# LAKE OF THE OZARKS

### **NEWS IN BRIEF** Area April election results and reactions



**Revitalization of the Bagnell** Dam Strip a priority for many

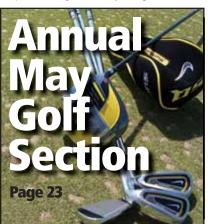
Monica Vincent reports. Page 6

The Lake's boaters may be required to buy EPA permit Mike Gillespie's story is on Page 2

The growth of new city fiscal policies around the Lake Joseph Lewis reports. Page 4

### Accountability- MO style

Joseph Lewis brings us the story on Page 7



Glimpses of the Lake's Past Dwight Weaver's continuing look back. Page 46

Lake Stories with Mike Gillespie The popular long-running feature. Page 44 by Michael Gillespie

The area's April 8th mayoral, alderman, and board of trustees elections yielded mixed results for incumbents seeking reelection. A number of incumbents ran unopposed, including one in Camdenton and two in Lake Ozark. Indeed, in Sunrise Beach and Linn Creek, there was no opposition to any open seat. But in Osage Beach two of the three incumbent aldermen were defeated in their quest for reelection and a third went down in a bid for the mayor's office.

Voters handed Penny Lyons an overwhelming victory in her run for a fifth term as mayor of Osage Beach. Much had been made of the race between her and Eric Medlock, who gave up his ward 3 alderman position to run for mayor. Medlock had been questioning the board of aldermen's practice of funding sewer and water expansion with money that he says is intended for operation and maintenance. "Over \$7.7 million since 2003 has been taken from that account to put lines to new businesses, new developments, and reimbursing developers to hook on to our water and sewer system," said Medlock in a post-election interview. He maintained that the practice was illegal

and has caused user rates to double.

Medlock also campaigned on the issue of expansion, which he said was "out of control." He claimed that in 2007 the city's expenses were \$5.5 million, but net revenue was only \$4.25 million. "We are not having substantial increases on our sales tax," he said. "I foresee in the future where taxes are going to have to be raised or we're going to have to cut services like ambulance and police. That's what I was trying to avoid."

Medlock, who served for eight years on the board of alderman and four years on the planning and zoning committee, has no plans to return to public office. "I'm pretty much done," he said. "To get an inside view of what can be done by cities not following the law - I've got a very bad taste in my mouth for that type of stuff.'

For Penny Lyons, who now begins her fifth term as mayor, the decision to run again was a simple one: "A lot of people asked me to run and I just felt that I should."

Lyons said she tried to keep her campaign focused on the issues and on her record: "I'm interested in infrastructure and utilities that's a hard sell, sometimes, but that's what has brought the city success. I try to represent a very open government, and I do encourage business — that was one of the things that came up. Sales tax runs the city, and the businesses generate sales tax. By using the sales tax the city can do the services for the residents. More businesses generate more money and we can take care of water, sewer, and roads, and the parks."

With the defeat of Medlock and the election of two aldermen who seem to share her views, it would appear that Lyons will have a free hand to further her pro-growth policies. "Everybody is trying to imply that I have my board [of aldermen]," she says. "I think everybody on that board is very individual. My only request is that they more or less think for themselves and have their own individual opinions. There is a lot of positive experience. Their concern is for moving the city on and having good things happen."

Dave Gasper, newly elected Osage Beach alderman from ward 3, admits being recruited for the job in order to oppose Medlock. "I was supposed to run against him," said Gasper. "Well, he, in turn runs against the mayor. So I ended up running against another fellow who I don't know."

Regarding his campaign in

general, Gasper said he had a lot of help from different quarters, including the business community. "I went houseto-house," he said, "and I had some flyers made up and a little biography about myself and the various things that I had done in my life." What obviously impressed many voters was the fact that he had been mayor of Livingston, Illinois, for eight years, and his experience as an operating engineer in the construction industry. Gasper is also well known for his cooking demonstrations at a local grocery store, and his part-time work at Lowe's. He has lived in the

Gasper is impressed by the new make-up of the board of alderman. "You need a good working order because you want to try to do what is best for the people and the businesses of this town. I've worn both hats in my life, business and labor, and you've got to have a good balance of both of them.

Lake area for three years.

"Some people are concerned about TIFs - they think that the city loses money if you start giving too many TIFs out. And personally, I think they're great, but you've got to judge them individually. You just can't hand out TIFs carte blanche. If it's going to

continues on page 10



Broker - Sales A.B.R.

Real Estate Co.

**Mike Terry** 

Two-Time REALTOR® Of The Year **Bagnell Dam Association of REALTORS®** 

### The cars are coming to the Magic Dragon Street Meet

By Michael Gillespie

Those beautiful customized street cars are coming again to Lake Ozark and the surrounding area. The 20th anniversary Magic Dragon Street Meet Nationals will be held on Friday, Saturday, and Sunday, May 2-4. The event attracts hundreds of custom car buffs from several states and allows them to show off their vehicles out-of-doors, participate in a road tour and cruise, and compete with others in various categories of craftsmanship. It's all open and free to the public.

The Magic Dragon Street Meet Nationals, so named because of the dragon-like shape of the Lake, has a major sponsor in O'Reilly Auto Parts and is presented by the Lake Area Chamber of Commerce.

Alan Sullivan is chairman of the Chamber committee the runs the event. Sullivan says that when he became the chairman, he didn't know that much about car shows. "I went to a lot of shows and learned and talked to a lot of people about them," he recalls. Based on what he has seen, and feedback from previous years' participants, Sullivan and his committee strive to make the Magic Dragon show better every year.

This year's show is on track to break all previous records for the number of participating vehicles. Entires could easily top 800. During much of the event the cars (and trucks and motorcycles) will be parked up and down Bagnell Dam Boulevard along the Strip. Sullivan says he is amazed by the "awesome work that those guys do at taking a bucket of rust and making an incredible show car out of it." Owners will be at their vehicles to explain their passion for the hobby and provide information on their mechanical works of art. The public is invited to roam at will.

The event is more than a static show. The cars were built to be driven and they will be cruising up and down the Strip at various times throughout the weekend. Indeed, for the adventurous customized car owners Friday morning will begin with a 95-mile scenic driving tour. The prescribed route will take

them from the dam to Camdenton, then up Highway 5 through Laurie and Gravois Mills to Versailles, then over to Eldon, and back south to the dam. Sullivan says that the driving tour is entirely voluntary for those who like to show off their cars and get a feel for the Lake area.

All show vehicles will be invited to take part in a Friday afternoon cruise beginning at 5 p.m. "We're going to start in the big parking lot up by the dam on the Strip by the Ameren sign," says Sullivan. "The police will block the road for it so the cars can cruise across the dam and then turn right on Highway 54 and go west up to Denny's and then come back on Business 54 to the dam. It's really an awesome thing to watch when you've just got show cars all together. And the police will be stopping cars temporarily at the traffic lights to let these guys go through. That will be something for people in the area to watch."

Having spent years in restoring their vehicles, many of the car owners will enter their rides in friendly competition on Saturday. There are five judging categories: body paint and graphics, engine compartment, interior, undercarriage, and overall appearance. Trophies will be awarded for best of class and best of category, with one vehicle selected as the grand champion best of show. Drivethru judging will take place from 8 a.m. to 5 p.m. at Mills Elementary School.

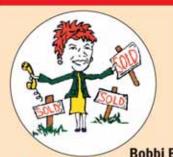
There are two additional awards —the Ladies' Choice award and the the Peoples' Choice award. In those categories, visitors can vote for whatever car they like the best. "We did that to allow whoever attends the show to get a chance to vote on a car," says Sullivan. "I think if I were a car owner, I would value a Peoples' Choice award as much as anything."

Kids are invited to come to the Make-N-Take model car event at 10 a.m. Saturday at the White House. "We have a hundred models that can be put together without glue," says Sullivan. "The kids can put together a model car and take it with them for free. We have adult supervision and moms and dads can come in with their kids. It's sponsored by Hawken Paint and Body. We try to make this something for the whole family."

All the shops on the Strip will be open and registered participants will be invited to take part in a weekend Poker Run. "In general," says Sullivan, "the Poker Run participating stores will have a deck of cards. Those participating in the Poker Run will go to the store and draw a card. And then they record that card on their sheet and the store owner signs it. The more stores they visit, the more cards they get. The idea is to get the best poker hand you can." The winner will be announced on Sunday afternoon.

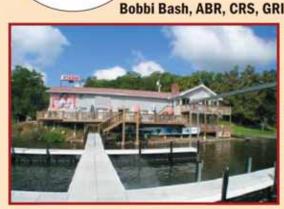
Participants from previous years tell Sullivan that the Magic Dragon Street Meet is one of their favorite shows, due largely to the unique setting. "People love the whole atmosphere," he says. "We have wall-to-wall show cars all up and down the strip; we block off the street so there is no through traffic; and

continues on page 16



# THE Jobbi Bash TEAM

RESALE
LAND SALES
LUXURY PROPERTIES
NEW HOME
CONSTRUCTION
AFFORDABLE PROPERTIES
COMMERCIAL



LAKEFRONT BAR \$1,200,000

- Turn Key Business
- Completely Remodeled, New Flooring, Dance Floor, Decks, POS System and MORE!
- Two Levels of Entertaining Inside and 1,500 sq.ft. of Decking
- 18 Slips New Concrete dock plus additional 10 Slip Dock
- Includes Two Apartment Units
- 8,000 sq.ft.
- 190' Lakefront

# SELL NOW!"

- 556' Lakefront
- 4 Acres
- Sewer & Water
- 8 Lots 5 Lakefront
   3 2nd Tier
- Ground Cleared & Developer Ready
- Lot 7 Has Home on it
- 25 Mile Marker

\*895,000

**MY CLIENTS HAVE COME FIRST FOR 20 YEARS!** 

Go To BobbiBash.com to View These and ALL Lake Listings (573) 365-2622 | (877) 365-2622





Page 4 May, 2008 Lake of the Ozarks Business Journal

### The growth of new city fiscal policy

by Joseph Louis

The online encyclopedia says that fiscal policy is the measures that are employed by governments to stabilize the economy, specifically by manipulating the levels and allocations of taxes and government expenditures. Allocations are defined at the site as a kind of who gets what.

A wave of sorts is sweeping the lake as you read this. Three cities in the tri-county area are making fiscal policy decisions that could have long term consequences to the tax base of those cities. Tax increment financing (TIF), community improvement districts (CID's), and TDD's (transportation development districts) are coming, with tax diverted or tax added by each fiscal mechanism. The cities are developing their policy in this wave. Eldon, Camdenton, and Osage Beach are at three different stages with their measures.

Some background first. When a TIF commission is formed they suggest to boards of aldermen if a commercial, residential or industrial project is possible. The board then decides if a project and its developer should get a break on their tax collections. If they say yes, money goes to the developer that would have gone to city tax coffers. That money would have been spent on the city.

Community improvement districts are decided on by the boards of aldermen, independent of a commission. The districts overlay a particular area in a project, imposing a tax on the shoppers or residents or business people that finance or shop or live on the land. That money could have been levied by the city later.

TDD's are voted in by the people. Like a CID, they are overlays but they can encompass larger areas not in a project. Think about the tax collection in this case as the project. Here's a tax over you, that you agree to, that we collect, and then put back into transportation infrastructure. Also a step eventually the city could have taken.

Eldon, Camdenton and Osage Beach don't have policies for all three yet, but each city is at a different step in developing their ability to say yes and no to one.

Tax increment financing.

Eldon's process is in its infancy. It began earlier this year when the board of aldermen was approached by Eldon Chamber of Commerce Director Wayne Morgan to simply develop a TIF commission.

"Other communities in the lake area have been very fortunate to attract some retail," Morgan said. "I attribute a lot of that to tax increment financing where they've had some incentives for developers to come."

"I think it's time that Eldon looks at being on a level playing field with those other communities."

The city of Lake Ozark has taken the lead and approved enough projects that in the future Miller County will be a first class county if all projects are built to full capacity. Eldon is also in Miller County. Eldon is not late to the game but the type of development given the incentive in their area may have to be different than retail. Eldon Ward II Aldermen Roy Herren says the city needs to at least be able to say yes or no.

"For future development to take place in a city like ours we're going to have to have the same incentives that the big boys do," he said.

So that is the current fiscal policy in early 2008 for the city of Eldon. They can now at least say yes or no.

