, and straighter and longer shots. Following the original C830.2 driver technology, the C830.4 Plasma driver also utilizes an innovative Increased Target Design (ITD) face insert for a large sweet spot and super hot face.

Alpha Golf, a special division of Kent Sports Inc., has been making high-performance golf equipment since 2000. Chosen by professionals on the Long Drive circuit almost from its inception, Alpha drivers have since dominated the LDA Tour, winning 6 RE/Max World Long Drive Championship titles and more than 100 Long Drive competitions world-wide. In addition to its acclaimed drivers, Alpha Golf carries an entire line of acclaimed woods, hybrids, forged irons, wedges, and putters. For more information on the new C830.2 Plasma driver or any other Alpha Golf equipment, please visit www.alphagolfclubs.com or call 800.222.1186.

# Private Quarters Club at Porto Cima announces affiliation with The Owners Club



Lake Ozark, MO—Members of the Private Quarters Club at Porto Cima gained exclusive privileges at four more top private golf courses in Mexico and the United States, thanks to a new affiliation with The Owners Club, a subsidiary of ClubCorp. In addition to privileges at PQC affiliate properties, PQC at Porto Cima members now enjoy access to Owner's Club courses in Puerto Vallarta, Mexico; Virginia's the Homestead; Hilton Head, South Carolina; and Barton Creek, Texas.

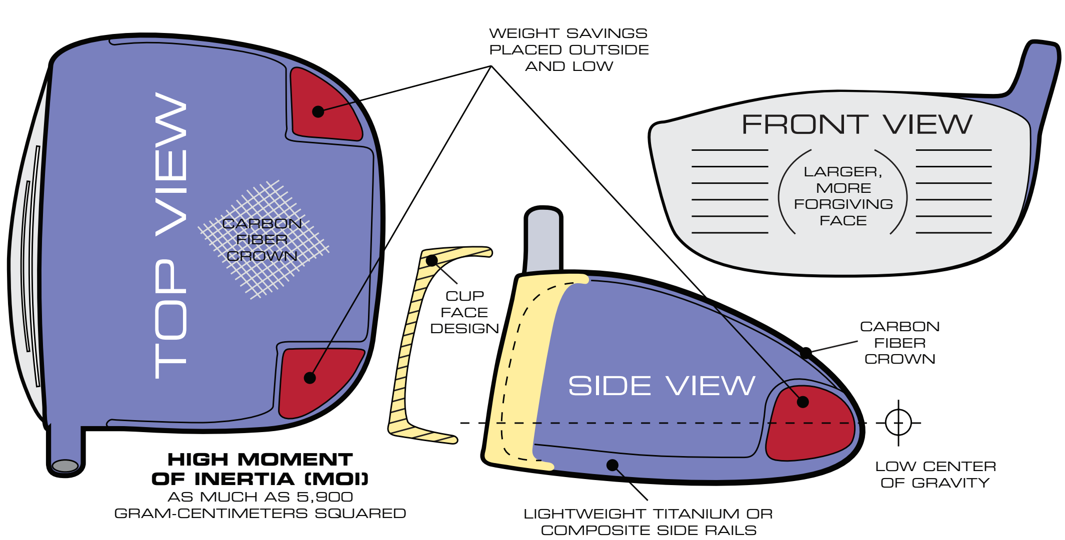
The Private Quarters Club at Porto Cima was one of the first private residence clubs in the country to offer the primary feature of private golf club privileges to its members. Members enjoy exclusive golf club membership, exquisite luxury accommodations, reciprocity at all Private Quarters Club and Owners Club locations, concierge services, and other VIP amenities. Each Private Quarters Club site is located at one of the country's top private golf courses. The Private Quarters Club at Porto Cima, located at Missouri's Lake of the Ozarks, offers a nationally recognized Jack Nicklaus-Signature course, rated as one of the top private golf courses in the United States by Golf Digest. For more information on Private Quarters Club at Porto Cima, visit www.portocima.com or call (800) 727-3407.

# It's HIP to be SQUARE

## *For 2007 nearly every golf manufacturer has introduced clubs promoting high MOI (Moment of Inertia). Many have introduced new "square" drivers.*

Over the past six months, MOI has become the buzzword as science reaches the limit on what can be done to clubs and still call it innovative. Virtually every new driver on the market is bigger— wider, longer, fatter, squarish, with larger faces and more forgiving configurations.

The science behind them is in moving the discretionary weight out to the corners, away from the face with an elongated, low profile body and weight-saving materials (aluminum, titanium, carbon fiber, etc.) in the crown. This increases the MOI , which refers to the "resistance to twisting of the clubhead" when struck off-center. Industry-wide the move to hotter, wider, larger faces increases the area in which you'll still get positive results on miss-hits. Lighter heads means better speeds, so better ball flight and fewer unusable shots. New restrictions on characteristic of time and maximum dimensions are pushed to the limits.




Adams Golf BUL, BELLE: MSRP $399 - BTY: $429 - Adams' new offerings, the Bull, Belle and the Beauty, (Beauty & the Beast, get it?) offer a basher for the casual weekender in the BUL— it's forgiving and BIG. The non-traditional shape (but still roundish) extends the center of gravity away from this BIG Titanium face/crown for higher MOI and low CG. The BTY (Beauty) is for the better player, with a more traditional pear shape adding a weight port and a titanium face/crown that has been welded to a stainless body for higher MOI. The Belle is a slightly altered driver designed "by and for women", with specific lofts and lightweight construction for the ladies, but still has the Ti face/crown and stainless shell. They ship with Aldila ProLaunch (BTY) and Speedline (BUL/Belle) shafts. Average retail about $299 BUL/BELLE - $329 BTY.

Alpha Golf V5 Driver MSRP $325 - The V5, or Version 5 driver is the latest in their string of "grip it and rip it" long range bombers that have decimated the competition year after year at the Long Drive Championships. Why? Big, durable and loaded with COR (Coefficient of Restitution). COR gives these big faces a trampoline-like spring from the 15-3-3-3 Beta Titanium. They're hot. Some more science stuff- the smallest allowable modulus for highest COR allowable by the USGA— and the highest allowable initial ball velocity. Huh? It means the maximum amount of the club's speed is transferred into the ball on impact. The clubface "deforms" (bends) the maximum allowable under USGA rules. Faster means farther. Average retail price $275 with stock graphite.

Callaway Big Bertha 460 - MSRP $375. We're not sure what the pricing strategy is on this club, aligning it with the proven Callaway X-460 driver. You may be better off buying the X. This one is longer, wider, has a shallower face, a flatter crown and a higher MOI by design with a face that features variable thicknesses in order to make off-center shots go straighter. It pushes the limits on max length and width, with an "alignment stripe" to square up the head. Ships with the outstanding Aldila NV shaft.

Callaway FT-5/FT-5 Tour - MSRP $535/$565

Building on the success of the FT-3, Callaway designers went back to the drawing board for the FT-5. While it is still a bi-material head with a titanium face and composite body, the face is now incredibly large— and max's out the "characteristic time test limit" under the new rules (how long the face maintains contact with the ball). They've displaced 50 grams of weight and moved it to the rear and corners, with a 25-gram weight center rear and low to promote higher ball flight through a lower CG (center of gravity). The FT-5's biggest selling point is the OptiFit weighting system that allows for bias control and shaft options to fit the individual. All this technology comes at a price. The FTs and FT-i's are Callaway's priciest drivers to date. Fujikura E-150, Aldila NV, and Grafalloy Pro Launch shafts available. Average retail about $500.

Callaway FT-i/FT-i Tour MSRP $625 - The FT-i uses all of the technologies of its sibling FT-5, and adds the square look to move the weight out to the corners. Like the other square drivers on the market, this is to max out the MOI and keep the head from twisting at impact. It also features the cup-face variable thickness and composite shell to lower the CG and provide forgiveness that's unheard of.

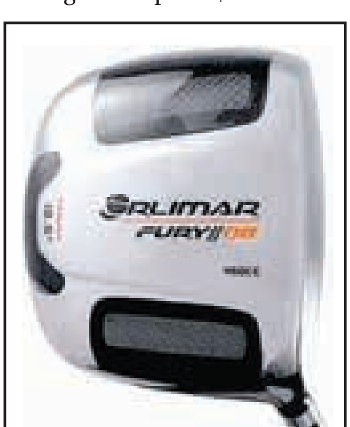
This enormous driver (one prototype was nick-named "Spongebob") has a huge, hot face that delivers a straighter drive— but better players be warned, we've heard complaints that you can't work it a lot. For the rest of us, it's a godsend. Offered with the Fujikura Speeder shaft, as well as Grafalloy, Graphite Design, UST and Aldila NV options. Average retail about $500.

Cleveland HiBore XL MSRP $299/XL Tour $349 - Longer, deeper and even more dramatic looks than its predecessor, it has a bigger face and lower CG, with the stretched out looks to generate higher— you guessed it— MOI. Its unusual looks aside, this one is reported to be very long off the blocks, and extremely forgiving. It also lowers the ball, producing a more penetrating trajectory. The XL has lofts to 16º(!) the Tour XL has lofts to 10.5, with a slightly more open face. Cleveland ships these with a custom Fujikura two shaft fitting system in regular, senior and stiff configurations with standard or tour trajectory.


Cobra LD Drivers in F/M/X MSRP $375 - A scooped out crown, huge head, lowered CG and the biggest body allowed for width and length, plus what may be the biggest face out there. All to produce 5000+ MOI, lowered CG and forgiveness. The F: a slight draw with 2º closed face, Aldila NV-F reg. or stiff. M: Extra-high launch, draw bias, with offset or straight necked versions, Aldila NVS-M in reg. or stiff. X: High launch, maximum distance and control, with a square/open face look for better players. Shallower face and slightly lower MOI (4900), ships with the magnificent Aldila VS Proto in stiff or extra-stiff. Average retail about $300.


Hippo Golf HEX2 - $199 MSRP - Yet another square-headed driver, the Hex2 from Hippo— well not exactly square... It's a hex, actually, and while the looks are unusual, what they've done is to move the discretionary weight out to the corners like the others, but lightened the club as compared to them, due of the shape. It uses ultralight carbon fiber rails with a 6-4 titanium crown and sole. This light and strong combo is united by a rock-hard, enormous teardrop-shaped forged Beta Ti face. Hot, hot, hot— and a hotter price. Look for these to be in short supply despite the looks. High MOI, max COR (Coefficient of Restitution) and low CG. Hippo offers a proprietary shaft option. Average retail about $180.


Nickent 4DX Driver MSRP $399 - Nickent has introduced a follow-up to the 3DX clubs, and the driver boasts a traditional pear-shape with high MOI. They accomplished this by using a super-thin 15-3-3 Ti crown and face, moving the 16 grams of saved weight the the rear and outside with tungsten-polymer inserts. This is laser welded to the 6-4 Ti body. Total weight just 180 grams, one of the lightest available. Ships with a UST SR3 55 gram shaft in stiff, regular and light flexes. Average retail price $259.