Camdenton has already said yes and would like to have more. The adolescence of tax break policy.

The city TIF commission has already been formed and now they have set ground rules to ensure that the city takes no up front expense for TIF projects to be brought forward. Early in April the board of aldermen passed an ordinance that outlines their fiscal policy which is at a different point in its development from Eldon. The city now requires all developers to put money into an escrow account to pay all costs the city incurs with the TIF presentation. Taxpayer money is saved up front as the incentives are discussed. Mayor Mike Wackerman thinks the city interests are better protected this way.

"We have to look at the cost

"We have to look at the cost of the project, what the legal fees are," Wackerman said. "You have to protect the city and still encourage the developer."

The city has said yes to the Oak Ridge Landing Development across from the Wal-Mart. And if more come the city will have a policy.

"The TIF policy still allows us to have the freedom to set our fees, based on what our costs are," Wackerman said. "The new TIF policy gives us direction, it gives developers direction."

Osage Beach has said yes and no. The city is now developing a more mature policy, creating criteria for some of the developers who would like to ask the city for breaks on their taxes through tax increment financing.

In a proposed policy document that the city has crafted from one similar in Independence, Missouri, specific numbers are added to the criteria for serious consideration. If the city adopts the document, the policy will read something like this.

If you meet a set of criteria that we the city has, we will look favorably upon your project. There are good things that a developer can do that the city will see as a more viable project, effectively asking for the best that there is to offer.

For example - in the proposal the city says that the reimbursable costs that come back through tax increment financing shall not exceed 15% or more. For a 100 million dollar project the money going back to the developer cannot be more than 15 million. The amount can go above that but the city would like to see it below. Additionally, the city may ask that the all the partners that are involved at the beginning of the process be identified. The city may take a closer look at the amount of money that the developer has committed to the project, how strong the group is financially continues on page 6

MISSOURI TRUST & INVESTMENT COMPANY
a division of STC

Chris Curtis
Portfolio Manager

Jim MacKay
Portfolio Manager

Trenny Garrett
Senior Vice President

Kenneth Homan
Senior Portfolio Manager

Missouri Trust & Investment Company now

providing comprehensive Investment and Trust services to the Lake of the Ozarks region.

At Mi we create lifetime partnerships through traditional values and global performance.

5179 Highway 54, Osage Beach

573.348.9990

# 573-302-2322 Mike and Frank Christensen



mikechristensen@charterinternet.com • frankc@remax.net • W W W . F R A N K C H R I S T E N S E N . C O M

### RESIDENTIAL

www.frankchristensen.com/ZK3048963



"One of a Kind Lake Estate" Outstanding 800' of WF on a point in a cove location! No other house quite like it. An estate setting with security gate and privacy. Features include large patios, pool, 3 kitchens, courtyard, fountains, landscaped yard, 6-car garage, guest house & 2 slip cruiser dock all on 2.9 acres. MLS# 3048963 \$2,900,000.

### RESIDENTIAL

www.frankchristensen.com/ZK3047063



Great family home in Camdenton! Nice flat lot with fenced back yard. Large workshop/storage shed and above ground pool included. Very clean, well maintained home with large decks MLS# 3047063 \$135,000

### RESIDENTIAL

www.frankchristensen.com/ZK3046236

Foreclosed Lake Ozark Home 3 Bedroom 2 Bath home on Evergreen Drive. Very clean, ready to move into. Full unfinished lower level, potentially can be a 2500 sq. ft. home! Reduced! MLS# 3046236 \$133,600



Lake of the Ozarks

Each office independently owned and operated.

### RESIDENTIAL

www.frankchristensen.com/ZK3046662



Beautiful Custom Home built for owner with lots of extras. Large lot, nice homes surrounding, cul-d-sac private road, stainless steel refrigerator, plasma TV, Bose stereo, shows like a model home! MLS# 3046662 \$259,900

### RESIDENTIAL

www.frankchristensen.com/ZK3048761



"Main Level Home in Linn Creek. This gorgeous family home on over 2 acres will sell quickly! Enjoy wonderful privacy and main level living on a low traffic road with nothing but trees in your back yard. Open floor plan with vaulted ceilings. Very stylish! Great area of new homes, planned gated community. MLS# 3048761 \$244,900

### CONDOMINIUM

www.frankchristensen.com/ZK3048675



"Top Floor Seascape Point Condo" Extraordinary views from the 5th floor! Highly desired 3 bedroom/3 bath unit floor plan with large 14x40 boat slip included. This unit has the best upgrades in any unit at Seascape. Get it quick!! Turn-key unit. MLS#3048675 \$289,900

### CONDOMINIUN

www.frankchristensen.com/ZK304867



"Great Rental Opportunity" Most sought after unit at Weston Point Condos. Top level with wrap around private deck that overlooks the pool. 10x24 boat slip comes with as well as most furnishings. MLS# 3048674 \$93,500

### COMMERCIAL

www.frankchristensen.com/ZK3046570



Great Commercial Lot. Zoned C-1 and full curb-cut access granted by MODOT. MLS# MLS# 3046570 \$499,000

### COMMERCIAL

www.frankchristensen.com/ZK3045711



Prime Business Opportunity. 2,500+ sf of main level & 1,700 sf of lower level retail space. Sits along 100' of highway 54 frontage. Excellent location for a variety of business applications or lease it for additional income. Unlimited potential!! MLS# 3045711 \$495,000

### COMMERCIAL

www.frankchristensen.com/ZK3040000



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. MLS# 3013978.

Lake of the Ozarks Business Journal

# Strip revitalization a priority for many

Lake of the Ozarks currently has a full-time population of over 104,000 with an annual growth rate of 1.11%, and over 5 million visitors annually, making the area the 6th largest populace in the State. There are seven major developments in the works as a response to the residential growth and retail demand in the area, as well as over \$298 million in MODOT highway expansions which will open access on Hwy

54 and Hwy 5 for the increased growth. With over \$2 billion dollars on the development slate for Lake of the Ozarks, there is a lot at stake, and a lot of different people working together behind the scenes to make these enormous projects feasible.

The lion's share of this \$2 billion dollar development is taking place within the city limits of Lake Ozark and along or in conjunction to the Bagnell Dam Strip. In response, two groups -- public and private -- have formed to make sure these projects come to fruition in an effective, affordable and organized

The Bagnell Dam Strip Association - BDSA, a 501 c3 not-forprofit organization, was formed in the end of 2006, and consists of business and property owners, and concerned citizens for the redevelopment of the Strip. At present, the BDSA has completed many of the necessary studies, and the architectural and design guidelines study as well as the feasibility study should be completed soon.

In addition to the private efforts of the BDSA, the City of Lake Ozark has been working diligently to draw State funding for the revitalization efforts. A City committee - LODESA - the Lake Ozark Downtown Stimulus Act was formed in anticipation of the BDSA's application to the city for review and approval of their redevelopment plans for the State funding mechanism called MODESA -- Missouri Downtown Economic Stimulus Act. This Act allows capturing of certain state monies and taxes for revitalization of a downtown area. Members of LODESA are appointed by the Mayor and approved by the Board of Aldermen, and follows state guidelines regarding who can be on

The Missouri Downtown and Rural Economic Stimulus Act became law in 2003. The portion of the law covered by this program is referred to as MOD-ESA and authorizes public financing for qualifying development projects in the downtowns of this state's cities and towns. The state financing authorized by MODESA is referred to as the State Supplemental Downtown Development Financing Program. The mechanism is similar to the one used in State Tax Increment Financing, with several differences between the programs.

Jeff Van Donsel, Lake Ozark Alderman and Treasurer of the Board of the BDSA says, "The last thing to be done for the MODESA funding mechanism is the feasibility study, and as soon as it is done we will be presenting the redevelopment plans to the city's LODESA Committee, and upon approval, then to the state's Department of Economic Development for their review and approval."

Anticipated completion of the feasibility study is within the next month, and as soon as the city approves it, approval from the State could come as early as

The history of the City of Lake Ozark's role in the revitalization effort has been succinctly summarized in a preface to the Lake Ozark Demographic and Development Report by Charles Clark, City Administrator for Lake Ozark and Bill Kuhlow, President of Cody Road Development, BDSA Project Integrator and Revitalization Plan Contractor, a member of the Horseshoe Bend Development Group, and MODESA Project Manager.

"Beginning in 2004, the City turned toward a pro-growth attitude and initiated programs and procedures that reflected a deliberate pro-active approach continues on page 9



OFFICE PRODUCTS.COM

# The growth of new city fiscal policy

continued from page 4 and their prior record of development.

Another part of the proposed policy deals with equity versus debt. The city asks that the developer contribute at least 15% equity of the total cost of the project. That deals with what money will actually come out of the developer's pocket and what will be added to the developer's debt.

Occupancy is next, with the city asking that 50% of the leasable retail space have commitments with either leases or other legally binding commitments. A time limit follows with the city saying they will look more favorably upon projects that have a 15 year time frame. Meaning that once the re-imbursements kick in, the project will have 15 years to collect tax money that would normally go to city coffers. Then normal tax rates

take effect.

All of these examples make up the number specific demands that the applicant must simply provide to the city. But that is only part. The proposed document also contains wage requirements, revenue projections based on reality and not square footage, blight requirements, and roughly ten pages of other considerations. Close to full maturity.

The city of Osage Beach has the most developed policy so far here in the lake area, but as more incentives are given, those that not only ask for a break but actually take taxes, like CID's, cities will have to make choices. They will have to take long term looks at what is best for the 2008 area economy and what may be needed in the 2019 area economy. Cities are being forced now to grow up and walk the road of long term fiscal policy on the way to financial wisdom.



OSAGE

Thousands of products at your fingertips

with local service and competitive prices!

OFFICE PRODUCTS

**Quality Office Solutions Since 1982** 

Toll Free: 877-348-1440

1046 Osage Beach Road Osage Beach www.osageofficeproducts.com Lake of the Ozarks Business Journal May, 2008 Page 7

differences between the house

# **Accountability- Missouri Style**

by Joseph Louis

When tax issues are raised by local governments in the lake area the population subjects them to an almost intense form of scrutiny. "Nobody expects the local tax inquisition!" as Monty Python may say. Residents question past city or county behavior with other tax issues, what the tax issues will provide, what affect the tax may have on fixed incomes, a variety of issues. Budgets sometimes get the same scrutiny. Residents ask what is the money being spent on, who is getting what, and where is the progress that they were promised.

When it comes to the larger picture with state and national tax issues, however, residents have to rely on their elected officials to act as the inquisitors. Taxes for state and federal funds are taken directly from taxpayers. They have relatively little choice that they are taken but trust that elected representatives will represent the public's interests. They ask the "who, what, when, where and why", and they also provide the oversight. Two representatives on the state and fed-

eral level are attempting create a new accountability, in a Missouri style.

Chuck Purgason is the 33rd District senator for the state of Missouri. He covers Laclede and Camden County locally and five others towards our southern border. He is a member of the appropriations committee and one of its most senior members. The appropriations committee determines what is actually spent by the state. Just at the end of April, the senator was passed over for a conference committee on the Missouri budget because he would not commit to supporting increased spending and adding new decision items to the budget. He is being left out for what his constituents expect, that's accountability - Missouri style.

"Some politicians like to make election promises using your money to do it," Purgason said. "We have to make sure that we don't do one time things in this year's budget that puts us in a bind that we were in a few years back of being in deficits."

The conference committee is responsible for reconciling the

and senate versions of the budget. The budget has 700 million dollars in additional spending on new and continuing programs. The total budget is over 22 billion dollars. Senator Purgason says that even if the budget is trimmed by 125 million dollars, the state will be in a deficit next year of over 400 million dollars. That figure is dependent upon the assumption that we can expect the same growth rate as last year. So the senator is calling for reductions in spending some fiscal accountability. The budget process will continue as we head through May.

But where do we get the money for the programs? Because part of accountability is also making sure good programs that help people are created. Some say state programs should be supplemented with federal grants. They say the state should approach the federal government and ask for some of their taxpayer money to add to the state taxpayer money. Doubling the tax money to pay for a need. What would you, the local residents say to that?

"In the past we [the state legislature] have been blasted for not going after every federal dollar that is available," Purgason said. "But you can go broke buying things at 50% off."

"We have to go out and raise taxes or come up with the general revenue to pull down federal dollars," Purgason added.

"We're in a partnership or competition with someone that deficit spends, that runs deficits in their budgets, that prints money, versus a state like ours that is pay as we go with a balanced budget approach."

"If we ever try to keep up with the federal government on spending, we're in trouble."

So that seems like an expected reaction from an elected official. He is representing the local tax inquisitors properly.

Accountability – "Missouri style" - continues as we head to the next level. The deficit spending that the senator from Missouri refers to is the focus for a former Missouri state auditor, U.S. Senator Claire McCaskill.

McCaskill was elected to the senate in 2006 and in her first year she says she was amazed at the lack of oversight with taxpayer money. The local tax inquisitors would not appreciate their money being spent unwisely and the senator is proud to say she's acting in their interest.

As of the last week of April, Senator McCaskill, in conjunction with Senator Susan Collins of Maine and Senator Joseph Lieberman of Connecticut, had sponsored legislation that would reform the nations system of inspectors general. The Inspector General Reform Act of 2007 was passed by the senate and it appears the bill will do what the local inquisitors would like, raising accountability in the immense world of federal agencies.

"The inspector generals are the inside watchdogs in [government] agencies for taxpayer dollars," McCaskill said. "They are the ones that are in the best place to find problems."

"Their independence is essential. Their ability to do their job in terms of resources is essential."

"To free them up from the politics of any administration, be it Democrat or Republican, we need to make sure that we get the measure done."

The bill will have new requirements that should give the inspectors general the ability to continues on page 16

KRANTZ REMAX LAKE OF THE OZARKS THE FORCE AT THE LAKE



Be Above it All! Located on the bluffs at the corner of Bus. 54 & Horseshoe Bend Pkwy, providing panoramic views of the lake & near Vista Lontana shops. Indoor & outdoor pool, workout facility. 5 floorplans to choose from.

Sales Office Open Daily!



Magnificent Home w/
269 ft of prime lake
front. Includes guest
house, 4-plex &
6 well boat dock.
Private boat ramp.
MLS3049226bj

573.302.2355 / 888.322.1802

See all of our listings at:

www.krantzproperties.com/bj www.krantzandassociates.com

### Featured Commercial Properties



Well constructed suites in ideal location off Bus 54 & Hwy MM. Great exposure! MLS3049182bj



Over 1 Acre Hwy 54 Frontage! Corner location by Outlet Mall & Super Wal-Mart. MLS3032699bj



12+/- Parcel! Hwy 54 frontage w/visibility from east & west bound. MLS3040939bj



Duplexes sold seperate or as a package of 3. 3 BR, 2 BA units w/2 car garages. MLS3048929bj

Each office independently owned and operated

### Second annual Canine Cannonball June 6-8 at Dog Days

by Monica Vincent

June 6th, 7th and 8th, Friday through Sunday, Dog Days at Lake of the Ozarks will stage an unusual, but spectacular athletic event -- their 2nd Annual Canine Cannonball. That's right, dogs doing cannonballs, with prizes going to the four-footed athletes who can jump the farthest.

This is an event worth seeing with registrants traveling from all over the United States to compete. But, don't be intimi-

dated since there is an amateur category along with the pro category. Anyone can enter with any size, age or breed of dog. Last year, there were even some local dogs who placed in the amateur category. Says Mark Barrett, owner of Dog Days and host of the 2nd Annual Canine Cannonball, "It's a really neat, family-friendly event, with a good layout by the water, for their big ramp and pool, and just a nice fit for Dog Days. It was a great success last year, and well

attended all three days. Because of the heat though, we decided to move the event from August to June." This year they expect over 1,000 attendees.



An official sport since 2000, the event, known internationally as DockDogs began with men working on docks waging bets as to how far their dogs could jump. Now, competitors' official jumps are tracked and ranked nationally by DockDogs who is the independent governing and



sanctioning body for regional, national and international dock jumping performance sport for dogs. The sport is even a part of the ESPN Great Outdoor Games.

According to Barrett, everyone is responsible for their own dog - kenneling, etc. And even though there is a registration fee for participation, attendance is free. There will be an emcee and music throughout the day along with the entertainment of the events themselves.

Also, on Friday and Saturday night, Trent Summar, a singer and songwriter out of Nashville, who often performs on CMT, will be playing at Dog Days. The event times are scheduled as follows with registration at 3:00 pm on Friday, the first event at 5:00 pm and the second event at 6:30 pm. A 10:00 am registration on Saturday with events at noon, 2:00, 4:00, 6:00 and 6:30 pm. Then on Sunday, another 10:00 am registration with show times at 11:00 and 1:00, amateur finals at 3:30 and pro finals at 4:30 pm.

Preregister online at www. dockdogs.com or sign up at Dog Days. Sponsorships are avail-



The Canine Cannonball will be held at Dog Days Pub and Grill.



First Left West of the Grand Glaize Bridge off Hwy 54 or 19 mile marker by water









Lake of the Ozarks Business Journal May, 2008

> infrastructure sized to service the entire ID area and beyond."

> passes another 180 acres of the

ID is being led by Silver Star De-

velopment and now in the final

programming stage. This proj-

ect includes Hotel and Motel

"A third project that encom-

# **Strip revitalization**

continued from page 6 to attract new business and development. This change was first evidenced by the City's retention of the firm of Butcher Willis Ratliff to update the Comprehensive Plan with acute attention given to the new transportation systems that were going to be constructed in the Lake Area as a result of funds being made available by the Missouri voters' passage of the Amendment 3". "The new Comprehensive Plan suggested that the City focus on the approximate 1500 acre undeveloped Interior District (ID). With the leadership of one of the major property owners in the ID, a program to build a 2 mile 4 lane extension of Horseshoe Bend Parkway through the center of the area took shape. This roadway is now integral to the Lake's overall transportation network and has been embraced by the whole Lake community."

"To fund the \$21 million roadway cost, the City has endorsed the formation of a Transportation Development District (TDD) that encompasses the 470 acre vacant land owned by

THE EBLING

the Horseshoe Bend Development Group and the 80+ acre Briscoe Development Group. Together these two land owners will provide the corridor for



This artist's representation depicts what a shopping area within the Bagnell Dam Strip would look like. McClure Engineering

the Horseshoe Bend Parkway Extension. Also, the City has adopted Tax Increment Financing Districts for both areas. These two development tools will provide the monies necessary for all ID road development within these two areas and other new

riverside restaurant facilities, indoor/outdoor theater(s), an exotic animal zoo, and increased recreational amenities on the Osage River (rafting, canoeing, and kayaking). The Silver Star Development program will facilitate a total upgrade and revision of the City's downtown Lakefront and the addition of the Port of Lake Ozark."

"The almost 800 acres is being Master Planned in a synergistic manner to form a matrix of retail - entertainment - commercial - residential uses. Seldom does a plan come together that is as symbiotic in nature as this one, which seeks not to compete with each other project but lifts each adjoining project with the diverse mix of interest that each shall have separately. With all the other recreational and cultural opportunities that the City of Lake Ozark has to offer, the city's future is bright indeed."

"Since the inception of the ID Plan in 2005, several singular commercial and residential projects within the City have been completed and many more are in planning or have begun. Lake Area development in total continues to increase at a rapid pace. We have not experienced a decrease in residential or commercial development as a result of current national economic conditions..."

(Full preface and Report are available through Lake of the Ozarks Business Journal, the City of Lake Ozark or the BDSA.)

The following information is from the Press Kit that was prepared for Media Day by the BDSA. It covers background on the BDSA and its plans, as well as some demographics for the area. (BDSA - Design Guidelines Focus Group Handout 20071101)

The mission of the Bagnell Dam Strip Association, Inc. is to facilitate economic, cultural and educational opportunities in the historic business district through design and preservation guidelines, organization of the revitalization process, business promotion and economic restructuring.

Downtown Revitalization **Program Description** 

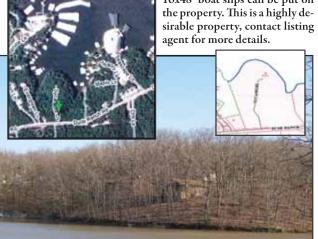
Downtown Lake Ozark was once the icon for the Lake of the Ozarks and a vital economic engine for the area and specifically the city. Today, decades of public and private disinvestment have left the downtown empty causing a loss of tax base, loss of density, and loss of a center for community activities. Because of the City's limited staff and limited revenues, it is just not able to undertake the research and planning required for continues on page 15

### the Ebling group

### LAKEFRONT DEVELOPMENT PARCEL IN OSAGE BEACH

First time available! This property has been in the same family for over 40 years. This is one of the last large parcels available for residential development in Osage Beach. Prime location by car, off of Dude Ranch directly across the street from "Silverleaf", or by boat, on the 20 mile marker in the "Blue Moon Marina" cove. Approximately 6 acres and 800 ft. of protected lakefront with a gentle slope from road to water. Zoned R1-b means the property can be used for moderate density residential development. \*As per the City Planner, there is no possibility for condo rezoning.\* There are currently three buildings on the property and a two well dock.

Dock engineer estimates twelve, 16x48' boat slips can be put on agent for more details.



### Where Excellence Resides

### ONE OF A KIND 5 ACRE PRIVATE ESTATE

Rare ranch-style upscale home built for comfort, great for entertaining. Lovely brick and stone exterior will catch your eye against the sprawling grounds. On entering, you'll find all the details--a home office, the large gourmet kitchen, oversized jetted tub & walkin shower in the master bath, the formal dining and living rooms. The family room just off the kitchen is where you'll want to hang out with the family with the fireplace crackling and movies playing. The most unique feature of this home is a few steps down a covered walk just off the patio: a 2000 s.f. indoor pool house with heated pool, hot tub, full bath/laundry, and full-size kitchen. This has "party" written all over it! Plenty of parking in the oversized 3 car garage (incl. a RV bay), plenty for guests on the huge blacktop parking area in back of the house.

Add a convenient location in a very popular neighborhood and you've got quite a package! Call listing agent to make appointment for private





Page 2 May, 2008 Lake of the Ozarks Business Journal

# BUSINESS JOURNAL



Publisher
Denny Benne
Editor
Darrel Willman
Production Assistant
Corey Scott

Marketing Director
Debbie Myers
Marketing Associates
Sara Clark
Mo Benne

Writers
Michael Gillespie
Monica Vincent
Dwight Weaver
Joseph Lewis
Shannon Melton

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 or mail 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.

The contents of this publication are Copyright ©2008, Benne Publishing, Inc., and may not be reproduced electronically, in print, on the Internet, or in any other form, unless written permission is obtained from the Publisher. All rights reserved.

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) 348-1958 • Fax: (573) 348-1923

Debbie Myers: 573-280-4052 Sara Clark 573-480-0315 • Mo Benne 573-280-9032

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

# The Lake's Best Restaurant Experience casual, fine dining at J. Bruner's Open seven days a week at 4:30pm year-round 5166 Highway 54 | Osage Beach, MO | 65065 Reservations Recommended | 573.348.2966 | www.jbruners.com

# Recreational boaters may be required to obtain EPA permits

by Michael Gillespie

A federal court ruling in 2005 may require all recreational boat owners to obtain EPA permits after September 30 of this year.

The ruling stemmed from a lawsuit in the U.S. District Court of the Northern District of California in which an environmental group sued the EPA over the discharge of bilge water by commercial vessels. But the court's ruling went beyond the realm of commercial ships. The court struck down a thirty year old exemption for water discharge by recreational boats. The decision essentially places recreational boats in the same category as commercial ships in regard to the Clean Water Act. According to an EPA fact sheet, the ruling appears to include not only bilge water, but all discharges "incidental to the normal operation of a vessel."

Thom Dammrich, president of the National Marine Manufacturers Association (NMMA), stated in a recent press release that the EPA will be required to issue Clean Water Act permits to boaters for any discharge from their boat, which may include engine cooling water, bilge water, gray water, and water flowing off the weather deck.

Mathew Dunn, a spokesman for NMMA, says that the permits probably would be issued by the individual states, under federal guidelines, but that each state could add to the minimum requirements and standards. "It's conceivable," he said, "that a boater traveling up the intracoastal waterway, for example, would have to get a permit for each state that he goes through." NMMA says that the permits could range from \$800 to \$2000 per boat.