Orlimar Fury II QB 460 MSRP $299 - Orlimar came out with a squarish driver for 2007. The Fury II QB uses the weight-to-the-outside approach, with extensive use of carbon fiber for weight savings. It's available in 9, 10.5 and 12.5º lofts, ships with an Aldila NVS shaft. They used a nearly-standard 15-3-3-3 Beta Ti face to get high MOI. In shifting the weight, they went for low CG and penetrating ball flight. But they also added sound-dampening graphite inserts inside the sole, to tone-down the bang these drivers have in common. Average retail price $249.


Nike Sasquatch Sumo. MSRP $359 - The successor to last year's Sasquatch, SUMO stands for SUper MOment of Inertia. They upped the MOI by 300 to nearly 5,000, moved the CG even lower, and made their "PowerBow" even bigger, they say 70+ percent of the club's weight is behind the center of gravity. Those who have hit it say it's big, long and forgiving. Average retail about $299.


Nike's Sumo Squared. MSRP $479. Now firmly in the nose-bleed section of driver prices, the SUMO squared is finally conforming— after the USGA said the clubs had an excessive "characteristic time"— i.e., the face stayed in contact with the ball for too long. Buyers could send them to Nike for replacement. New arrivals have a "conforming" mark on the sole. Needless to say, they pushed MOI to the utmost (5300) with its design. It uses a composite crown married to a Ti face, with an elongated, nearly five-inch-square body. Like the SUMO, the PowerBow is designed to deliver more forgiveness and longer drives. Average retail around $400.


TaylorMade Superquad MSRP $499/TP $725. - Nearly three years ago TaylorMade introduced the r7® quad, a 400 cc driver with four weight ports— the r7 Super Quad increases the head size to 460. The r7 SuperQuad is for players who enjoy tweaking their equipment. TaylorMade engineers were able to put up 26 grams of moveable weights across four ports. The Super Quad's "effective MOI" is higher than 5800 MOI with a constant-thickness clubface, if not higher

Ships with their famous Fujikura RE*AX® shaft in extra stiff, stiff, regular and "M" (senior) flexes.

The r7 SuperQuad is also available in the TP for tour-caliber players, which features a 1° open clubface alignment and a higher CG location. It comes equipped with a RE*AX® TP shaft with Fujikura ROMBAX technology and .335 tip. Three shaft weights and flexes are available -- 75, 65 and 55; and X, S and R. Want more? Get the 1st Edition TP for just $1,000. Average retail around $400.


TaylorMade Burner MSRP $360/TP $499 - For everybody that likes to just hammer it, this bright red beauty says fast like a convertible 'vette. It's just a big 'ole woopin' stick. They stretched it out to gain MOI, and added a weight cartridge low in the back for low-CG high launch. It ships with an extended 46" 55-gram RE*AX shaft by Fujikura. This one's pure fun. Average retail $300.


Titleist 907 D1/D2 - MSRP $500 - Both 460cc, the D1 taking a page from the Sasquatch with its extended length looks, in search of Maximum MOI. The more familiar-shaped D2 is fast becoming a hit on tour.

The D1 features high-tech design with a Ti 6-4 body, an SP700 Beta Ti face (hot) and a milled T6 Aluminum hosel. These three pieces marry to max out the MOI and lighten the head. Long and low with a big face— so far there's been some tour resistance from the looks. The D2 is reportedly the number one driver on tour, with similar construction, but a more traditional shape. The drivers are available with Graphite Design, UST and Aldila premium shaft options. Average retail around $400.


Of note but not necessarily new is Ping's Rapture driver, and the now sale-priced Mizuno MX-500. Ping and Mizuno have huge amateur and professional user bases.

A bumper-crop of drivers— one sure to fit your swing, and maybe your budget.

*by Darrel Willman*

# The courses of Tan-Tar-A offer something for all

*by Darrel Willman*

The Oaks 18-hole course at Tan-Tar-A, and accompanying 9-hole Hidden Lakes ought to be on everyone's "hit list" for good golf when at the Lake. For a couple of different reasons.

The courses were designed by Bruce Devlin and Robert von Hagge, both internationally known course architects, between them, there are hundreds of award-winning designs all over the world.

There's also the value, with great golf at a great price. Play later in the day, and you'll save even more money.

The courses are just off Hwy. 54 down Route KK, part of Tan-Tar-A Resort. Most of the golfers here already know that these are terrific courses, and Hidden Lakes may be a best-kept-secret when it comes to a great round on a budget.

**Watch the 18th approach, the waterfalls aren't just for show. There's water everywhere up by these greens.**

The Oaks earns it's name, as there are lots— and lots of trees, many Oaks. Lots of trees means lots of leaves, so should your ball head outside of the cuts, take a guide dog, metal detector, psychic, something— because those balls vanish.

The fairways are undulating, sloping, up and down— essentially rarely flat or easy. And there's a lot of fairway, this is one big course that winds up and down and around the countryside. At just over 6,400 yards it may not be longest, but it will feel like it, as it always challenges.

There aren't any even lies, no fairways that aren't up or downhill, well almost. You will do a lot of up and down and have a ton of lies above and below your feet.

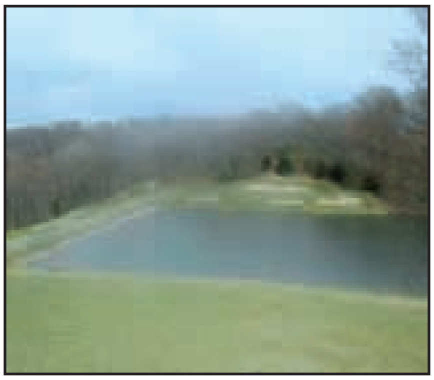
The greens are well-guarded, roll true, and frequently tiered.

In short, if you are looking for a great game of golf, here it is. While it's not as closed-in and tree-lined as some here, it is very tight in places. Keeping you ball out of the rough and trees here is very advisable. There are four tees for each hole, so don't be afraid to move up to the white or gold if your strength is not distance off the tee.

We played Tan-Tar-A immediately after a spell of freezing nights that left all of the courses around the area brown. It is starting to come back, and the buds are again showing up in the trees. I'm certain the Oaks, as most others, will need a while yet to recover from the cold weather.

Number one is a nice gentle slope downward to a left-to-right sloped fairway and a well-guarded green that is long, but has a fairly narrow approach. Par 4, 340 yard, watch the right side off the box for a fairway bunker.

Number two begins the rough-stuff, as you'll tee off with a 60-yard or so carry to a steeply uphill fairway that slants right to left. Approaching the green, there's a couple traps out in front,



**Eight flies 163 yards from extremely elevated tees, onto a very shallow, heavily bunkered green. Good luck.**

with a huge one in back if you're long. The green slopes up from front to back.

Number three fairway (561 yds) has a dramatic right to left slope unless you're long off the tees, flattening out into a bowled green heavily guarded right and front, slopes upwards from front to back. Four's 365 yards is a dramatic downhill to an isolated green cutoff by an inset fairway pond— a narrow approach, don't go too long here. Almost an island green, watch out for the creek long.

Number five should pose no problems with it's flat green at 197 yds. Six is a flat 393 yards, slopes slightly from left to right, heavily bunkered green.

Seven turns the corner left, and the fairway screams left down into the turn. Stay right and high, unless you can drive over the turn, 342 yard hole.

Eight runs 163 yards, all across the water, except for ladies. Boom it or you're swimming.

Nine's 528 yard par five has a long slow sweep to the left, dropping fast to the landing. Don't go long. Ten runs out 528 yards, right to left slope, slight dogleg right, heavily bunkered green.

Eleven's 367 demands a strong 100+ yd. second shot over the water to the green. Twelve and thirteen (379 & 414) while narrow are relatively straight, lulling you into the 14th where you'll need to drop 177 to a water-backed green.

Fifteen's slightly dogleg right 334, sixteen again demands a water-carry for 146. The big finish with 17 and 18 take you back into the clubhouse. Seventeen's 346 has some hazards, 18 runs 423 with a water-carry, dogleg left, to a dramatic finish down in the bowl with the water features.

Take a good look at this on you way to one, it's worth scoping this green out ahead of time.

Tan-Tar-A's Oaks is a great "bang-for-the-buck" course that will leave you feeling you got your money's worth.

# Ribbon Cuttings


The Lake Area Chamber of Commerce is excited to welcome Iroquois Federal as a new member with a ribbon cutting. Established in 1883, Iroquois Federal opened their Osage Beach office in 2007, specializing in Loan Production and Financial Services. For more information contact Robert Cotter or Libby Holland at 573-348-6888 or visit them at 3535 Hwy 54, Suite 303. Pictured in the ribbon cutting are Chamber Active Volunteer Ambassadors; Chris Stockton with Cold Stone Creamery; Libby Holland, Loan Production Manager and Robert Cotter, Jr., Branch Manager of Iroquois Financial; and Michelle Cook, Lake Area Chamber Director of Marketing.

Facial Designs Permanent Cosmetics celebrates moving into their new location with a ribbon cutting by the Lake Area Chamber of Commerce. Call Marilyn at 573-216-5051 or visit her new office at 980 E. Hwy 54 in Camdenton. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: Marilyn Rustand, CPCP / Owner & her husband Keith; Michelle Cook, Director of Marketing for the Lake Area Chamber.

# MSWP & LOMDA

*continued from page 3*

legislation," says Humphrey.

He states the extra funding is much needed by the MSWP, as they have been in a "bad financial" position for some time. Lt. Humphrey says they have three main priorities for the additional funding. First, to get and keep quality people, to get and maintain quality equipment and finally to assess the number of officers needed at the lake.

Humphrey said that the MSWP has been losing one-third of their Lake Ozark officers every two and one half years over salary. He states it's best when officers stay in one place an extended period of time.

He would like to see the officers become a part of the community, getting to know the lake and the people. With the new funding he is hoping that they will be able to provide better incentives in order to retain officers. Senator Tim Green (D-District 13) says he is currently working to raise the salaries of the MSWP which if passed, will certainly help to keep qualified officers.

Humphrey's second priority is to purchase and maintain the MSWP's boats and equipment. Their boats are lucky if they last 8-10 years. This is a very busy lake and the waters can be very rough. Humphrey said that recent boats have been jarred by vibrations so much, the transoms had turned to dust. The backs of the boats had to be cut off and rebuilt.

Even though an average officer spends only one hour in five actually operating his boat (with the other four hours spent on boat maintenance, paper work, arrests, observing in coves, etc.) they still put about ten times as many hours on their boats as an average pleasure boater. According to Humphrey, the average boat owner may operate their boat between 40 and 80 hours in a summer. The MSWP operate their boats an average of 300-400 hours per summer.

The number of officers is his third priority. Humphrey said that at this time of year, during the weekday, they have 3-4 officers during the day shift and 3-4 officers during the night shift. During summer they have 7-8 officers per shift with the two shifts overlapping on the weekends. According to Humphrey this is the bare minimum needed and it is his hope to reassess through statistics, the amount of officers needed on the lake.

It sounds like the water patrol is doing their part to insure our fun and safety on the water, now it's time for all of us to do our part.

Humphrey said that in addition to every boater reading the handbook, which is also available online at www.mswp.dps.mo.gov, he would like to see all boaters take the MSWP boating course on a yearly basis. He said that even though the only boaters required to have a boating safety certificate are those Missouri residents born after 1/1/84, "Everyone should take this course, no excuses." The course is available on video, in a classroom or online at education@mswp.dps.mo.gov. So maybe there really are no excuses. Have fun on the water this summer but above all, be safe!

# Newcomers/Longtimers Thirteenth Annual Home Tour

## Your chance to tour magnificent private homes in the Horseshoe Bend area, Saturday, May 19, 2007 - 10 am - 4 pm

**Tickets: In Advance $20 - At Door $25**

**Home Tour Sponsors**
- Central Bank
- First National Bank
- Lake Regional Health System
- Love Realty
- Millennium Construction

**Media Sponsors**
- Benne Media
- Charter Media
- 101.9 THE WAVE
- KRMS News/Talk 1150-93.5 MIKE FM
- Lake Sun Publications

**Ticket info call Sue 573-365-7654 or Terry 573-302-4527**

*For More Information Contact Laura Gajda 573-348-8153 or Lynda Hartwick 573-365-9985*

*Ticket Outlets: • Bank Star One • Bella Donna • Central Bank of Lake of Ozarks • Donna's Hallmark • Essentials Salon Spa • First National Bank • Flamingo's • Glitz and Glamour • Karon's Korner • Love Realty • Saffee's • Stonecrest Book & Toy • The Cornerpost • The Little Shop of Hers*

**Proceeds Benefit: • Newcomers/Longtimers Scholarship Fund • Dream Factory • Dogwood Animal Shelter • Kids' Harbor • Wonderland Camp**

**Headquarters: Christ the King Lutheran Church**
**1700 Bagnell Dam Blvd., Lake Ozark, MO 65049**
*www.newcomerslongtimers.com*

# Magic Dragon Street Meet Nationals Car Show creates "American Graffiti" atmosphere

With the historic Bagnell Dam "Strip" as its backdrop, the 19th annual Magic Dragon Street Meet Nationals Car Show will offer visitors to the Lake of the Ozarks a truly memorable experience, May 4-6.

"The Street Meet isn't your typical car show in a parking lot with rows of cars," says Alan Sullivan, Magic Dragon Street Meet Nationals chairman. "The Strip and the Lake create a very unique setting for the car show. It's like being on the set of the movie 'American Graffiti.'"

All makes, models and years of cars, trucks and motorcycles will be welcome at the Street Meet, the largest open class car show in Central Missouri. The show is free for spectators and is expected to attract 7,000 to 10,000 visitors and more than 700 street rods, customs, trucks, street machines, lead sleds and motorcycles from all over the United States. Show hours will be noon to 5:00 p.m. on Friday; 8:00 a.m. to 5:00 p.m. on Saturday; and 8:00 a.m. to 1:00 p.m. on Sunday.

The event offers participants a chance to display and earn honors for their prized vehicles. Entrants will be judged in more than 40 classes for domestic and import vehicles, along with choice and specialty awards such as best supercharged, best interior, best exterior, best paint/graphics, etc.

Three awards will be given in each class and two awards will be given in the motorcycle classes. One Grand Champion winner will receive a large trophy and $200 cash for the best car, truck or motorcycle in the entire show as determined by the judges.

Last year's Grand Champion winner was a 1967 Chevy Nova, owned by Jeff Halterman of Macon, Mo. "That's an incredible looking car," Sullivan says. It's featured on the official 2007 Magic Dragon Street Meet Nationals Car Show T-shirt that will available for purchase at the Lake Area Chamber of Commerce booth throughout the show. Vehicle owners will appreciate the convenience of "drive-through judging," 8:00 a.m. to 5:00 p.m. on Saturday and 8:00-10:00 a.m. on Sunday. Prize winners will be announced at the awards ceremony at 1:00 p.m., Sunday, May 6.

A special attraction on Saturday will be Toyota's "Club Scion," an 80-foot semi trailer featuring six plasma TVs hooked up to interactive Sony XBOX 360 stations and a 40,000-watt sound system, plus foosball, wireless Internet access, strobe and multi-pattern lights and a DJ booth. Highly customized Scion Angel xB cars also will be on display.

In addition, the Make-n-Take model activity will offer kids a chance to assemble and take home a model 1957 Chevy, free of charge. Other activities will include morning and evening cruises, the Dam Poker Run, swap meet and Shop Hop and door prize drawings. Vendor booths will feature car parts and accessories and well-known DJ Leo Case will spin classic oldies throughout the event.

"The Street Meet keeps growing so this year on Saturday we will expand the show area farther up the Strip to accommodate more cars," Sullivan says. Traffic will be diverted from the show area to a safe alternate route between 6:00 a.m. and 5:00 p.m. on Friday and Saturday. A free shuttle service will run from the American Legion parking lot to the show area.

"We work very hard to create a top quality event," Sullivan says. "Our show has so much character, with its unique setting, oldies music playing and about 700 really cool cars parked up and down the Strip. You really just have to experience it!"

Adds Trish Creach, executive director of the Lake Area Chamber of Commerce, "The Magic Dragon Street Meet car show is always a great family event. We urge everyone to come see these incredible cars, trucks and motorcycles and enjoy a spring weekend at the Lake of the Ozarks."

The registration fee will be $30 after April 13 and $20 prior to that date. Those who register from 4:00 p.m. to 8:00 p.m. on Thursday, May 3, may take advantage of special show discounts on lodging, attractions and entertainment. To get more information, download registration forms or register online, visit the Street Meet web site at www.magicdragonstreetmeet.com. More information about the Street Meet – and other Lake attractions and events – also is available from the Lake Area Chamber of Commerce at www.lakeareachamber.com or by calling 573-964-1008 or 800-451-4117. www.funlake.com.

# Overseas rulings favor Budweiser over Budejovicky Budvar

*by Jim Salter*

(AP)— Courts in Hungary and Egypt have sided with Anheuser-Busch in a century-old battle with a Czech brewer over the Budweiser name, Anheuser-Busch officials said Thursday.

The Hungarian Supreme Court canceled Budejovicky Budvar's appellation of origin for "Bud." An appellation of origin is an indication that the beer was brewed in a specific geographic location.

Anheuser-Busch said the ruling paves the way for the American beer-maker to obtain a trademark registration for Bud in Hungary. Meanwhile, in Egypt, the Cairo Court of First Instance granted Anheuser-Busch's request to cancel Budvar's trademark for Budweiser Budvar.

The Hungarian court rejected the Czech brewer's appeal of earlier rulings, agreeing the term "Bud" was not geographical and was not a reference to the city where Budejovicky Budvar is based, Ceske Budejovice.

"The ability to sell our flagship brand under the Bud name in Hungary postively will impact our business in this growing European beer market," said Tom Santel, president and chief executive officer for Anheuser-Busch International Inc.

The ruling means that Anheuser-Busch has the rights to use the terms "Bud" or "Budweiser" in 23 of 27 countries in the European Union. Just last month, an Italian appeals court ruled in Anheuser-Busch's favor, ordering cancellation of three registered trademarks held by Budvar.

In Egypt, Anheuser-Busch has owned the rights to the Budweiser trademark since 1940, the company said.

Budejovicky Budvar was founded in 1895 in Ceske Budejovice— called Budweis by the German-speaking people that populated the area at the time. Beer has been brewed there since 1265.

The founders of Anheuser-Busch used the name Budweiser for their product because it was well-known in their German homeland. The St. Louis brewery got its start in 1852. It began producing Budweiser, America's first national beer brand, in 1876.

# "Premium Advice"

*with Steve Naught of Naught-Naught Insurance*

## Increase Your Healthcare Dollars

The rising cost of health care has a major effect on individuals and employers alike. With increases expected to continue employers are passing more costs onto their employees and families are looking to stretch their healthcare dollars. You can do your part in keeping overall healthcare costs down while increasing your dollars used for healthcare.

1) Understand how your health plan works. Know what is and what is not covered, the providers and facilities that are included in you network plan and claims procedures. Before you use medical services you should know your deductibles, coinsurance, co-payments and other out-of-pocket costs you will be responsible for.

2) Only go to the emergency room for true emergencies. If your normal doctor is not available consider using an urgent care center rather than the ER for colds and minor injuries. The co-payment is usually lower for an office visit and your provider may require you to pay the entire cost of care for using the emergency room in a non-emergency circumstance.

3) Make wise decisions about your prescription medication. Take all medicine as prescribed and ask your doctor for generic equivalents whenever possible. Also, take advantage of mail order pharmacy if it is available as this may have substantial savings for your family over the long run. You can also talk to your doctor about pill-splitting. Some meds can be purchased at double the prescribed dose and than split in half, resulting in additional savings. Pill-splitting is not appropriate for all medications.

4) Carefully check all of your medical bills and compare them with your Explanation of Benefits from the company. Hospitals and insurance companies make billing errors. Ask for an itemized bill and keep track of all services provided so you arenít charged for procedures you did not have. The company could also miscalculate deductible when there are multiple care members of a family membership. Make sure you are billed for and pay the correct amount.

Steve Naught, CIC

5) Live well and adopt a healthy lifestyle. Many experts agree that a good diet along with exercise, stress reduction and not smoking can lower your risk of certain diseases. Insurance carriers, hospitals and progressive insurance agencies are offering their clients wellness programs for individuals and employees helping them lower overall utilization of medical services. In this case, an ounce of prevention is worth a pound of cure.

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


Annual subscription rate via third-class mail in the United States is $36.00 per year, subject to change without notice. Credit Card orders are welcomed, please call with card information.
**(573) 348-1958 • Fax: (573) 348-1923**
www.lakebusjournal.com • businessjournal@charterinternet.com
Complete the form below, and mail your completed form along with check or money order to: Benne Publishing, Inc., Attn: Classifieds, 160 N. Highway 42, Kaiser, MO 65047

Amt. Enclosed $__________
Name ____________________
Address ____________________
City ____________________ State __________
Phone ____________________ Zip Code __________


LAKE OF THE OZARKS
SUMMER CONCERT SERIES
2007 @ TOAD COVE
The Horny Toad
@ TOADCOVE
• The Guess Who - Sunday, June 24
• REO Speedwagon - Thursday, July 5
• Nitty Gritty Dirt Band - Sunday, July 22
• Willie Nelson - Sunday, July 29
• Air Supply - Sunday, August 5
• Steve Miller Band - Sunday, August 26
Limited Tickets Available! Reserved Balcony and VIP level also available
Opening Act at 6:00 pm - Concert at 9:30 pm following the fireworks display
General Admission - No guaranteed seating - Must be over 21
CALL (573) 434-6626
www.toadcove.com
Or go to Ticketmaster.com All net proceeds benefit the Kiwanis Club and local children's charities
Mark Your Calendars, September 28-30th. The Horny Toad
Offshore Super Series National Championships - September 30th
live in concert Head East and Little River Band!
The Horny Toad
2007
Concert Series
Sponsored by:
The Horny Toad
KDRO

*continued from page 20*

Procter, who teaches and advises in the Personal Financial Planning Department in the University of Missouri's College of Human Environmental Sciences, agrees that many people take out these loans and that most manage to pay them back. But in the process, other aspects of their financial lives are wrecked.