Not everyone sees it that way. Nina L. Bell, executive director of the Oregon-based Northwest Environmental Advocates, the group that brought the suit against EPA, said that those figures are the result of hysteria. "If there were any fees, it would probably be a couple of bucks," she predicted. "Initially, I don't really see a cost associated with it, because I think the first thing that EPA would do — if it took any action — would be to try to get boat owners to behave differently."

According to Bell the permitting process might be quite different from what boating groups are forecasting. "When I looked at what's been said, it makes it sound as if recreational boats individually would each have to have a permit," she said. "The states and EPA issue permits called general permits. And the least onerous thing the EPA can do is issue a permit by rule, which means that as a boater you would not even have to submit any kind of application.

"If EPA were to issue a permit by rule for recreational vessel discharges, then there would be no application required. Initially, I don't expect that there would be very many requirements because EPA and the states are still trying to figure out what are the discharges from recreational vessels that are of concern."

Industry groups representing recreational boating are not buying in to Bell's assessment. The Marine Retailers Association of America calls the permitting process "a very real and onerous threat to the future of recreational boating."

For its part, the EPA says that since it has been exempting recreational boats for more than 30 years, it lacks practical experience in permitting them. In order to address the ramifications of the court's ruling, EPA "is exploring all available options, including the establishment of an appropriate permitting program, and plans to solicit public input as it does so."

Two avenues of redress are open to those who want to take no chances and reinstate the exemption for recreational boats. One is through the courts. A challenge to the original ruling was filed in November, 2006, and is currently pending before the U.S. Court of Appeals for the Ninth Circuit. It seems unlikely, however, given the venue, that the ruling will be overturned.

The second option is through legislation. A bill has been introduced in the U.S. Senate — the Clean Boating Act of 2008 (S.2766) — that would allow EPA to restore the exemption for pleasure boaters. But election year distractions are expected to limit the amount

of time that Congress devotes to new legislation. At present, the bill is sitting in committee and has not been scheduled for a hearing. Both of Missouri's senators have weighed in on the question. An aide to Senator Christopher Bond says that Bond favors the bill and would vote for it, while Senator Claire McCaskill issued a statement saying that she would "strongly consider" supporting the measure if it comes up for a vote.

Bell's environmental group opposes the proposed legislation. "We think that recreational vessels actually do contribute a large amount of different kinds of pollution to the nation's waters," she says. "The problem with recreational vessels is that there is already a section of the Clean Water Act that requires a certain amount of sewage treatment, and yet there is very broad noncompliance."

Richard Collins, of Raymond's Boat and Motor sales, says that Missouri has a holding tank law, which prohibits boaters from discharging toilet waste overboard. On the other hand, "gray water," which includes the discharge from a sink or shower, is not currently required to go into a holding tank system under state law.

Given the wide range of predictions about permits and fees from the environmentalists and the boat manufacturers, local boat dealers are uneasy about the future. Collins said that if high permit fees do become a reality, it would have a chilling effect on the pleasure boat industry. Randy Kelly, owner of Kelly's Port, says that there will be a lot of fall out from boating this year because of the economy in general. He said that the addition of new permits and fees would only worsen the situation. Mike Atkinson, executive director of the Lake of the Ozarks Marine Dealers Association, says it would be disastrous: "The money that these permits would cost — it would be a huge issue. It would be devastating for pleasure boaters." There are some 13 million

state-registered recreational boats in the United States. The latest statistics rank Missouri as thirteenth in the number of registrations.

Page 10 May, 2008

# **Area April elections**

continued from page 1 benefit the town and the people in it, then I'm for it. But not just to give them away.

"I do wish there would be some better paying jobs in this area, because there are a lot of poor people here. But I don't know how that's going to play out. Maybe over time, at least where people can make a decent living wage — not that they have to get rich, but at least where they'd be able to live comfortably."

In the ward 1 election in Osage Beach, Kevin Rucker upset incumbent Rich Martin. Rucker is a retired fire chief of the Osage Beach Fire District. Rucker said that he and Martin agreed at the outset to run clean campaign, "and that's what we did."

"I think what made the difference," he explained, "is the fact that I went door-to-door and talked to people. I've been in the community for the past twelve years as the fire chief. My integrity is there; I've been able to show the folks that I'm a good Christian man; I've got a couple of kids in high school; I'm concerned with family values; and I have no personal agenda or special agenda. I'm looking out for what is in the best interest for our city as a

Rucker says that Osage Beach faces a number of challenges, including ways to finance the maintenance of existing Highway 54 when it is turned over to the city. And he expressed concern with the recent controversy over an encroaching quarry that he says is detrimental to the city's sewer plant. "We need to be addressing that issue," he states. "Hopefully, we can close that off and stop that quarry situation from occurring and putting our septic system in jeopardy. That's probably one of the things that's right on the forefront."

Rucker also wants to see the city finish its written guidelines for proposed TIFs, so that developers and potential businesses will know ahead of time what they must do to satisfy the board's requirements.

Lois Farmer has returned as Osage Beach ward 2 alderman. Previously she had served for two terms but then lost her bid for reelection in 2006. Her reasons for returning were simple: "Because I enjoy it; I really, really do enjoy it. It's a lot of fun. I like working with the city; I like working with all the employees; and I can tell you I don't like retirement. Retirement is for old people. I like to be active." Farmer is on the board of trustees for the Camden County libraries and works as a volunteer at Lake Regional hospital.

Her vision for the city includes a shopping center with a well-known name or two. "I'd like to see a Sears store, or a Penney's store, or Macy's, or Dillard's so that our people who live here don't have to go out of town to shop," she says with obvious enthusiasm. "We need a full service department

In Lake Ozark, Jeff Van Donsel, owner of Rockwood Resort Motel, was returned for a second term as alderman from ward 3. He decided to run again, he said, to see that the improvement continues. made tremendous progress in the past two years toward development and just basically toward the way Lake Ozark is handled management-wise as well as perceived by the outside world," Van Donsel said after the election. "The issues that we've had in the past — we've corrected them and worked very hard to correct them. We are a viable city and we want to continue to grow and expand on that. I want to keep that going.

"Development was a big issue. A lot of people wanted to know when it's all going to happen. Basically, it's very close. That was the main issue — that they wanted to see continuity, and they wanted stability and permanency. In the past it's always been every two years of turnover on the board of alderman, and its created upheaval and political strife."

Van Donsel is joined by Judy Neels, who won her right to continue as ward 1 alderman in Lake Ozark. She had been appointed to the seat in September after the death of Alderman Larry Senter. She will now finish out the remaining year of the term.

Neels, a substitute teacher in the special services department of the School of the Osage, had not held public office prior to her appointment last fall. "I had great response from everyone in my ward," she says. "They wanted me to remain in there to represent all of them. I had been concerned with a lot of the issues at the Lake for years. I thought I could make a difference in there. I'm a taxpayer and a citizen, so I approached it like that. "There are some things that

I want to see to completion things that I've begun to get really involved with. The Bagnell Special Road District is kind of a thorn in everyone's side, with us paying to the Bagnell Special Road District as well as the other districts in the area, for which we receive nothing. Right now we're at a standstill with it. That's something I'd like to continue pushing on to get resolved. And then I'm working with Chief Maples to establish our emergency operations plan for the city — trying to get storm sirens in the city.

"Walking around my ward I was able to meet people and tell them that if they had concerns or questions, it's my job to find these things out. They wanted to know about the developments that are coming in and the water system, the sewers — when are certain areas of the city getting sewers? I'm learning as much as I can and trying to do the research.

"To be a part of all that growth that's happening in the city is the reason why I decided to run — to stay in this next year. We'll see from there. I'm only going to commit to this year. The board and the mayor, too, have been a big part of the reason that I decided to run."

Two other Lake Ozark alderman - Donald Langley and Larry Buschjost — ran without opposition.

Down in Camdenton, incumbent Gerry Rector and Dennis North won alderman seats for wards 1 and 2, respectively, while John McNabb ran unopposed in ward 3.

In her bid for a third term, Gerry Rector said that health concerns kept her from campaigning door-to-door. Instead she relied on word-ofmouth, newspaper ads, and phone calls. She feels that she was returned to office because the voters liked the job she was

Now that the election is over, Rector sees growth as the biggest issue facing Camdenton. "We're running into this commercial development problem that all communities that grow run into — infringement on individual residential property rights. It's a tug of war." Rector says that she intends to side with the residential property owners if a majority of them object to a nearby business development. "It really depends on the people that are there and how they feel, because I'm their elected representative."

Dennis North captured Camdenton's ward 2 seat over incumbent Sandy Gentry. North had been the community service officer for Camdenton before retirement and had previously served a partial term as alderman.

"I decided I wanted to do it again," he said after the election. "I see a lot of decisions made, like TIFs and sewers, and some of the things that need to be improved so I thought I'd put my input in it. I went around and I knocked on doors, and I put out signs. I listened to complaints about different things, like street and sewer, but I never promised anything. I just gave them a card and said, "Would you please vote for me?"

Regarding those TIFs, where potential taxes are diverted to the developer to help finance the improvements, North is guarded in his opinion. "It's according to what they are," he says. "I'm not for giving a TIF for everything. If you'll read the ordinances in the city manual, it says that in order to have a TIF it needs to be something that will profit the city. Also, I really hate to see them take the money away from the schools. And then the term limit on the TIFs — it can go up to 23 years, and I don't want to do that. But as far as being against TIFs, I'm not. I'm just very cautious about them."

In other issues, North has clear-cut opinions: "I'm against all septic tanks for businesses. I'm for attaching every business that's inside the city limits to the city sewer. We're sitting on top of this hill, and every direction from this hill goes to the Lake of the Ozarks. So if the county is going to adamant about septic systems, I think we should be, too.

"We need to be progressive about trying to draw more tourism. We need more lodging here in this town because we're supposed to be the hub city of this area."

Here are the unofficial election results from these and other races around the area:

Lake of the Ozarks Business Journal

### AMBULANCE DISTRICT DIRECTORS **Camden Ambulance District**

**Sub-District #2:** Ron Richards

Unopposed – 319 **Camden Ambulance District** Sub-District #5: No candidates filed Cam-Mo Ambulance District Sub-District #3:

Christine Gansemer, 35 Donald B. Winfre, 69

**Cam-Mo Ambulance District** Sub-District #4: Jim Neff – 45

Jim Halloran - 40

**CITY OFFICIALS** 

### **Camdenton Alderman Ward 1**

James Newell - 26 Gerry Rector - 41

**Camdenton Alderman Ward 2** 

Sandy Gentry – 33

Dennis North - 85

**Camdenton Alderman Ward 3** 

### John D. McNabb, unopposed – 55

**Climax Springs Trustee** (top 3 vote recipients are elected to office)

Shawna Stringham – 13

Charlotte Fritz - 14

Eugene Dority – 17

### **Four Seasons Trustees**

(top 3 vote recipients are elected to office) Donald R. Vilman - 153

Gordon Ellison - 188

Neil Williams - 183

Patti Cravens - 104 Bob Love - 122

Arnold A. Sandbothe - 160

Lake Ozark Alderman Ward 1

Donald Langley, unopposed – 65

Lake Ozark Alderman Ward 1

### One year term

Judy Neels - 55

John Elliott - 34

Lake Ozark Alderman Ward 2 Larry Buschjost, unopposed – 70

Lake Ozark Alderman Ward 3

Jeff Van Donsel - 43

Kerry Gray - 17

Jina Quattrucci - 2

### Laurie Mayor

Chuck Chorpening, unopposed – 54

### Laurie Alderman Ward 1

Rod Hayes - 32

Vinny Stepanik - 16

### Laurie Alderman Ward 2

Paul Irwin, unopposed – 37

### Linn Creek Mayor

Joyce M. Thompson, unopposed − 16

### Linn Creek Alderperson Ward 1

Lynn Pasewark, unopposed – 9 **Linn Creek Alderperson Ward 2** 

### Jackie S. Thornhill, unopposed − 7 Macks Creek Mayor

Jack Daniels - 17

Joel Stoner - 27

### Macks Creek Alderman at Large Jhayne Schiff-Rodriguez - 25

Dee Seaton - 21 April L. Stoner – 20

continues on page 13

# NEW OFFICE/RETAIL AVAILABLE

Extremely high traffic area across from JB Hooks!



# In the heart of central Missouri's Lake of the Ozarks



- ✓ Lake's prime location
- Great lake views
- Elevator service
- ✓ Fine luxury space

Great location for an exotic auto dealership, fine jewelry store, medical facilities or law offices... the possibilities are unlimited!