Procter said there seemed to be no middle ground for people in these straits - that their only option was to enter the greater-risk, high-interest loan marketplace.

It's difficult to get people to talk on the record about their experiences with these loans. Collier said she preferred not to discuss her case in the newspaper. A client of Procter's said she would explain what happened to her, but only if her name was not used.

Even people in the industry are skittish. Daniel Gillespie of RainyDay Payday Loans, said he didn't want to be part of this article because he had been interviewed once on television "and it all turned out negative."

Procter has worked one on one with people who have had bad experiences with payday loans. She said a 17-year-old mom told her she had borrowed $100 for $115 when she was short on cash. Then, her work hours were cut. The young woman continued to pay $15 every two weeks to carry the loan and eventually paid $700 in interest on the original $100.

Bills offered by Burnett, state Rep. Jim Whorton, D-Trenton, and state Sen. Rita Days, D-St. Louis, would cap annual rates on loans of $500 or less at a 36 percent annual percentage rate. The bills would also give the attorney general the power to sue for rescission of loan contracts, to seek restitution and to seek civil penalties for violations.

All renewals of loans would be prohibited. Critics say renewals hurt borrowers who roll existing principal and interest into an entirely new loan. All of Missouri's neighboring states forbid renewals.

State Rep. Cynthia Davis, R-O'Fallon, has proposed a lending cap that is 10 percent above the prime rate - a ceiling of about 18 percent now. Her bill would also make it unlawful for a lender to use a car title or check as security for a loan, effectively outlawing many current practices.

"We are dealing with a different industry here that doesn't work on competitive principals because people are desperate when they come in," Davis said. "The limit now is $75 on a hundred. That's not serving our people. It is the role of government to protect the public's health, safety and welfare."



# The Al Elam Column

With Tim Tabor

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

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

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

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

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

If remediation is needed, owners must determine if they can do it themselves, or if they need to hire a contractor. In addition, duct cleaning also may be necessary, and while preventive maintenance can go a long way, caution must be urged when mixing household cleaning agents, such as ammonia and bleach, which can be very harmful.

Remediation contractors should be licensed and bonded where appropriate, but noted regulations vary

**Tim Tabor**

from state to state. Homeowners should get any estimates in writing.

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

# Disaster clean up funding approaches $16 million

As of March 28, nearly $16 million has been obligated to the state of Missouri by the Federal Emergency Management Agency (FEMA) under its Public Assistance grant program for costs associated with the two severe winter storms that swept through the state.

This funding will assist with costs incurred for debris removal, emergency protective measures and the repair of public utility systems damaged in the November-December and the January storms. Missouri received two presidential disaster declarations as a result of the winter storms: the first for the storm that occurred between November 30 and December 2, 2006; the second, for storm damages that struck the state January 12-22, 2007.

In all, 44 Missouri counties and the City of St. Louis are declared for one or both events. Within those designated areas, more than 550 jurisdictions have submitted Requests for Public Assistance to the State Emergency Management Agency (SEMA). State, local and federal agencies have pulled together to direct and fund clean up and repair operations across the counties declared federal disaster areas.

FEMA's Public Assistance program provides financial assistance to state and local governments and eligible non-profit organizations for disaster-related cleanup and repair of damaged facilities to pre-disaster condition. FEMA pays 75 percent of eligible costs; the state of Missouri and the applicant share the remaining amount. The State Emergency Management Agency (SEMA) manages the program and reimburses applicants for their eligible costs.

FEMA manages federal response and recovery efforts following any national incident, initiates mitigation activities and manages the National Flood Insurance Program. FEMA works closely with state and local emergency managers, law enforcement personnel, firefighters and other first responders. FEMA became part of the U.S. Department of Homeland Security on March 1, 2003.

# Spring Harbor Hop signals the start of boating season

While many people believe the Lake of the Ozarks boating season begins on Memorial Day, those in the know consider the Spring Harbor Hop the true start of the season. This year the 10th annual Spring Harbor Hop will greet boaters and visitors to the Lake on Saturday, May 5, from 9:00 a.m. to 7:00 p.m.

This popular, on-the-water poker run is expected to attract more than 1,600 “hoppers” who will cruise among 50 checkpoints, drawing cards for a (hopefully) winning poker hand.

Participants can start their run at any of the sponsors’ checkpoints – waterfront restaurants, bars and marinas along the Lake’s main channel and Big Niangua and Gravois arms – where they will pay an optional $10 donation per seven-card hand and draw their first card. Six additional cards will be drawn as boaters “hop” to six more checkpoints. Players will turn in their hand(s) where they draw the seventh and final card. All hands must be turned in before 7:00 p.m. Individuals may play an unlimited number of hands.

Prizes will be awarded for first through 10th place, based on money raised from entry donations. Winners will receive gift certificates redeemable at Harbor Hop sponsors. Based on past Hops, the first-place winner could receive as much as $500 in certificates. In addition, prizes will be awarded to hoppers holding the top hand from each of the Lake’s four geographical sections (Section I – Gravois Arm; Section II – begins at Dam; Section III – begins at mile marker 13; Section IV – begins at mile marker 28.5). To qualify, a player must draw all seven cards within the same section.

Players with a winning poker hand will be notified by mail. But even “losers” can be winners in the Harbor Hop: Ten individuals who do not hold a winning hand will be eligible for a random drawing, and prizes also will be awarded for the four worst hands.

The Spring Harbor Hop was inspired by the popular (and older) Fall Harbor Hop, which will celebrate its 22nd anniversary on Oct. 13. Both events are sponsored by the Lake of the Ozarks Convention & Visitor Bureau, the Lake of the Ozarks Marine Dealers Association and waterfront restaurants.

“The Spring Harbor Hop is a unique event for the Lake of the Ozarks. It opens the boating season and gives people a chance to see the amazing variety of the waterfront establishments, as well as what’s new or changed from last year,” says Tim Jacobsen, executive director, Lake of the Ozarks Convention & Visitor Bureau.

Fun is assured at the Spring Harbor Hop – but fair weather isn’t; however, “rain or shine, hoppers will be hopping,” says Lisa Burton, director of marketing for the Lake of the Ozarks CVB. “It’s always exciting to greet our Harbor Hoppers once again and get the Lake boating season off to an early start.”

www.funlake.com.

# Oncologist Wang joins Lake Regional

Lake Regional Health System welcomes medical oncologist Michael Wang, M.D., to the medical staff. Dr. Wang will join Lake Regional Hospital’s Oncology Services Clinic on May 1, 2007.

As a medical oncologist, Dr. Wang evaluates cancer patients, creates treatment plans and oversees the administration of chemotherapy, when necessary. Dr. Wang will treat variety of malignancies with special interest in breast cancer, lung cancer, colon cancer, and lymphoma.

Dr. Wang is board certified in internal medicine and medical oncology. He earned his M.D. degree in China and completed his residency of medicine at University of Oklahoma School of Medicine in Tulsa in 2002. He completed his Oncology fellowship at University of Utah School of Medicine. He also holds a Masters degree in molecular biology. Dr. Wang is a member of the American Society of Oncology, the American Society of Hematology and the American Medical Association.

Dr. Wang will relocate to Lake of the Ozarks from Cincinnati, Ohio, where he has been in private practice. He looks forward to joining Lake Regional Health System because of the need for cancer care in this growing community. He enjoys movies, music, reading and spending time outdoors.

To schedule oncology appointments, call Lake Regional’s Oncology Services Clinic at 573-302-2880.

# Local Women Compete in Ultramax Series Duathlon

Leigh Ann Gobber, of Lake Ozark, and J.J. Jones and Jackie Rasmussen of Osage Beach completed the Spring Fling Duathlon, hosted by Ultramax Events, at Wilson's Beach in Columbia on Saturday, March 24, 2007.

"We need a new motivation and a goal for our winter training," J.J. Jones stated after she completed a portion of the MS 150 bike tour this past year.

The Ultramax Event series offers several events through-out the year for cyclists, duathletes and triathletes. This race, the first in the series, offers beginner duathletes a short, laid-back, low-key race. For others, it offers a great season-opener to test the winter-training routine.

Both J.J. and Jackie are new to cycling and enjoy the new sport. J.J. and Jackie, both working mothers with children, make fitness a priority. The two friends meet several mornings a week and work out in a nearby gym.

Jackie, a 10 time NCAA All-American in track and cross country, continues to hold the record time for the 5000 meter run at Oklahoma State University.

Leigh Ann Gobber, owner of Ozark Outdoors & Cyclery, and mother of 2 children, has raced in the Ultramax Series for several years.

"Our family really enjoys race day! Although the races are competitive, sanctioned races, they offer fun, short courses that can be completed in an hour so that individuals with fast-paced lives can get back to their busy schedules," she says.

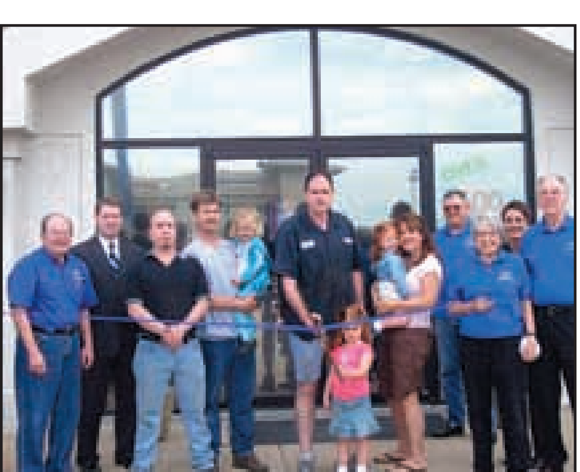
The next race in the Ultramax series is the Shakespeare's Pizza Maxtrax Duathlon on April 21st.

"There is always a good showing of Lake area residents that compete in this annual event," says Leigh Ann.

Several events are offered throughout Mid-Missouri, including events in Lake Ozark, and Osage Beach.

For a listing of those events, or to find out more about local training rides, please visit the Ozark Outdoors & Cyclery website: www.ozoutdoorsandcyclery.com. Training routes, area trail maps and event information is also offered in the store in Lake Ozark, 1735 Bagnell Dam Boulevard. You can also call for more information, at 573-964-7000.





ASAP Rebuilders celebrates membership with the Lake Area Chamber of Commerce recently with a ribbon cutting. Osage Beach location, at 3585 S. Hwy 54 or 573-348-2258. Pictured in the ribbon cutting are: Jack Funderburk of Central Bank; Bill Parrish, Barney Irvine, Maya Irvine, Mike Fulton, Mikea Fulton, Mikena Fulton, Genice Fulton all of ASAP Rebuilders; Trish Creach, Lake Area Chamber Executive Director, and Chamber Active Volunteer Ambassadors.

Edward Jones was welcomed into the Lake West Chamber of Commerce recently with a ribbon cutting. Pictured are Regional Leader, Steve Carani, Financial Advisor for Laurie, Mike St. John, Business Office Assistant, Christal Hill and Chamber ambassadors. (right)

# Trisha Creach of the Lake Area Chamber of Commerce Attends Invested Leaders Institute

Trisha Creach, IOM, Executive Director, of the Lake Area Chamber of Commerce recently attended the U.S. Chamber's Invested Leaders Institute, a new professional development program for nonprofit leaders held March 22–24, 2007, at the Adolphus Hotel in Dallas, Texas.

More than 100 executives from across the country gathered for the inaugural program, geared for professionals who have earned their IOM, CAE, or CCE designations. Participants were treated to interactive plenary sessions as well as targeted electives where they learned from nonprofit business experts, engaged in facilitated discussions on the challenges and opportunities facing the industry, and enjoyed peer networking activities.

Trish Creach was a 2002 graduate of the U.S. Chamber Institute for Organizational Management and recently served as chair of the Southeast Institute in Georgia.

As the industry leader in nonprofit education, the U.S. Chamber's four-year Institute for Organization Management program graduates leaders each year with the IOM recognition, signifying completion of 96 hours of course instruction in association, chamber, and nonprofit management.



# Celebrity golfers sign items for animal charity

Tuesday March 20th was a busy day at Custom Clubs & Repair in Clinton, MO. Irl Robinson, the 2007 World Wide Club Maker of the year, had celebrity guests Bernard Pollard, and Kris Griffin from the Kansas City Chiefs, and former Chiefs player Ricky Siglar in his shop to be fitted for their personal golf clubs.

While there, the three autographed everything from pictures to jerseys, footballs and hats, even a Madden 2007 Video Game!!

The event was enjoyable and donations raised about $370 for PAWS. We look forward to the next time Irl Robinson brings celebrities to his shop to be custom fit for golf clubs.


**Chic Oostendorp, Optimist Club of Camdenton President, thanks Bob Lynch, MDOT Area Engineer for his update on highway 5 and 54 construction projects. Optimists meet at noon on Mondays at CJ;s Restaurant. Visitors are welcome.**

# Eldon R-1 School District wins National Magna Award for parent volunteer program

American School Board Journal Announces 2007 Winners. Eldon R-1 School District in Eldon, Mo., has been selected as one of 18 winners in the American School Board Journal's Magna Awards 2007 program. The district's program, "Partners Actively Volunteering in Education (PAVE)," is one of five winners in the under 5,000 student enrollment category in the 13th annual contest, presented with the support of Sodexho School Services. Through PAVE, a district-wide parent-community participation program, the district, despite major budget cuts, has found a creative way to give students in poverty-stricken homes the extra support they need to succeed in school.

The board obtained a $3,000 local grant to start the program, which attracted more than 70 volunteers. The board then won a $126,000 award to establish the PAVE/AmeriCorps Tutoring Program. AmeriCorps members work with teachers and PAVE volunteers to provide reading and math tutoring to at-risk students from kindergarten through grade 12. The program receives financing from various sources, including school and community groups.

The Magna Awards, presented with the support of Sodexho School Services, recognize districts across the country for outstanding programs that advance student learning and encourage community involvement in schools. Grand prize winners, which receive $3,500 in scholarship money, are the Newark Central School District of Newark, N.Y., the Bremerton School District 100-C of Bremerton, Wash., and the Educational Service Center of Franklin County in Columbus, Ohio.

This year's winners were selected based on three enrollment categories: less than 5,000 students, 5,000 to 20,000, and 20,000 and above. Eldon has about 2,000 students.

"For 13 years, the Magna Awards have rewarded highly innovative thinkers in school districts who grapple with the complex challenges in public education on a daily basis," said Marilee Rist, ASBJ's publisher and assistant executive director of the National School Boards Association (NSBA). "This year's entries showcase excellent examples of school boards, superintendents, and staff who've focused on the common threads of community, collaboration, and partnership to advance student learning."

"The Magna Awards celebrate school districts that utilize collaboration and ingenuity to generate fresh approaches and new solutions to some of education's most challenging issues," said Rod Bond, president of Sodexho School Services. "All of this year's winners will inspire others because they clearly illustrate how strong partnerships between school boards and the community can lead to remarkable opportunities for students."

American School Board Journal initiated the Magna Awards in 1995 to recognize school boards for taking bold and innovative steps to improve their educational programs. An independent panel of school board members, administrators, and other educators selected this year's 18 winners and 15 honorable mention recipients from almost 300 submissions. This year's applicants came from more than 30 states; districts in 25 states were winners or honorable mention recipients.

The 2007 winners are highlighted in a special supplement to the April issue of ASBJ and will be formally recognized on Monday, April 16, at the School Leaders Luncheon at the San Francisco Marriott Hotel in San Francisco, Calif. The luncheon is part of NSBA's 67th annual conference scheduled for April 14-17 in San Francisco.

District contact: C.J. Huff, superintendent of schools (573) 392-8000, or by e-mail at chuff@mail.eldon.k12.mo.us

District's website: www.eldon.k12.mo.us

# Spa Shiki therapists receive advanced training

Thirteen massage therapists and four cosmetologists at Spa Shiki at the Lodge of Four Seasons recently received advanced education on reflexology from Anne Bramham, a nationally certified reflexologist and president of the American Spa Therapy Education and Certification Council. Spa Shiki provides continuing education opportunities at no charge to its therapists.

Every Spa Shiki massage therapist that attended the 16-hour, two-day training will take both a written and practical exam in order to achieve ASTECC certification in reflexology. The following therapists participated in the training: Christina Bales, Reagan Bax, Todd Borron, Karen Corn, Stephanie Hensel, Lori Howell, Pat Hunter, Andrea Johnson, Wendy Perrigoue, Carol Quick, Kris Reinhardt, Amy Samons, Carol Schien, Shannon Yoss, Melissa Young, Lezlie David and Ann Brown.

For more information, please call Spa Shiki at 365-8108 or (800) THE-LAKE. www.spashiki.com.

# McNally named top agent

Morgan McNally has been named the Top Selling Agent of 2006 by McNally Properties.

McNally, who began his real estate career in 2002, is currently working toward a broker's license. His background in organization promotions and financial consulting has proved invaluable in his real estate work.

"Buying real estate is one of the most important financial moves people make. My previous experience helps me guide my clients through the process," McNally says.

Morgan McNally specializes in working with first-time homebuyers and commercial developers. The commercial and residential divisions of McNally Properties are located on Highway 54 in Osage Beach.

**The Camdenton Area Chamber of Commerce recently welcomed Xango Distributorship into the Chamber with a ribbon cutting. Located at 1337 Hawk Island Drive in Osage Beach. For Information call Gail at 573-348-4107. Participating in the ribbon cutting were Board member Alan West, First National Bank; company representatives Gail Maschino, Liz Becker and Jim Maschino; and Board member Kirk Page, Lamar Advertising.**



# Subscriptions

Annual subscription rate via third-class mail in the United States is $36.00 per year, subject to change without notice. Credit Card orders are welcomed, please call with card information.

**(573) 348-1958 • Fax: (573) 348-1923**

www.lakebusjournal.com • businessjournal@charterinternet.com

Mail your check or money order to: Benne Publishing, Inc., Attn: Classifieds, 160 N. Highway 42, Kaiser, MO 65047

# Camden Co Citizens Corps program offers free community emergency response training to public

Camden County Citizen Corps will be offering a free disaster preparedness course to teach people how to help their neighbors and fellow employees for up to 96 hours in the event of a major emergency or disaster until first responders arrive.

The Community Emergency Response Team (CERT) training educates citizens in family preparedness, fire safety, light search and rescue, cribbing and leveraging to extricate victims, medical operations including how to set up a triage, hazardous materials safety, patient assessment and treatment, disaster psychology and terrorism. A disaster simulation exercise at the end of the course will use volunteers moulaged to look like real victims in order to give the students an opportunity to apply their new skills in a disaster scenario.

The CERT class will be held on Mondays and Wednesdays, from 9 a.m. to noon, beginning on April 25 and ending on May 23, at Mid-County Fire Protection District Headquarters on North Highway 5 in Camdenton.

"Camden County has had its share of disasters since the tornado of 2003. We saw how difficult it can be to get first responders to the scene quickly, especially when the disaster is so widespread," said Vicky Barr, Camden County CERT Program Manager. "By having citizens trained as CERT members, they can assist others in their neighborhoods or workplace following a disaster."

Seating is limited to 30 students. If you would like to participate in the CERT training, call Vicky Barr at (573) 346-4440, Ext. 1131, or (573) 280-0058.

# Tourism leaders given special recognition

Tourism leaders were given special recognition at the Lake of the Ozarks Convention and Visitor Bureau (CVB) Annual Dinner on Thursday, March 22, 2007 at Tan-Tar-a Resort & Golf Club.

Bill Johnson, owner of Eagle's Nest Resort, Eagle's Nest Realty and Eagle's Nest Resort Properties, was presented with the "Partners in Tourism Award" by the CVB President, Danna Kahrs, and Executive Director, Tim Jacobsen.

The second Partners in Tourism Award was presented by Jim Divincen, who stated, "It's such an honor to present our next Lake of the Ozarks Partners in Tourism Award this evening, and I'd like to thank the CVB Board of Directors for this opportunity. I asked Joel to define what the Partners in Tourism Award should mean. He said it should be someone who has in the past effectively made a positive and sustaining difference in tourism promotion through their actions and their leadership".

"Our next Partners in Tourism Award will go to an individual that's been instrumental in promoting tourism here at the Lake and throughout the State of Missouri. On behalf of the Convention and Visitor Bureau Board of Directors, and the entire tourism family here at the Lake of the Ozarks, it's a personal privilege and honor, to present to you the Lake of the Ozarks Partners in Tourism Award winner, Lt. Governor Peter Kinder".

The Lake of the Ozarks Convention and Visitor Bureau works arm-in-arm with Tri-County Lodging Association in advertising and promoting the Lake of the Ozarks. For more information about their activities, contact Tim Jacobsen at 573-348-1599, or Jim Divincen at 573-348-0111.

# Ribbon Cuttings


Maples Landscaping & Excavating Providing Retaining Walls, Landscaping and More The Lake Area Chamber of Commerce is pleased to welcome new member Maples Landscaping & Excavating with a ribbon cutting ceremony. Contact Greg Maples at 573-434-2478. Pictured in the ribbon cutting are Greg Maples, Owner/Operator of Maples Landscaping (with scissors), Christine Hentz and the Chamber Active Volunteer Ambassadors.

The Lake West Chamber is pleased to welcome OAS into their membership. Owners Bill & Lori Drake are originally from Springfield Missouri. They purchased OAS & Main Street Fashions and took over the Laurie Post Office contract. Pictured at the recent ribbon cutting are owners Bill & Lori Drake, Carolyn Allen, Sharon Moore and Lake West Chamber Ambassadors.

The Lake Area Chamber of Commerce is proud to present one of its newest members, Premier Property Services. For more information contact Troy Hake at 573-893-1050. Pictured at the membership ribbon cutting are Troy Hake, Owner-Premier Property Services (with scissors), Jose Cabralaes - Premier Property Services, Rob Henson - Premier Property Services, Christine Hentz and the Chamber Active Volunteer Ambassadors.