1,200 to 12,700 sq. ft. - Available NOW!

For leasing information call

573-480-4104 or 573-280-0298

or email: margo@lasolasresort.com

# **Commercial Opportunities**

### **Investment Grade**

2800 ft on Hwy 5 frontage 52 acres \$399,900 - MLS # 3041475



### Office/Retail Center Plus Duplex Plus

Room to Expand. Positive Cash Flow! **\$651,000 MLS #3045016** 

### 885 ft of Hwy 54 Frontage

54/52 Junction - 16 Acres
Only \$275,000 - MLS #3040156





1-888-DONNA-66

3525 Hwy 54, Suite 4, Osage Beach, MO 65065

573-302-2398



# House rejects lower base wage for tipped workers

The House rejected legislation Thursday that would have lowered the base wages for waitresses, valets and other tipped employees to the amount they had received before a voter-approved increase in Missouri's minimum wage.

Voters in 2006 overwhelmingly approved an initiative that increased the minimum wage to \$6.50 an hour, with an annual increase to coincide with inflation. This year, the state's wage floor is set at \$6.65.

For tipped employees, their base pay jumped from the federal floor of \$2.13 an hour to \$3.325 an hour, half the state's full minimum wage. Their tips must push their overall salary to the minimum wage.

Some lawmakers had sought to roll back that increase for tipped workers and succeeded in winning initial approval for such a provision earlier this week. But the bill containing that measure was defeated 82-68 Thursday.

Critics said it would be unfair to restaurant employees to lower their wages and disrespectful to the voters who passed the 2006 ballot measure. Even with the higher minimum wage, it's often difficult for tipped employees to support themselves and their families, opponents said.

Advocates of lowering the base pay for tipped workers had argued that restaurants are having trouble staying in business and are hiring fewer employees because they have to pay servers more.

The rejected legislation also included a provision attempting to clarify how the state's minimum wage law affects fire and police departments.

The 2006 law was challenged by local governments that were concerned they could no longer apply a federal standard letting police work 171 hours and firefighters up to 212 hours in a 28-day work period without getting overtime.

Organizers behind the 2006 minimum wage initiative have said the judge's decision already exempts firefighters and police from the law's provisions, negating the need for clarifying legislation



Lake of the Ozarks Business Journal May, 2008

# **Area April elections**

continued from page 10

### Osage Beach Mayor

Penny Lyons – 509

Eric Medlock - 222

### Osage Beach Collector

John Berry, unopposed – 597

### Osage Beach Alderman Ward 1

Rich Martin - 82

Kevin Rucker – 130

### Osage Beach Alderman Ward 2

Lois Farmer – 142

Janell Bednara – 127

### Osage Beach Alderman Ward 3

Christopher Foster – 117

Dave Gasper – 122

### Sunrise Beach Trustees

(top two vote recipients are elected)

Charlie Bott – 23

Ted Hoover – 18

### FIRE PROTECTION DISTRICT DIRECTORS

### Lake Ozark FPD

Charlie Kempf II - 327

Jim Elkin – 107

### Osage Beach FPD

Wesley Brown - 461

Jim Schneider – 475

### Mid County FPD

Two year term

Paul E. Thompson — 254

Mark C. Harding – 177

David W. Edwards - 336

### **Mid County FPD**

Six year term (top two vote recipients are elected to office)

Charles E. McElyea – 619

Gary E. Cuendet - 364 John C. Baremore - 398

### Northwest FPD

Six year term

Linda S. Clemons – 134

Terry Walker - 150

### Northwest FPD

Two year term (top two vote recipients are

elected to office)

Delmar Graves - 179

Richard Cowan – 79

Theresa L. Townsend – 59 Keith Kaszyk - 92

Thomas F. Wolfe - 135

### **SCHOOL BOARD MEMBERS Camdenton R-III School District**

(top 3 vote recipients are elected to office)

Janny Drover - 1245

Susan Leslie – 1376

Cary T. Grogan - 750

John Beckett - 1570

Bill Moulder - 1119

### School of the Osage

(top 3 vote recipients are elected to office)

James C. Edwards – 292

Rod Miller - 329

Mary Whitman - 345

Tina M. Floyd - 159

Chip Prestien - 164

### Macks Creek R-V School District

Three year term (top three vote recipients

are elected to office)

Larry Vaughn - 132 Renee Kingston – 107

Sherry Tillig - 37

Lee Stoufer - 118 Phillip Clopton – 53

Dana Eidson Stoufer – 119

Gaila Collins - 146

James Russell - 196

### **Macks Creek R-V School District**

Two year term

Brenda Carnahan – 83

Kenny Whitworth – 252

### Climax Springs R-IV School District

Three year term (top three vote recipients are elected to office)

Larry Gregory - 191

S. Sue Bridges – 169

Jack D. Hammond - 148

Clayton Cline – 252

Lisa O'Kelley – 145

### Climax Springs R-IV School District

one year term

Eric G. Noell, unopposed - 268

### **VILLAGE INCORPORATION** Village of Grand Glaize

Yes -3, No -0

Village of Friedenswald

Yes -2, No -0



2006 Computer **Technician** Reader's Choice Award!

Sales & Service For the Entire Lake Area!



573-348-2448 The Lake Area's Laptop Specialist!

**MONDAY - SATURDAY** 

New location by Halmark Suite

10:00 AM - 6:00 PM

12:00 NOON - 5:00 PM

F1 Stone Crest Mall

**SUNDAY** 

**Internet Access Room** 



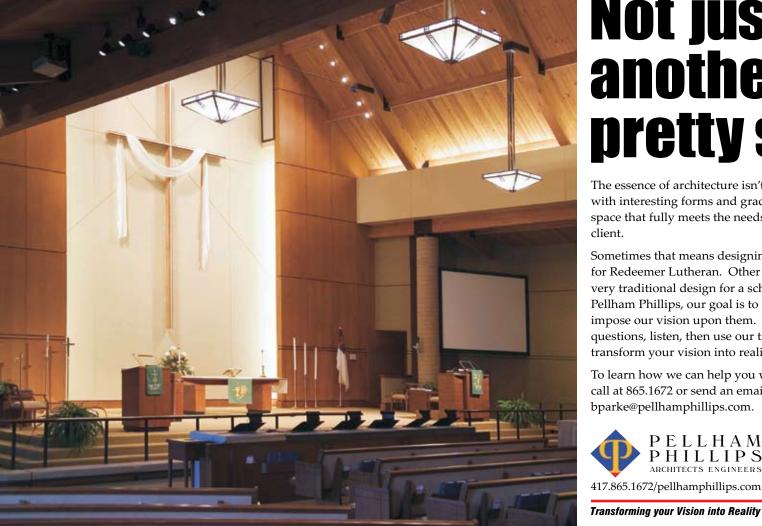












# **Not just** another pretty space

The essence of architecture isn't designing cool buildings with interesting forms and graceful lines. It's designing space that fully meets the needs, wants and desires of the

Sometimes that means designing a beautiful sanctuary for Redeemer Lutheran. Other times it may require a very traditional design for a school in rural Missouri. At Pellham Phillips, our goal is to see their vision, not to impose our vision upon them. As our client, we will ask questions, listen, then use our talent and experience to transform your vision into reality.

To learn how we can help you with your vision, give us a call at 865.1672 or send an email to bparke@pellhamphillips.com.



Transforming your Vision into Reality

Lake of the Ozarks Business Journal

## **Boat Show Trendicators**

by Monica Vincent

With summer officially right around the corner, boaters at Lake of the Ozarks are taking their boats out of storage and off the lifts and hitting the water, while new enthusiasts and those looking to upgrade or add to their stable have been hitting the Boat Shows to check out this year's inventory.

LOBJ checked in with several dealers to gauge the success of this year's Boat Shows and find out what the trendicators are for

marine business at the Lake in 2008.

Brian Pecenka, General Manager of Glencove Marine says, "Between the three combined boat shows, we contracted about twice the units we did a year ago. As far as size of boat, it's really been the mid-range 28-35 foot boat that seems to be a stronger area for us. It has a lower price point, so we're going to do more volume in that range anyway. That's the bulk of what we're selling at this point. That being said, those particular sales seem a little higher than it's been in the past. Anything less is just too small for Lake of the Ozarks, unless it's a ski boat or the like. The Overland Park, Marine Dealer Association Show seemed to be the better of the three shows for us this year. St. Louis was close, and weather was just a terrible factor for the In-Water Show this year. There's no question we expect sales to be increased over 2007. Formula has

introduced three new models that have been very popular. The 310 Bow Rider works well for the Lake of the Ozarks, and the Sun Sport line that we have has been a very dominating style with the 350 35' Sun Sport that has done very well for us. Also the 45' Yacht with the IPS Drive System has drawn an awful lot of attention."

Dave Bigge, Director of Operations, MarineMax Lake Ozark, "Customer expectations seem higher than ever. Families are more selective with their discretionary dollars and therefore the value and importance of our Marine-Max customer focused events has demonstrated loyalty and growth opportunities for us this year. With over 30 customer events planned for 2008, customer participation in the boating lifestyle is proving to attract more and a broader customer base. Simple events like an evening at a local restaurant sponsored by the company, or multiple day events like a trip to Warsaw, or our Sea Ray De Mayo event on May 4th which will see over 80 participants. Also our Women on Water instructional class on boat handling has been very popular with over a dozen classes on the schedule that are all booked full. These events were a key strategy and contributor to our success at the winter boat shows. I think the turnouts at all three shows were very good, but the buyers were more tentative, which made our strategy of enhancing the custom-

er experience pay big dividends." Barret Wedel, Brokerage Manager, Mid-Missouri Yachts says, "We went to all three shows. We saw improvements in the St. Louis and KC Show, but simply because of the weather we didn't have the turnout we expected at the In-Water show. LOMDA seemed on a par with past shows, but St. Louis really exceeded our expectations this year. The mid-size cruisers and runabouts, particularly those with single engines, seem to be selling better right now which is directly related to rising fuel costs. The Rinker series, throughout the entire line, have great value. The customers we saw are getting better educated in comparing features. A lot of our clients find that we have more standard features and top quality, and are always pushing the envelope on getting more boater friendly design and great styling. The power plants we are putting in our 35 foot and up cruisers have 40% better fuel economy than our competition and speeds up to 50 miles an hour."

Kyle Kelly of Kelly's Port said, "We did three shows this year - the

Overland Park, LOMDA show, the St. Louis show and the In-Water Boat Show. St. Louis has been better in years past. People seemed a little cautious, but that seemed more an indicator of that market than the show itself. We have had a very good follow-up from that show though. We saw a good crowd at the In-Water, however with all open air shows you need the weather to cooperate to a degree and unfortunately this year it did not for the first two days. LOMDA was very successful. Overall things at Kelly's Port have been very good with the addition of Baja boats. It's added a fantastic new customer base in performance boats. Regal continues to break the mold, winning first place in two out of the three JD Power awards available, and coming in a close second in the third category. The new gas IPS has made Regal very strong in the bigger boats. Service is better than ever. Our guys are doing the best job there is at Lake of the Ozarks, and are guaranteeing same day service to our new boat customers. Sales are stronger this year than last year, and whether that's from the addition of Baja, or same day service, the new showroom, or a sign of the times, we're not sure but we continue to keep our heads down and do what we do best."

Richard Collins, General Manager of Raymond's Boat and Motor Sales, said "Sales have been decent, but it's hard to get excited when the weather is cold or rainy. Gasoline has not hurt boating, it's been the weather. De-winterization usually starts the last ten days of March, but we've just been getting orders in the last couple of weeks. Generally the turnout at the Boat Shows was pretty good. Weighing it against media and all the talk about bad economy, business was surprisingly good. I don't think generally we reflect the national average at the Lake of the Ozarks. Our real estate market seems to be stronger than elsewhere, as do our boat sales. Fountain and Sensation performance boat lines are our specialty and always do well here. Family boats sales are doing okay. The person moving up from the 24 to the 28 is a little softer than the top end of the market. But overall, I don't think fuel prices are going to have as much impact. People that own a second home here are going to continue to come down and use them. Our boaters say they may not boat as far, or they may make four stops versus ten, but they still intend to get out and enjoy the Lake."