# Ribbon Cuttings


The Camdenton Area Chamber of Commerce recently welcomed Midwest Touchless Boat Covers into Chamber with a ribbon cutting. They are the exclusive dealer of the first touchless boat cover. The automatic remote control cover and cover and uncover a boat in 30 seconds—more information call toll free at 1-877-372-6837. Participating in the ribbon cutting were Alan West, First National Bank; company representatives Ric and Brian Houser; and Kirk Page, Lamar Advertising.


O"Reilly's Auto Parts, recently joined the Lake West chamber and was welcomed into the membership with a ribbon cutting. O'Reilly's Auto Parts in Laurie is located at 526 N. Main, on Hwy. 5, 573-374-7215. Pictured are Mary Bornowski, Ron Dieleman, Liz Ripley, Bob Thompson and Chamber Ambassadors. Unavailable for picture were Mike Bobenchik, Bob Bryant, Danny Cross, Scott Vernon and Norm Wimmer.

The Lake West Chamber was pleased to welcome Ozark TV into their membership with a recent ribbon cutting. Ozark TV is Channel 98 on Charter Cable and plans to be on public air next year. Pictured (seated) l-r: Carissa Dawn, Deborah Wolfe, George Gezendorf, Ann Gezendorf, June Hackathorn, (standing) l-r: Randy Smith, Lesley Markowitz, Lydia Levine, Jess Wadle, Mike Anthony, Samantha Edmundson, Chelsea Appleberry, Melanie Parker, Gary Wilson, Randy Smith, Paul Meyers, owner and Ellen Bozich.

# Blunt receives "Voice of Missouri" award

Associated Industries of Missouri's (AIM) Board of Directors presented its Voice of Missouri Award to Gov. Matt Blunt for his tireless efforts to advance the cause of business in the State of Missouri.

"During the 2004 election Matt Blunt ran on a pro-business platform, and as Governor he has certainly delivered on his promises," said Gary Marble, president of Associated Industries.

"Under Gov. Blunt's leadership, the General Assembly has passed legislation that has created new businesses, allowed existing businesses to expand and created more than 82,000 new jobs in this state. It is an almost unprecedented record of success."

In 2005, during his first year as Governor, Blunt signed landmark workers' compensation reform that Associated Industries championed for more than 10 years.

The Governor has continued his support of this law as unions have attempted to have it overturned in court.

Tort reform and the Quality Jobs Act were other Blunt-backed initiatives in 2005.

"In his first year in office, Gov. Blunt led a reform effort that radically changed the business climate in the State of Missouri," Marble said. "He succeeded in passing reform legislation that had died under governors who did not understand the needs of business."

Unemployment compensation reform, expansion of economic development projects and a continuing effort to improve Missouri's roads are among the other pro-business initiatives the Blunt administration has undertaken. Blunt has actively sought to expand international trade, an effort that has benefited many of AIM's member businesses.

"In the 21st Century, Missouri businesses must compete in a global market in order to succeed," said Marble. "Gov. Blunt understands that and he has paved the way for our businesses to sell their goods internationally."

Associated Industries of Missouri is a business and industry trade association serving as The Voice of Missouri Business for more than 1,200 Missouri employers. AIM represents its membership before the Missouri legislature, state regulatory agencies, the courts and the public. AIM's website is www.aimo.com

# Bobbi Bash "Better Than Best"

For over 10 years Bobbi Bash, a local realtor, has been presenting her "Better Than Best" award. This award is given each quarter to 2 male students and 2 female students in the 7th & 8th grade.

Bash's criteria is not just grades. It is based on improvement, attendance, attitude & service. The students are selected by a committee of teachers and Principal Tony Slack at School of the Osage.

The students receive a framed certificate, $25 dollars, and Bobbi takes them to a Lake Ozark Rotary Luncheon so that they may get exposed to our community business leaders.

Bobbi was a school teacher before her real estate career and feels education is the most important avenue for our children. Positive motivation and exposure at this age level is very important. It is interesting how many of "The Better than Best students have also received the Rotary scholarships their senior year. Bobbi is the owner & Broker of Bobbi Bash Realty and has been in business 20 years at the Lake.

First quarter winners

Third quarter winners

Second quarter winners

# Albers wins awards at banquet

LAKE OF THE OZARKS - Mary Albers was the star of the annual Bagnell Dam Association of Realtors Awards Banquet, receiving the most honors for 2006.

Albers, who is BDAR vice president, was recognized for the year's largest single sale, more than $12 million in total listing, sales and lease volume in 2006 and chairing of the Realtor Political Action Committee.

In addition, she was honored for donating $1,000 to the work of RPAC, and sitting as vice chair of the Multiple Listing Service committee.

Albers was one of only six realtors to be presented the Honor Society Award, recognizing those who are active in realtor and community activities at the local, state and national levels. The long list of awards and honors reflects how busy Albers was in 2006, when she sold more than $17 million worth of lake real estate.

"I think it is very important to be active in realtor-related matters, to serve the community and to do your best for clients,' Albers said. "It is very gratifying to be honored by my fellow realtors."Albers is a member of Prudential Lake Ozark Realty, located on Highway 54 in Osage Beach.





# Ribbon Cuttings

The Camdenton Area Chamber of Commerce recently welcomed Shepherds Company into the Chamber with a ribbon cutting. Shepherds Company specializes in power washing homes, condominiums, decks and window washing. Call Matt at 573-219-0554 form more information. Participating in the ribbon cutting were Board member Linda Sweatt, Camden County Collector; company representatives Kaitlyn Mahaney, Julie Casey and Matt Mahaney; and Board member Donna Hawthorne.

The Camdenton Area Chamber of Commerce recently welcomed Speciality Doors into the Chamber with a ribbon cutting. Located at 33939 Delaware Road in Gravois Mills. Call Jerry or Michelle at 573-374-5097. Participating in the ribbon cutting were company representatives Michelle Ross and Jerry Schneider; and Board members Sherri Tangsrud, Edward Jones Investments; and Carol Carlos, First National Bank.

Teresa's Floor to Ceiling celebrates their membership in The Lake Area Chamber of Commerce with a ribbon cutting ceremony. For more information contact Teresa Jennings at 365-7107 or stop by at 1783 Bagnell Dam Blvd., Lake Ozark. Pictured in the ribbon cutting are Teresa Jennings, (with scissors) Teresa's Floor to Ceiling; Kristin Sullens, Kasey Sullens along with the Chamber Active Volunteer Ambassadors.

# Voreis joins McNally team

Realtor Greg Voreis has joined the McNally Properties team.

Voreis, a graduate of the University of Dubuque, recently retired from a career as an institutional administrator with the state of Illinois. He has been a licensed realtor for three decades and relocated to Lake of the Ozarks to undertake a second career.

With 30 years of experience in residential real estate sales, he is a natural fit with one of the lake's strongest and fastest-growing realty organizations.

"We are really excited to bring Greg on board," Patty McNally, the head of McNally Properties' residential division. "He has a great background for working with people and a real depth of knowledge in residential transactions."

An avid golfer and boater, Voreis is looking forward to life at the lake. "This is a wonderful opportunity to live in paradise and continue with my second career at the same time," Voreis says.

McNally Residential and Commercial Properties is located on Highway 54 in Osage Beach across from Panera Bread

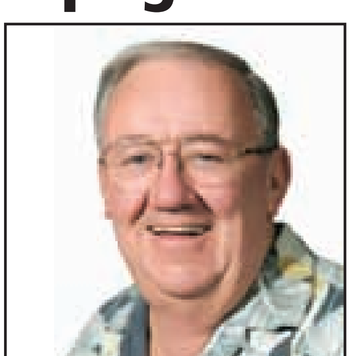
# Ebling completes GRI class

Susan Ebling of The Ebling Group recently completed "Profit from Investment Property", a class class was offered by the Bagnell Dam Association of Realtors as part of the GRI designation.

"I am proud to be able to offer the knowledge I have gained through GRI classes to my clients and customers. I believe that the cutting-edge information I have been taught gives me the ability to offer superior service above and beyond my competition."

The Ebling Group can be found at their new location in Suite 101 at the Landmark Center in Osage Beach.

# Albers named top agent



Realtor Jim Albers has been named Four Seasons Realty Top Selling Agent for February.

Albers' career with Four Seasons began in 1973 when he brought his growing family to the lake. The hallmark of his long tenure with Four Seasons has been a dedication to client service. That continues today.

"I've helped a lot of people realize the dream of owning lake property over the years and I enjoy continuing to do so," Albers says.

Albers has been a member of the Bagnell Dam Association of Realtors since 1985 and is active in association, community and church projects.

# Ribbon Cuttings


Kruidenier Kreations was welcomed into the Lake West Chamber with a recent ribbon cutting. 314 Basswood Road in Sunrise Beach, 573-374-6843. With over 19 years experience, Kurt welcomes your business and hopes you give him a call. Pictured are Kurt and Pam Kruidenier, owners, along with Chamber Ambassadors.

The Lake West Chamber is pleased to welcome Lake Printing into their chamber family. Give Lake Printing a call at 573-346-0600 for all of your printing needs. We make GOOD IMPRESSIONS! Pictured at the recent Lake Printing ribbon cutting are Sales Rep. Carol Whitfill, President, Steve Truitt and Ellen Bozich, Lake West Chamber Membership Coordinator.

The Camdenton Area Chamber of Commerce recently welcomed Lake Propane into Chamber with a ribbon cutting. 254 Concrete Drive in Greenview, Lake Propane leases and sells propane and propane tanks for home and commercial use. 573-372-1000. Participating in the ribbon cutting were Board member Sherri Tangsrud, Edward Jones Investments; company representatives Lydia Young, Mark Walls, David Young and Ron Brodwater; and Board member Carol Carlos, First National Bank.


THE WORLD'S FASTEST BOATS
The Horny Toad
Offshore Super Series
National Championships
September 28-30, 2007
Offshore Super Series
OSS
Powerboat Racing Association
• Weekend general admission - $60
Children 12 and under - FREE
• VIP Passes & Sponsorships
Call Colleen Porter at 573-216-1336
• Saturday & Sunday nights
Fireworks at the Horny Toad
• Friday night entertainment
featuring Hotel California
The Eagles Tribute Band
• Saturday night entertainment
featuring Liverpool
The Beatles Tribute Band
- Sunday night - Live in concert -
Head East & Little River Band
For tickets visit toadcove.com or go to ticketmaster.com
Sponsored by
The Horny Toad
@ TOADCOVE
RELOCATING
Lake of the Ozarks
Benne Media
Big Thunder Marine
Nauti-Marine, Inc
AMF Offshore racing, LLC
Marine Tecnology, Inc.
The Lodge of Four Seasons
Sutherland Printing Co.
The Resort at Port Arrowhead
Country Club Hotel & Spa
The Real Estate Book
Kansas City Homes & Gardens
Nautical Designs
Lake Sun Publications

# Krantz team receives Zenith award

On Tuesday, March 20, 2007 at Tan-Tar-A Resort, Jeff Krantz & Associates were presented with the highest award given by the Bagnell Dam Association of Realtors at the Annual Awards Banquet.

They received the Zenith Assisted Award. To qualify for the Zenith Assisted Award, the team must sell at least $10,000,000.00 worth of property and/or 75 sides.

In 2006, Jeff Krantz & Associates sold over $46,500,000 worth of property and did 219 transactions.

"We are very honored to receive this award once again," states Jeff Krantz.

"We understand that our success depends on satisfied customers and we are very grateful to all of our loyal customers and clients and appreciate their continued business."

The team members of Krantz & Associates, RE/MAX Lake of the Ozarks are Jeff & Melissa Krantz, Gary Zeiger, Sam Rhoades, Billie Gandee, Gerry Hammack, Jim Watson, Amanda Wood, Jill Krantz, Carrie Case, Bev Zurosky and Bob Hampton.

Their office is located at the Landmark Center in Osage Beach, Missouri. Web addresses are Krantzproperties.com and Krantzandassociates.com.



# Ribbon Cuttings

This recent ribbon cutting event welcomed Delta Voice & Data Technologies, LLC into the Lake West Chamber membership. Delta Voice & Data Technologies, LLC is owned and operated by Tim & Dawn Temares, 573-216-3963 or visit them on the web at www.mydeltatech.com Their email address is: service@mydeltatech.com Pictured are owners Tim & Dawn Temares along with Lake West Chamber Ambassadors.

Green Horizon's Garden Center was welcomed into the Lake West Chamber with a ribbon cutting. Just off Hwy MM at 166 Chimney Point (also known as Shawnee Bend #2) in Sunrise Beach. Open Mon.-Fri. 8 a.m.-6 p.m., Sat. 8 a.m.-3 p.m. and Sun. 10 a.m.-2 p.m. Pictured are owners Joan and Rick Penno, Manager Debbie Bowles, Staff Jennifer Wiese, Lynn Elam and Jessida Whetsone with Chamber Ambassadors.

The Lake West Chamber of Commerce welcomed KRCG-TV 13 into their membership with a recent ribbon cutting. KRCG-TV 13 is the local CBS affiliate. Jessica Belt and Traci Kahrs are the local marketing reps, with a full time office right here at the Lake. www.krcg.com or phone them at 573-302-1347. Pictured are Traci Kahrs, Marketing Consultant and Jessica Belt Marketing Consultant for Lake of the Ozarks along with Lake West Chamber Ambassadors.

# Ribbon Cuttings


Your Best Friend's Barber and Snazzie Pets Gift Boutique was received into the Lake West Chamber family with a recent ribbon cutting. They are located on Hwy 5 in Laurie at 242 South Main. Call 573-374-9942 for all your "friends" needs. Pictured are l to r: Cheryl Farr owner of Your Best Friend's Barber Professional Pet Grooming and Julie Hafer owner of Snazzie Pets Gift Boutique, along with Chamber ambassadors.

The Camdenton Area Chamber of Commerce recently welcomed Der Essen Platz into the Chamber with a ribbon cutting. Located north on Highway 5 at Bridal Cave Road. Call (346-1122). From left to right: Bruce Mitchell, Chamber Executive Director; Pat Thurston, Manpower Chris McElyea, Central Bank of Lake of the Ozarks; Noelle Ark and Daniel Holton, Owners; Ron Gentry, Mid County FPD Fire Chief; Alan West, First National Bank; Jo McElwee, Camden County Circuit Clerk; and Tracy Broswell, Central Bank.


The Lake Area Chamber of Commerce is excited to announce new member C&B Gutter Solutions & Vinyl with a ribbon cutting. For more information contact Gary or Honey Cornine at 660-827-3071. Pictured in the ribbon cutting are Gary and Honey Cornine (with scissors), C & B Gutter Solutions & Vinyl along with the Chamber Active Volunteer Ambassadors.

# McNally receives designation

Patty McNally has joined a very elite group of realtors, earning the coveted Resort and Second-Home Property Specialist certification.

McNally is one of only 250 realtors nationwide to achieve the certification and one of only two realtors in Missouri to be so recognized. McNally will be a charter member of the RSPS organization.

Second-home purchases for investment or vacation purposes are increasing each year, leading the National Association of Realtors to offer the RSPS certification beginning in 2006. RSPS certification requires completion of an extensive course of study focused on the second-home market.

"The new certification program recognizes the vitality of the second home market," Ben Blair, chair of the NAR Second-Home Committee said. "The second-home market has never been stronger and savvy buyers demand the expertise of a real estate professional with proven knowledge of that market."

McNally is proud to be one of the few who have attained the certification and believes it will greatly enhance her ability to direct clients in the marketplace. "This is a great educational tool and a real value to my clients," McNally, the head of McNally Properties residential division said.

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



# AmerenUE advises public of lane closure on Bagnell Dam

AmerenUE advises motorists that one lane of Business Route 54 across Bagnell Dam will be closed during the overnight hours for up to two weeks to accommodate annual survey work at the dam. Beginning Monday evening, May 7, the westbound lane will be closed from 6:30 p.m. to 6 a.m. The overnight lane closings will continue through May 18, unless work is completed sooner.

AmerenUE officials say the lane closings are being coordinated with the Missouri Department of Transportation and local officials.

# Rotary Car Raffle Winners

The Lake Ozark Daybreak Rotary Club held their Second Annual Car Raffle Drawing on march 31, 2007. Proceeds from the raffle benefit many lake area charities, including Kids Harbour, CADV, Hope House, and many, many more. Pictured above from left to right are: Tony Reahr, Daybreak Rotary member, Eldon Becker, Daybreak Rotary president, Rebecca and Tony Reinecke of Lake Ozark, winners of the 2007 Hyundai Sonata. Special thanks to Reagan Honda, Jefferson city for providing the car, and to Hy-Vee in Osage Beach for displaying the cars during the raffle. For more information about Lake Ozark Daybreak Rotary, you may contact Marilyn Rustand at 346-5051 or John Berry at 365-3384.

# Lake Regional to celebrate National Nurses' Day on May 4

Joan Kammeyer, R.N., (center) received the Excellence in Nursing Award for Community Service at Lake Regional Health System's 2006 Nurses Day celebration. Kammeyer is the Parish Nurse Coordinator at Lake Regional's Education Resource Center. Pictured with Joan are Regina Frohoff, R.N. (left) and Cheri Sisson, R.N.

This year, Nurses' Day will be celebrated at Lake Regional Health System on Friday, May 4. In honor of their dedication and commitment, Lake Regional Health System will proudly recognize its nurses for the quality work they provide 365 days a year. The nurses work for the improvement of health standards of our community and the availability of health care services for all people. This year's Nurses' Day theme is "Wisdom at Work - Resources to be Cherished."

Lake Regional will be honoring a few exceptional individuals with Nursing Excellence Awards. These awards are designed to celebrate and recognize the wonderful contributions nurses make to their patients, each other, and the profession. Nurses will be nominated by their peers in the following five categories: Clinical Care; Mentoring; Advancing the Profession; Community Service; and Patient Advocacy. These awards will showcase the "best of the best" at Lake Regional Health System.

Appreciation gifts will be given to every nurse. On Friday, nurses will be treated with chair massages, warm hand waxing and refreshments. Each department will also honor their nurse with the most years of experience. The honorees' photos and biographies will be on display in the hospital lobby during Nurses' Week. Each honoree will be given a corsage and a gift from Lake Regional Health System.

Lake Regional Health System is one of the Lake area's largest employers with over 1100 employees including over 400 nurses.

# LAKE OF THE OZARKS BUSINESS JOURNAL CLASSIFIEDS

## ITEMS FOR SALE

**Load of smaller native boulders,** 300 gallon unused metal septic tank, 16' folding/locking aluminum ladder, loggers cant hook, newer hospital bed, rocking chair, wood table & chairs, ladies old writing desk, bedroom and other furniture, misc. antiques, party clothes & more. **573-369-3501.**

**FOR SALE USED & SLIGHTLY** damaged office furniture at 50%-70% off retail. **Osage Office Products 573-348-1440 Hwy. 54-24 Osage Beach**

**USED COPIERS - COLOR PRINTERS** In House Leasing and Service - **Osage Office Products 573-348-1440 Hwy. 54-24 Osage Beach**

## REAL ESTATE COMMERCIAL

**632' X 60' INSULATED METAL** BUILDING with two 10' x 10' roll-up doors on a concrete slab. Just off Hwy 42. $114,000. **Call Mac McNally, McNally Commercial Properties (573) 348-2121.**

**154 Unit Self Storage Business** and Laundromat. Business 54 hwy location in Eldon with great visibility and high traffic count. Great income, property and equipment well maintained and are in great condition. Opportunity for expansion. Adjacent acreage available for additional $. MLS. **Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX at the Lake (573) 374-3258. www.Adams-Commercial.com.**

**1,200 S/F OFFICE SUITE FOR LEASE** in brand new professional building. Osage Beach near the hospital and airport. Finished space with ADA bathroom and kitchenette. $14 P/S/F NNN. **Call Morgan McNally, McNally Commercial Properties (573) 348-2121.**

**C-STORE & 3 UNIT APARTMENT BLDG.** SUPER COMMERCIAL HWY 5 LOCATION in Laurie, MO w/tremendous visibility and high traffic volume. Continue to operate as C-Store or great fit for other business such as restaurant/fast food, retail, office etc. Room for drive thru window facility. Includes apartment building with 3 1BR units; all rented & producing cash flow. 3+ acres w/ room to add other income producing facilities such as car wash, storage rental apartments etc. Priced at real estate value. Some owner financing possible. MLS: 3036029. **Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX at the Lake (573) 374-3258. www.Adams-Commercial.com.**

**COMMERCIAL BUILDING IN** SUNRISE BEACH. 1500 sqft, w/ SUPERB HWY 5 VISABILITY and excellent location just about 1 mile south of Laurie among variety of other businesses. Office or retail space in front and 12ft overhead door in rear of bldg to large, open area that would be great for storage, service bay or whatever. Plenty of parking and access all the way around building - room for drive thru window. Has newer Heat Pump/AC. Owner is installing new roof and new septic system. Great Value! MLS 3036971 **Call Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX at the Lake (573) 374-3258. www.Adams-Commercial.com**

**FOR LEASE OFFICE/RETAIL** (LAURIE, MO) Laurie Landing in Corporate Woods business park in center of town & adjacent to variety of other businesses & offices. Finished professional office unit available. Unfinished units 650sqft – 1500 sq ft also available for retail or office finish per tenant specs... **Contact Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX at the Lake (573) 374-3258. www.Adams-Commercial.com.**

**Lake Front Marina and C-Store:** Here's your opportunity to own an income producing lakefront business with tons of potential in a great community on the 66MM. Well populated area of lake homes has both full time and weekend residents. Currently operating as a C-store with liquor sales, gas dock/marina, snack/sandwich shop with bar along with slip rental and boat storage. This 225' LEVEL lakefront with deep water and total of almost 4 acres can easily be operated as-is or expanded to suit your vision. MLS# 3038433. **Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX at the Lake (573) 374-3258. www.Adams-Commercial.com.**

**LAKEFRONT RESTAURANT/BAR.** Established, popular waterfront restaurant/bar located right on the waters edge-Osage 51MM. Includes owner's home and 2nd. tier rental home. 175' LF Well maintained comfortable setting with tremendous views located in a fast growing area. MLS: 3034197 $799,900. **Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX at the Lake (573) 374-3258. www.Adams-Commercial.com.**