# **LOOKING FOR A** FINANCIAL ADVISOR **NEAR YOU?**



### You just found one.

For more than 40 years, Raymond James has been committed to personalized service. In fact, ours was one of the first firms to focus on financial planning, a discipline based on long-term client relationships. That's why we chose Raymond James. And it's how we can offer individual solutions from one of the most comprehensive ranges of financial services anywhere.

Look no further. Contact us today.

Robert L. Cotter **Branch Manager**  26 Years Experience 12-Year Lake Resident

### RAYMOND JAMES

FINANCIAL SERVICES, INC.



IROQUOIS FINANCIAL

### **Iroquois Financial**

Landmark Center • Suite 303 • 3535 Highway 54 • Osage Beach MO 65065

573-348-6888

Securities and Investment Advisory Services offered through Raymond James Financial Services, Inc. Member FINRA/SIPC

• NOT FDIC Insured • NOT GUARANTEED by Iroquois Federal • Subject to risk and may lose value

# Strip revitalization

continued from page 9 revitalizing this historical and vital portion of the community.

The Bagnell Dam Strip Association, a not-for-profit 501 c3 community based corporation, is leading the effort to develop a solid comprehensive long-range plan for the revitalization of the historic Lake Ozark downtown. This focused planning and economic development group includes business and property owners from the Bagnell Dam Strip as well as other major stake owners in the community.

The Plan will be anchored by new and rejuvenated family oriented developments and attractions that made the overall Lake of the Ozarks area the well known travel destination for tourism and business that it is

The Plan will embrace the unique location of downtown Lake Ozark and its significance of being adjacent to the dam, the lake it created and the underdeveloped Osage River frontage below the dam. Current residents and visitors to the Lake do not have general access to the water except for land within the control of the State Parks. A key characteristic of the Plan will be to create free unencumbered and enhanced access to both the Lake and the River experiences together with the necessary land and water parking spaces for these visitors.

The Plan will capitalize on the major infrastructure and commercial projects currently underway within the city of Lake Ozark. Because these activities are occurring adjacent to the downtown, new transportation systems and utility upgrades will be close enough to make it possible to deal with the significant costs associated with creating new downtown development sites as well as the revitalization of others

The Plan will continue the theme of connectivity with the other neighborhoods. This will be done through the development and adoption of Design Guidelines consistent with those put in place in other major projects within the city. In addition, the District will include extensions of the Hike & Bike trail system that is also a component of adjacent development.

And, the Plan will address the ongoing cost of maintaining the new public infrastructure and amenities in the District. It will also address the staffing and related costs of managing District activities that will include items such as marketing the area for new business development as well as assisting existing businesses and property owners with revitalization of existing buildings and structures.

Approach to Revitalization & New Development

Bagnell Dam Strip Design Guidelines

The development of guidelines will help preserve the uniqueness of the downtown and increase the confidence to invest within the District. Design guidelines will regulate the architectural massing, building types, heights, facades, styles, material and details. Along with the Master Plan, the basic design guidelines that will ensure that the design of the individual buildings, amenities and public spaces within the District will be in keeping with the overall vision for the area.

The intent is to preserve and

maintain the downtown as a pedestrian-oriented streetscape and retail/entertainment destination. In keeping with this intent, the design guidelines will address the issues of pedestrian scale and the establishment of a thematic identity for the neighborhood.

Preservation Development

There are several businesses currently located within the District that reflect the unique location and tourism character of the original downtown and include water oriented activities like: marina services, boating supplies and equipment stores, cruise and excursion boat rides, parasailing and fishing guides among others.

Many of the today's existing business within the District reflect the novelty and entertainment business that were attractive to the tourist of yesterday as well as today and include: sundry and nostalgia stores, unique apparel shops, custom furniture stores, arcades, amusement rides, restaurants and confectionery shops.

Many of the buildings housing these businesses of today are in need of cosmetic and/or substantial repair and renovation. It is very important that the Plan incorporate resources and programs styled to assist these types of business in maintaining and enhancing operations that will continue to generate income to the city.

Entertainment/Retail Targets for New Development

Tourism is travel for predominantly recreational or leisure purposes or the provision of services to support this leisure travel. Development that attracts and supports the tourist are service industries that include: transportation services, accommodation such as hotels, restaurants, bars, interactive educational activities, amusement venues, live entertainment and other hospitality related industry services such as spas and resorts. These are the Tier-one Entertainment/Retail businesses that will be targeted for recruitment to the District.

Tier-two Entertainment/Retail businesses include specialty retailers such as: arts & crafts, antiques, hobbyists & collectors, outfitters and sporting goods, etc. In addition, business that primarily serves learningoriented niche tourism, small

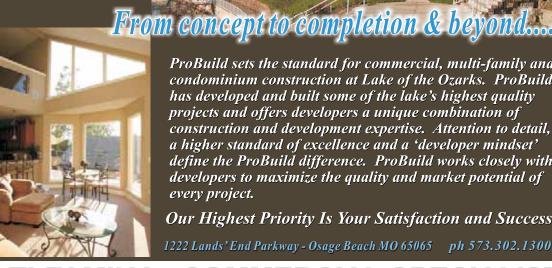
continues on page 64



- Professional Design and Construction
- Superior Oversight and Management
- Result Driven For Success







ProBuild sets the standard for commercial, multi-family and condominium construction at Lake of the Ozarks. ProBuild has developed and built some of the lake's highest quality projects and offers developers a unique combination of construction and development expertise. Attention to detail, a higher standard of excellence and a 'developer mindset' define the ProBuild difference. ProBuild works closely with developers to maximize the quality and market potential of every project.

Our Highest Priority Is Your Satisfaction and Success.

1222 Lands' End Parkway - Osage Beach MO 65065 ph 573.302.1300

### **Magic Dragon Street Meet**

continued from page 3
Leo Case plays 50s and 60s music. He puts speakers up and down the Strip and he remote broadcasts, so no matter where you are on the Strip, you're hearing Leo's music. There is shopping and restaurants available. We create an atmosphere like the movie American Graffiti. It's just a ton of fun.

"We have parking primarily at the area formerly known as the American Legion campground below the dam. The School of the Osage high school band will be working the parking lot for us and there will be a small donation for parking to help the band. Three shuttle buses will be running up and down the hill all day long that will bring people up from the Legion area, and we have three tractors and wagons that will be running a circle up and down the Strip. People can jump on the wagon and ride as far as they want and get off, or they can stay on the wagon and see all the cars. We're very fortunate that Crown Power & Equipment from Eldon has donated tractors to us for about the third

year in a row."

The event has proven to be a money maker for the area, according to figures provided by the Lake Area Chamber. Based on last year's estimated attendance of 1,500 registered participants — not including hundreds of walk-up visitors — 420 were first time show registrants while 135 were first time visitors to the Lake area; 975 stayed one night, 487 stayed a second night, and nearly 5,000 meals were served. The Chamber reported that figures from a previous year indicated that the event put \$1.3 million into the local economy.

"Our local businesses do well because those people who come in for the show stay somewhere, eat out, and they shop in our stores," notes Sullivan. "So it's a very good economic event for our community. That's part of the purpose of the Chamber — to promote those kinds of things."

A great deal of planning goes into each year's street meet, and Sullivan is quick to point out that a lot of folks are involved: "We have about twenty people on our leadership team, which is comprised of some of the Chamber office people, but mostly volunteers, that do different things. And then another fifty to seventy-five people in one way or another support the show including the Lake Ozark mayor and police chief and the fire department, and the city council is very gracious every year to give us permission to close the road for the show. Without the cooperation of those key city leaders, we couldn't do it. We have a lot of people who help us direct traffic, and that's one of the more hectic jobs. And then all the other volunteers who do everything from selling t-shirts to taking registration packets to organizing trophies to playing music.

"We work very hard to create a good, safe family atmosphere that is fun for the whole family, and there is something for everybody at the Magic Dragon Street Meet Nationals. People can see some awesome machines, and have a blast with their kids. That's what we're all about."

### **Accountability**

continued from page 7 effectively eliminate government waste. One provision included in the bill deals with keeping the right people in the right jobs. Congress will be notified of any proposed removal of an inspector general, along with the reasons for removal, in writing. The bill then gets into the inquisition ability of the inspectors.

The bill says all inspec-

tors must have their own legal counsel and not use agency counsels. A Council on Integrity and Efficiency for Inspectors General will be created to oversee allegations of wrongdoing. All reports from the inspectors must be available in three days on agency websites. The president's budget submission must say how much money is requested for each inspector office as well as the funding level the inspector requested to determine if funding is being cut to interfere with inspector work. No inspector may accept a bonus and a clause is put in the reform act that would make compensation equal to guarantee that no one is being discouraged to work by lowering their pay.

A version of the bill has passed the U.S. House of Representatives as well. McCaskill wants the taxpayer to have the ability to scrutinize from the middle of the country.

"So it's a great piece of bipartisan legislation that will help our government do a better job watching out for the money that we spend that doesn't belong to us," McCaskill said, "the money that belongs to the hard working people of this country."

The tax inquisitors among us should be happy because we have two good examples here with slightly different results.

A state senator may be shut out but he sees the common sense of his view of government spending and shares it. A U.S. senator using her sophomore year cooperation is taking government waste to task through legislation and believes her constituents deserve the effort.

Two fine examples of accountability - Missouri style.



Eliminate Balcony
Maintenance Costs and
Protect Your Home!



Waterproof Durable

**Attractive** 

**Aluminum Railing System** 

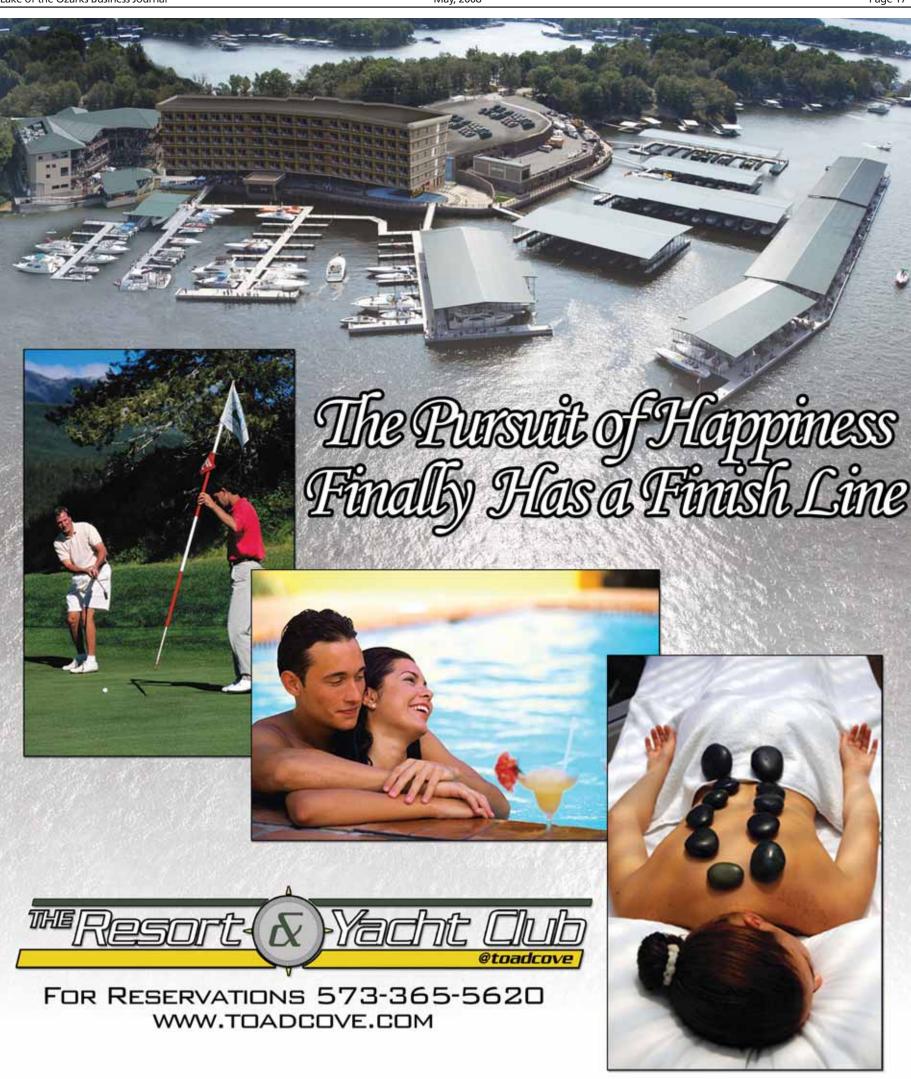
Maintenance Free

Easy Installation

4732 Hwy. 54, Suite E Osage Beach

To Learn more about DecTec or to get an estimate call:

573-365-9997





### **CARPET OTILE OTHARDWOOD OTLAMINATE**

### Customer feedback:

"Barefoot Floors provided us with truly first class service and a first class product. Jamie and Jackie were a key part of the design and layout of our project! Thanks for your expertise!"

-Jeff Carroll, Co-owner - T and J Development

Did you know...

Small area, small tile, right? Well...not necessarily. Large format tiles (16x16 and up) have increased in popularity over the past few years. Many consumers base the size of the tile on the size of a room and are afraid of installing a large tile in a small area. Actually, the larger the tile, the fewer grout joints. Also, the area will be less busy and make the space appear larger than actual size. Reducing the amount of grout means less maintenance when it comes to cleaning. So remember, large format tiles are popular, even in small spaces.

# New police radio system inserted into Missouri budget

A \$175 million plan to replace the Highway Patrol's aging radio network with a system that also could improve communications among local emergency responders gained clearance Thursday from legislative budget writers.

The state could seek bid proposals as soon as next month, --the project itself could take two to four years to complete and 10 to 12 years to pay off.

The new radio towers and interoperable communications network had encountered static when the Senate Appropriations Committee sliced the funding because of concerns about costs and compatibility with local law enforcement agencies.

But Senate budget negotiators agreed to go along with the \$9 million that the House had budgeted for the initial phase of the program, and House negotiators agreed to accept some Senate wording detailing how the project would be bid out.

To gain final approval, the compromise must pass the House and Senate by the May 9

budget deadline.

The Highway Patrol's current radio network is about 50 years old. Few lawmakers questioned the need to replace it. Rather, most concerns centered on plans to make the patrol's system compatible with scores of different communications systems used by local police, fire and ambulance districts.

Some lawmakers worried that the state could direct a massive contract to design and build the system to a single company by using very precise specifications in its request for proposals, and that local governments might have to pay to upgrade their own equipment.

In addition to the \$9 million, the budget includes a \$3.4 million in state funds that is intended to draw down a \$17.5 million federal grant for local interoperable communications projects. Part of that money would set up a mutual aid radio channel accessible to all public safety personnel.

An Island of Opportunity!



.....BigIslandLakeOzarks.com

THE VILLAS AT BIG ISLAND · Villas & Homes in a Maintenance Free Community
ISLAND VIEW ESTATES · Exclusive Waterfront & Lakeview Home Sites from 3 to 12 Acres
BIG ISLAND ESTATES · Exquisite Lakeview Home Sites from .4 to 2.0 Acres

350+ Forested Acres - Community Water & Sewer - 2 Marina's - Boat/PWC Slips

Located 15 minutes West of Camdenton, Missouri 1.866.313.9555

# Lyceum theatre gears up for exciting 2008 season

Artistic Director Quin Gresham and Managing Director Steve Bertani have announced the 2008 Season Lyceum Theatre schedule, and it's sure to be one that audiences will enjoy

The Season begins on Friday, June 6 with the premiere of "Cats". It will run through June 18. Andrew Lloyd Webber's "Cats" was one of Broadway's longest running musicals and the winner of eight Tony Awards, and one that Gresham and Bertani have wanted to bring to the Lyceum for some time.

"Audience members have always asked when we might bring "Cats" to our stage and we're thrilled to open our 2008 season with this exciting production. "Cats" will be one of the most elaborately produced shows the Lyceum has ever seen." said Gresham.

From June 25 through July 6, audiences will find "West Side Story" on the Lyceum stage. "West Side Story" won two Tony Awards in 1958 and was made into a movie starring Natalie Wood in 1961. Rooted in the same romantic soil as Romeo and Juliet, "West Side Story" will captivate audiences. Maria and Tony are from different backgrounds, but that doesn't stand in the way of their love and hopes for a life together – despite what the stars have in store.

Next in the lineup is "Big the Musical", based on the 1988

movie starring Tom Hanks. It will run July 12 – 20 and will be one of several family friendly productions on the Lyceum stage in 2008. "Big" tells the story of Josh Baskins, a 12 year-old who wishes on a carnival attraction "to be big". Hilarity ensues when his wish is granted – overnight! Josh now has

to navigate the life of an adult in New York City as he and his best friend Billy search for another Zoltar Speaks machine to reverse Josh's wish.

2001 Pulitzer and Tony Winner "Proof" will follow from July 25 through August 3. This production was made into a film in 2005 and earned a

Golden Globe nomination for Gwyneth Paltrow.

The play concerns Catherine, the daughter of Robert, a recently deceased mathematical genius and professor, and her struggle with mathematical genius and mental illness – both hers and her father's.

### "Premium Advice"

with Steve Naught of Naught-Naught Insurance

### What Limits Do I Need?

The question I am asked most as an insurance agent is "How much is the coverage going to cost?" The second most asked question is "What limits do I need?"

When it comes to liability insurance most people think that they need to have enough limits to cover their assets in case they are ever in a lawsuit. Those people would be mistaken if they ever get into a serious loss situation. When someone asks me what limits they need to purchase my response is, "What amount will you get sued for?"

Let's use this hypothetical example. A 40 year old husband and wife own a home, 2 cars, a boat and investments totaling a value of \$1,000,000. The couple decides to purchase limit of \$1,000,000 to match their assets. One day on the way to the country club the husband runs a stop sign and is in a car accident that injures one person and kills another. The damages equal \$2,200,000.

The consequence? The policy pays \$1,000,000. The assets pay \$1,000,000. Wages are garnished for the remaining \$200,000. Maybe the outcome wouldn't

be this bad. Maybe it would be worse. Maybe it just depends on who has the best attorney.

The lesson of the story? You should purchase a liability limit based on your potential loss, NOT on the value of your assets.

You may ask, "Steve how do I know what my potential loss is?" You don't know. No one actually knows, so the answer is to buy as high of limits as you can afford. You might be thinking, "I'm insurance poor. How can I afford to pay more?" In fact, it doesn't cost that much more to double or even triple your limits in most cases. Anyone driving with only state minimum liability limits is doing themselves and their family a



Steve Naught, CIC

disservice. Most of the time you can double the state minimum limit for under \$20 every six months.

The answer? Talk to your agent about giving you options for higher liability limits. You will likely find out it costs very little to increase your coverage amount. Being prepared is no accident.

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



Page 20 May, 2008 Lake of the Ozarks Business Journal



# FEATURED COMMERCIAL PROPERTY C STORE - \$\$ JUST REDUCED









**This Convenience** store has a good day to day trade. Sinclair fuel, freshly made pizza, deli, groceries, hardware/plumbing are just a few of the items that local **Brumley residence** depend on each day of business. Sitting on two acres, this 3200 sqft business/building is just off Hwy 42 on Hwy C, 15 minutes from Lake of the Ozarks. Owner has good income/expense records AND good employees. Priced for immediate sale. \$219,000



Gary Markus, ABR, CRS, GRI (573) 302-3650 RF/MEX Lake of the Ozarks

www.lakeofozark.com • gary@garymarkus.com • 3525 Highway 54 • Osage Beach

### House repeals tax on military pensions

by Chris Blank

Military vet erans would not need to pay state income taxes on their pensions under legislation approved Thursday by the House.

Lawmakers last year approved a bill that gradually repeals income taxes on Social Security and other retirement pensions by 2012. It is estimated to cost the state \$154 million when fully implemented.

That bill applied to military retirees when they turn 62. This year's bill would apply to military pensions for people of all ages and make it kick in immediately.

The sponsor of this year's bill, Rep. David Day, said many states also don't tax retired military personnel's pension benefits. He said Missouri could persuade more retired veterans to move into the state, which would increase economic activity and generate more tax revenue.

The bill was approved 131-8 and now moves to the Senate. Lawmakers have three weeks before their session ends May 16.

Legislative staff estimate the tax cut would cost the state \$17.5

million per year for the next three years.

Rep. Jim Avery, who has served in both the Marine Corps and the Missouri National Guard, said it's bigger than a tax issue. "This isn't about good tax pol-

"This isn't about good tax policy, this is about doing the right thing for people who for 20 years have done the right thing for you," said Avery, R-Crestwood.

Last week, the House passed a proposed constitutional amendment that would create a dedicated one-eighth cent sales tax to pay for veterans services. A similar tax for the Department of Conservation brought in more than \$103 million last year.

The veterans sales tax would expire at the end of 2016 but could be reauthorized every 10 years, though the rate would be dropped to one-tenth of a cent.

Normally tax-opposed Republicans, including House Speaker Rod Jetton, said the new tax revenue is needed to expand space in long-term care homes for veterans and open centers that help veterans sign up for benefits. That proposal is now in the Senate.

# TOP TEN REASONS TO LIST YOUR YACHT OR BOAT WITH 023 TK Y3CHT B10K215

- Comprehensive evaluation of your boat with our market analysis and pricing recommendations prior to listing.
- Put more money in your pocket with our sliding commission scale.
- Based at a full service marina Lodge of Four Seasons.
- Monthly slip rentals available while your boat is For Sale or we will come to your boat.
- Saturation advertising on the internet. See your boat with full specifications and photos on 6 top web sites.

- Four color local print media coverage
- Ozark Yacht Brokers' database of boat buyers!
- Bobbie Brosch is on staff to manage the financing, insurance, titling and documentation. We do all the paperwork.
- You deal directly with the business owners: Dennis and Capt. Jay are sales professionals with excellent reputations, delivering exceptional service.
- 1 Proven Results: We get the boat sold AND NO ONE DOES IT BETTER.



573-365-8100 email: sales@ozarkyachts.com

Lodge of Four Seasons Marina · Horseshoe Bend Parkway, Lake Ozark, MO

Please review our numerous customer testimonials at www.ozarkyachts.com

Capt. Jay Clark

Lake of the Ozarks Business Journal May, 2008 Page 21

### **The Vandervort** Report

2008 is my tenth year in business here at the Lake of the Ozarks, and my how the time has own by. It seems like just yesterday that I was standing on the shore of the seven mile marker and dreaming about the endless possibilities of Toad Cove. I must say that it has evolved into much more than I visualized that spring day, nearly a decade ago. Today the Toad Cove Complex stretches over a quarter mile of shoreline, and is home to far more than I ever imagined; The Horny Toad Entertainment Complex will always be the main staple of Toad Cove, but the new Resort & Yacht Club @ Toad Cove, definitely added the finishing touch!

It seems like the property has been under constant construction since the day I started buying up the property back in 19-99, and I must say that I am very glad to see it finally completed. The new Resort boasts 116 luxury suites that would rival the finest hotel suites in Las Vegas. Other features include; a fantastic Salon and Spa, retail shops, over ten thousand square feet of conference space, a movie theatre, an indoor sports court, and a magnificent swimming pool with a swim up bar reminiscent of what you might expect to find in a luxury Caribbean resort.

I'm very proud to bring this incredible Resort to the Lake of the Ozarks community that I call home, and I would like to thank some of the many people who have contributed to it's success along the way; starting with my sister Valerie who was instrumental in helping me get the Horny Toad off the ground. Colleen Porter, Andrew Fehlman, Shawn Rush, and Gregg Jones, all former managers that put a lot of effort into Toad Cove; Doug Ross former VP of my construction company who worked countless hours for many years; Chef Stephan and Chef Laurie Haney who are both responsible for the incredible food our restaurants have put out since the first year I started the business; additionally, Sous Chefs; Tim Imhoff, Chris Messinio, and Joey Vaughan for all of their continued culinary contributions. Tina Williams who's been my administrative assistant for several years, Donna McGill for making our retail store a success year after year, Lisa Larson who's held just about every position in our company at one time or another, Donny Larson who's entertained all of us for the last eight years. The list wouldn't be complete without including my good friend and confidant; Justin Generally who's helped me design and build the entire Resort, as well as our Production Manager; Rocky Corpe.