**MARINA & LAKEFRONT PROPERTY**. Possibilities Galore! Hard to find commercial lakefront property at 6MM, in large cove. Existing business producing great cash flow. Partially finished NEW 4,500 sq ft 3-level building finish as you like. Includes 1-3/4 acre 2nd tier lot with 2BR/1BA home w/ office and service shop and room for expansion for storage or other facilities or magnificent views make it perfect for condos or town homes. Additional lots and acreage available for development. Tremendous waterfront investment opportunity. $1,300,000. MLS 3036656. **Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX at the Lake (573) 374-3258. www.Adams-Commercial.com.**

**PREMIER HWY 54 COMMERCIAL** SPACE FOR LEASE in Osage Beach. 7,500 total sq. ft. Any space configuration available. Vanilla box or finished to suit. Open floor plan or office / retail suites. $10 to $15 P/S/F NNN. **Call Pat McNally, McNally Commercial Properties (573) 348-2121.**

**PROFESSIONAL OFFICE OR RETAIL** COMPLEX for lease in Osage Beach. Located near the hospital and airport with Hwy 54 frontage. 1,200 – 8,000 S/F available. $13 - $16 P/S/F NNN. **Call Morgan McNally, McNally Commercial Properties (573) 348-2121.**

**RETAIL/OFFICE CENTER FOR SALE.** LAURIE LANDING Located in center of fast growing Laurie, MO in popular Corporate Woods business park. 5 units/total 7250 sqft quality construction, great parking, front & back access. Adjacent lots available for expansion of existing complex. Good tenants in place with SPACE AVAILABLE FOR LEASE. Great investment opportunity. $579,000. MLS: 3036383. **Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX at the Lake (573) 374-3258. www.Adams-Commercial.com.**

**VIEW ALL LAKE LISTINGS AT www.bobbibash.com Bobbi Bash Realty 365-2622**

## LOTS & ACREAGE

**60+/- Acres w/Ponds & Well!** Rocky Top Ridge Rd., Brumley, Extremely desirable Approx. 60+/- Acres located off Rt. C in Miller County, with 1000' of Road Frontage. New Fence, Two Ponds, Cleared & Ready for Cattle, Horses, Etc. Produces 300 plus round bales and can take care of 25 head of cattle. This property is close but still very private-great for homesite! MLS#3034674 $150,000 **Call Bob Gattermeir@ Gattermeir Elliott Real Estate @1-573-280-0808 OR 1-866-YOURLAKE**

**378'LF at this Villages Point Lot!** 197 Forestridge Lane, The Villages, One of the last great upscale point lot locations left! 1.4 acres w/378` LF in the gated Forestridge Section of The Villages at Shawnee Bend. This is the private estate setting you've been searching for to build your private retreat. Breathtaking view, cul de sac location in neighborhood of multi-million dollar homes. MLS#3036455 $1,295,000 **Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1**

**FSBO: ATTENTION, Developers/** Investors/retires/contractors/rocklayers. 3 tracts, off/on Hwy. frntg, up to 60 acres (includes Building Stone Quarry). Opportunity/livelihood is knocking. Osage Beach Businesses/building/explosion/schools/shopping/golf/airport/entertainment, 5 miles. Perfect timing/great location for multiple housing/trucking/warehousing needs. Will divide, partial trading possible on lakefront/Springfield properties or remodeling job. Talk to me. **573-369-3501**

**HWY 54 LOT NEAR CHILI'S AND** TARGET for sale or lease. 1+ Acre with 180' Hwy 54 frontage. Level, visible, highly accessible. **Call Pat McNally, McNally Commercial Properties (573) 348-2121.**

**VIEW ALL LAKE LISTINGS AT www.bobbibash.com Bobbi Bash Realty 365-2622**

## COMMERCIAL LOTS

**COMMERCIAL LOT** (GREENVIEW HYW 5 at Hwy 7). Professionally graded with water, sewer & power available. Just bring your builder- no excavation or grading necessary! Next to Herrmann Lumber. 377 ft Hwy 5 road front. +/- 3 acres. Owners will consider subdividing or selling as pad site for anchor tenant. $389,900. MLS: 3037535. **Bruce Adams (573) 216-4690. Adams & Associates -RE/MAX at the Lake (573) 374-3258. www.Adams-Commercial.com.**

**VIEW ALL LAKE LISTINGS AT www.bobbibash.com Bobbi Bash Realty 365-2622**

## REAL ESTATE RESIDENTIAL

**6MM LF Home w/Pool! 539** Ginseng, Four Seasons, Immaculate 5400 sq. ft., 4BR/6BA home in 6 mile cove, interior point lot location w/Eastern exposure. Level drive, large parking area, 103' level LF w/pool, no-wake large cove setting, lakeside indoor hot tub room, 4 private BR suites, loft sitting lounge, LL family room w/bar, many lakeside decks & patios, 2 well dock w/cruiser slip. Lakeside promenade, 180 degree views. MLS#3033725 $975,00 **Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1**

**Best Price, Great Condo!** 3L Tuscany Condo, Camdenton,Beautiful 1560 SF, 3BR/2BA upgraded unit for a standard base price! Walk-in level unit comes w/beautiful upgraded cabinets, carpet & has a fantastic view. Excellent quality includes construction w/cutting-edge materials which eliminate noise between units, elevators, attractive landscaping, fountains, clubhouse, & lakeside pool. MLS# 3035969 $230,000 **Call Gattermeir Elliott Real Estate @365-SOLD OR 1-866-YOURLAKE**

**"Boulders" Lakefront Estate,** S1399 Boulder Court, Osage Beach, Magnificent residence on 124' of Lake Frontage. 4,600 SF, 4 BR/6BA, formal dining, morning room, family room, & office/den. The great room area boasts 15' ceilings w/lakeside wall of windows to enjoy incredible lake view. Home is very well appointed, and has a convenient concrete golf cart path to the new 16x36 cruiser dock which is also included. MLS#3030609 $885,000 **Call Gattermeir Elliott Real Estate @ 1-573-365-SOLD OR 1-866-YOURLAKE**

**LAKEFRONT DUPLEXES.** 5 completely refurbished duplexes (10 units) at 35MM close to hwy 5 close to Hurricane Deck bridge. 1180-1300 sqft each - turnkey ready 2 BR 1 Ω BA, carports or garage, lake front & lake view units w/ 3-2 well docks, good lake access, good level parking, private wells and septic per duplex. Buy all 5 for $1,259,000 or buy individually. Great investment potential for vacation or full-time rentals or buy/flip. MLS 3036682. **Adams & Associates-RE/MAX at the Lake (573) 374-3258. www.Adams-Commercial.com.**

**This Home on 160' Lakefront** 6 Palm Lane, Sunrise Beach, Immaculate 1850 sq.ft., 3BR/2.5BA home on 2 gentle lots, Terrific cove setting. Bedrooms up, great room down at lake level. Living, dining, kitchen & bar all in one large open area surrounded by windows. Ceramic 18` tile set on diagonal runs throughout the lower level. Great room steps out to lakeside deck & fabulous large patio. Cul de sac location in small, lovely neighborhood. Lots of storage. New septic in 2006, roof 2-3 years old. MLS#3034773 $359,500 **Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1**

**VIEW ALL LAKE LISTINGS AT www.bobbibash.com Bobbi Bash Realty 365-2622**

# Crossover Christian Musical Festival June 7-9 at Stoneridge Amphitheater

Contemporary Christian music fans throughout the Midwest can start getting excited about the 2007 Crossover Christian Music Festival at Stoneridge Amphitheater, June 7-9.

The 2007 lineup will be bigger and better than ever. Food and merchandise vendor areas are almost booked up.

Thursday June 7 is Crossover Appreciation Praise night with free admission to the show thanks to the community's support, and dedicated concert attendees.

Thursday night's lineup will include Osage Hills Praise Band, Potter's House Praise Band, Caleb Rowden, Open Bible Praise Center Band, New Harmony Worship Band and 2006 winner of the Spirit FM American Icon contest, the remarkable Adam Willis.

Jars of Clay, the Friday June 8 headliner, has hits like "Flood" and "Crazy Times". The band's name is derived from 2 Corinthians 4:7, "But we have this treasure in jars of clay to show that this all-surpassing power is from God and not from us."

With new marketing partners: Heartland Creamery & Evan Almighty, joining Spirit FM, Victoria Station and Lake of the Ozarks CVB and Tri-County Lodging Association, Crossover will have a lineup comparable to any metro-area venue.

The swift deal-making of Mr. Al Denson, a new consultant to the Crossover Contemporary team, was pivotal in booking great artists for this year's event.

Friday June 8, praise & worship with the Allen Lorton Band. The Swift, Sanctus Real, Big Daddy Weave, and headliner Jars of Clay will certainly impress any fan of contemporary Christian music and will inspire anyone who enjoys great rock entertainment in the awesome setting of the Stoneridge Amphitheater.

MercyMe, Saturday's headliner has enjoyed success with smash hits like "I Can Only Imagine", "Homesick" and the 2006 chart-topper "So Long Self". The band has five studio albums to date. They take the stage at 9:15 p.m. Saturday June 9 at the Stoneridge Amphitheatre in Camdenton.

Thousands of Christian Music fans pack the Stoneridge Amphitheatre each year to watch the nationally-acclaimed acts take the stage during the three-day event. This year's festival features MercyMe and Jars of Clay, two of Christian Music's biggest acts.

File photo

MercyMe will be the Saturday June 9 headliner. Propelled into the mainstream spotlight by the smash hit "I Can Only Imagine", MercyMe is conquering unchartered areas for a Christian rock group.

Their much anticipated return to Crossover 2007 was made possible by our new sponsors. Saturday's activities will start mid afternoon with the gates opening at 3:00 pm.

Enjoy praise & worship with the Allen Lorton Band during set changes, then prepare to be inspired and entertained by 33 Miles, Building 429, Superchick, and Skillet.

Advanced tickets can be purchased by calling the Crossover ticket office at 800-901-6977.

Admission is $20 in advance, $25 the day of the show. A two-day (Saturday & Sunday) pass is available for $36 in advance. Groups of 15 or more can obtain reduced rates by calling the ticket office. Parking at the event is $2 per vehicle.

Thursday June 7 lineup: Osage Hills Praise Band 6 p.m., New Harmony Worship Band 6:40 p.m., Potter's House Praise Band 7:20 p.m., Open Bible Praise Center Band 8 p.m. and Caleb Rowen at 8:40 p.m.

Friday June 8 Lineup: The Swift 5 p.m., Sanctus Real 6 p.m., Big Daddy Weave 6:55 p.m., Justin Luckadoo 8 p.m., Jars of Clay 9:15 p.m.

Saturday June 9 Lineup: 33 Miles 4 p.m., Building 429 4:55 p.m., Superchick 5:50 p.m., Skillet 6:45 p.m., James Ryle 7:45 p.m., Robert Pierre Artist Showcase 8:50 p.m., and MercyMe at 9:15 p.m.