As my businesses continue to grow and expand, we've brought on many new dedicated professionals in recent years; Roger Rand- Dir of Operations, Captain Marty Fulbright- Harbor Master, Mike Barnett- General Mgr, Laura Fadness- Front Desk Mgr, Erin Bagby- Dir of Catering & Events, Jamie Leslie- Lead Concierge, Terry Ayers- Dir of Entertainment, Justin Ford- Asst. Dir of Advertising, Kendra Roberts & Neil Years- Restaurant Mgrs, Lagina Fitzpatrick- Dir of Sales, Rhonda Martin- Controller, Jim Logan Chief Engineer, Pam Ponder- Dir of housekeeping, Mike Swift & Mike Hughes- Bev Mgrs, and David Hartwick- Sous Chef. All of these individuals along with many others will undoubtedly enable our continued growth and success in the

One thing that I have learned over the last twenty plus years in business, and it's that; it's the people you surround yourself with that make all the difference, and I credit the people I've surrounded myself with for many years that have truly made all the difference! I would be remiss, if I didn't acknowledge my family, for they are the reason, and the real reward of my efforts; my wife Dawn, who is always extremely supportive of all my aspirations, as well as my daughter Malari, and my two sons Merlyn III, & Gunner.

Merlyn Vandervort, Horny Toad Inc.



Specializing in metal stud framing, drywall and acoustic ceilings

1134 NW 600 Road, Holden MO 64040 Office and Fax

(816) 230-5350

Paul Dillon Cell (816) 985-7271

John Wisemore Cell (816) 304-8845



### **EMERGEN**





a model of excellence

- Water Extraction & Drying
- Document Recovery
- Sewage Cleanup
- Mold Remediation
- Emergency Board-up & Tarps
- Emergency Storm Repairs

- Reconstruction
- Roof Replacement

PARAGON

- Packouts & Storage
- Contents Inventory & Cleaning
- Soft Goods Cleaning & Deodorization

**FULLY EQUIPPED** 

TRUCKS

- Smoke Odor Removal
- Electronic Restoration
- Consulting







573-365-5780 INSURANCE CLAIMS SPECIALISTS

PREFERRED BY ALL MAJOR INSURANCE COMPANIES www.paragonstl.com 24 HOUR EMERGENCY RESPONSE



That's why you get our best rate the first time - every time. You don't have to ask for it or leverage some other banks rate for it.

So, whether you're buying, building or refinancing, call and get a **Premier Rate every time!** 



Michael Lasson • 995 KK Drive • 573-302-0909 yourlakeloan.com

All loans subject to approval. Certain restrictions may apply.



### **COMMERCIAL**

**View Our COMMERCIAL & BUSINESS Listings at:** Adams-Commercial.com

573.302.3630

Real Estate



View Our Residential Listings at: AdamsAtTheLake.com



### Ask your mortgage professional

### **Lender Guidelines Are** Changing!

New Lender guidelines will affect you as a home buyer! Will you qualify? How much money will you need to put down? What is your current credit score? These are factors that will be concerns for many of you because of these lending guideline changes. There have been some BIG changes in lending standards in the past few months. These changes will affect everyone including Banks, Mortgage Companies and all Mortgage Lending Institutions. These changes will have a tremendous impact on you the consumer. Here are the details.

- Loan To Value 95% to 97% now reguires a minimum credit score of 680.
- Loan To Value 80% to 94.99% now requires a minimum credit score of 620.
- Cash Out Transactions over 80% now requires a minimum credit score
- All borrowers with a less than 720 credit score and greater than 60% Loan To Value will experience a significant Rate Adjustment from Fannie Mae and Freddie Mac.
- No More 100% Financing with Fannie Mae or Freddie Mac.
- Minimum Credit Score Requirement of 620 to obtain any Mortgage Insur-
- On Second Homes a Loan To Value over 80% will now require a minimum credit score of 660.

Lending guidelines are continually changing, credit is becoming more important. This doesn't mean that lenders are not lending money; it simply means that you need to work with a lender that understands and keeps up with these changes. You also need to make sure that you are working

with a Lender that offers a variety of Government loans including FHA, VA, and USDA. They also need to offer an abundance of conforming and nonconforming loan programs. Working with a Certified Mortgage Professional will help you find the right loan program to fit your individual financial needs. At Mortgage Resources In The Midwest, we offer FHA, VA, and USDA all of which will give you the maximum loan to value amounts including 100% financing for primary home buyers. We offer a variety of loan programs to help you find the right financing option to purchase the home of your dreams. We also offer a variety of loan programs and loan strategies to refinance your current home. Call Mortgage Resources In The Midwest today to help you develop the right loan strategy for your individual financial needs.

As changes continue you can rely on Mortgage Resources In The Midwest to keep you updated and informed on the changes happening in the Mortgage Industry.

If you have questions please email them to andrew@yourmortgageresources.com or to answers@ lakeloan.com. Call Andrew today at 573-317-1400.

Mortgage Resources In The Mid-

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



### The Best Pizza at the Lake!

**Call For Our Entertainment Schedule!** 



**Dine-In or Carry-Out! Breakfast Served All Day!** 

573-348-3324

Corner of Hwy. 54 & Hwy. KK in Osage Beach



### Golf Council aggresively markets the Lake's unique courses

by Michael Gillespie

Serious golfers throughout the nation, and most especially those in the Midwest, know what the Lake area has to offer in the way of beautiful courses and challenging holes. The fact is that golf, as much as boating or fishing, has become a cornerstone attraction of the area. It wasn't always that way; it took several years for duffers to think of the Lake as a golf destination. Much of the credit for selling the local industry near and far goes to the Lake of the Ozarks Golf Council.

Steve Walker, executive director of the Council, is also one of its principal spokesmen. "The Golf Council started about 14 years ago," says Walker. "It's made up of representatives of each of the Lake's golf courses; we also have resort members. The purpose of the Council is to market and advertise golf at the Lake in an effort to attract visitors and get overnight stays, which helps the resort industry, and puts golfers on our courses."

Advertising is the key. Walker

says that the Council advertises in print and electronic media. Lake of the Ozarks golfing ads are routinely placed in regional golf magazines. The Council runs TV commercials on spring and fall PGA events in the Des Moines, St. Louis, and Kansas City markets, as well as radio spots in St. Louis and Kansas City.

The Council also promotes the Lake's courses at regional golf shows. Its list of recent appearances includes shows not only in St. Louis and Kansas City, but also Tulsa, Des Moines, and Chicago, as well as Springdale, Arkansas, and Madison, Wisconsin.

"And then we do a fan tour once a year," says Walker, "- a familiarization tour where we invite journalists from around Mid-America — and they come to the Lake for three days. We play two golf courses a day and show them a nice time, and that generates a lot of nice articles about the Lake.

"The state of Missouri has a co-op marketing effort where they match dollar for dollar for certain activities, which is a great help. That helps us pay for our TV and radio and some of our expenses for our golf shows.

"Everything we do in the way of advertising, we assign a unique web address to. And we measure the effectiveness of that to make sure that people are visiting our web site. We have an 800 number where we are able to collect information. We ask them where they got our number, or where did they hear about us. That lets us know that we are being effective.

"At golf shows we collect demographic information — we have a sign up card where they can sign up for a free vacation to the Lake. We ask folks where they go to play golf, and how often. We ask them what their profession is and if they've ever been to the Lake. And we get their e-mail address so that we can send them information. We stay in contact with them. We like to say we go fishing where the fish are."

Amongst other things, the Council's market research has  $revealed \, that \, golfers \, in \, different$ geographic areas find the Lake's golf courses especially appealing at certain times of the year. For instance, a preponderance of spring and fall golfers tend to come from northern tier states, such as Iowa, Nebraska, Minnesota, Michigan, and Illinois - "places where it gets colder sooner and stays colder longer," explains Walker. On a yearly average, about sixty percent of those attracted to the Lake golf courses come from just west of Kansas City, to just east of St. Louis.

A study is underway to determine how many out-of-towners come here to golf, and how much they will spend while they are here. In both categories, the number is expected to be high. When those folks aren't on the fairways and greens, they're eating out, shopping, and renting accommodations.

Of course, all the market research and advertising would come to nothing if the area didn't have some fine golf to offer. So what exactly is the appeal to travel here for something that most golfers can do close to home? Walker responds by first pointing out the impressive concentration of golf courses. "We've got fifteen courses in a twelve to fifteenmile radius," he notes.

According to Council figures, in 1962 there were 27 holes of golf in the area. By 1991 the number was up to 117 holes. By 2004, when the most recent course opened, the figure had jumped to 243 holes — more than doubling the number of holes in thirteen years. All the courses combined generate about 400,000 rounds of golf per year.

It's not just the number of courses that make a favorable impression on would-be visitors, it is the quality. "We've got golf courses that were designed by some major league architects," says Walker. "I talked to Tom Weiskopf when he was here building Old Kinderhook. I was around a bit when Jack Nicholas was here. When Osage National was being built in 1992, I saw Arnold

continues on page 29

### 9 Hole Par3

### **Bay View Golf Course**

364 Sylvan Bay . Linn Creek, MO General Manager: Lee Mannisi Superintendent: Larry Rose Pro Shop: 573-346-6617 e-mail: bayview@socket.net



Tee times advised, but not mandatory, may be made up to 7 days in advance. 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 Golf club rental: \$10.00 • Soft spikes preferred • Off-season rates available

9 Holes Public					
Tees	Par	Yards	Rating/Slope		
Blue	35	2,747	68.8/126		
White	35	2,556	66.2/12		
Red	34	1.975	63/114		

### Hole Par

### **Bear Creek Valley Golf Club** 910 Highway 42 Lake Ozark, MO

Pro Shop: **573-302-1000** 

www.bearcreekvalley.com



Driving range, practice green, clubhouse. pro shop, casual restaurant and lounge. 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.

### Fees & Membership

In season rates: (include mandatory cart) Mon.-Thurs. \$47.50 for 18 Fri.-Sun. (& holidays) \$59.50 for 18 Senior Monday (55+) \$35.00 Golf-N-Food Tuesday \$45.00 Off season, with mandatory cart: 7 days a week \$39.50 for 18. Memberships available Men's, Women's & Couples Leagues Twilight rates after 1:00 p.m. Junior rates available . 9-hole and replay rates available

### 18 Holes Public

Tees	Par	Yards	Rating/Slope
	72	6,764	71.7/12
2	72	6,203	69.2/12
3	72	5,536	65.3/11
1	72	4,698	66.9/11

Club rental available • Soft spikes required

### Hole Par

### Deer Chase, The Golf Club at 770 Deer Chase Rd. Linn Creek, MO Pro Shop: **573-346-6117**

Toll-free: (866) 633-3771 Gen. Mgr./Golf Instructor: Marv Boegler

Architect: Roger Null www.deerchasegolf.com

deerchase@deerchasegolf.com



Driving range, pro shop, practice and chipping green. The friendly Chase Tower Grill, plus a clubhouse banquet facility with seating for 150. Tee times up to 30 days in advance. Open year-round, off-season & twilight rates available. From Osage Beach, take Hwy. 54 south for 4 miles. Left on Hwy. A for 3.4 miles, right on A17 Lowell Williams Rd for 1.5 miles.

### Fees & Membership

In season rates: (include mandatory cart) Mon.-Thurs. \$42.25 for 18 Fri.-Sun. \$48.75 for 18 \$25.25 and \$31.00 9-Hole Rates Memberships available. Soft spikes required. Twilight & Junior Rates Available

### 18 Holes Public

Yards Rating/Slope Black 71 6,381 118 Gold 71 6.029 116 71 Green 5.090 108

### Hole Par

### **Dogwood Hills Golf Club**

1252 Hwy. KK Osage Beach, MO Golf Reservations: 573-348-3153 Head Pro: Rob Wilson, PGA www.dogwoodhillsresort.com

golf@dogwoodhillsresort.com

### 18 Hole Par

### **Eldon Country Club, The** 35 Golf Course Road, Eldon, MO

Pro Shop: 573-392-4172 Head Pro: Mike Cummings

www.eldoncountryclub.com info@eldoncountryclub.com



Tee times can be booked 14 days in advance. Groups are welcome. Golf season is year-round, weather permitting. 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. \$43.00 for 18 \$49.00 for 18 Fri.-Sun. 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. Non-metal spikes required.

18 Hole	S PUDIIC		
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

Driving range, video analysis by PGA professionals, pro shop, clubhouse, snack bar and new swimming pool. From the Lake of the Ozarks, go north on Hwy. 54. Take the first Eldon exit (Hwy. 52/Business Hwy. 54). Go two miles; the first blacktop road to the left, Golf Course Road, to the course.

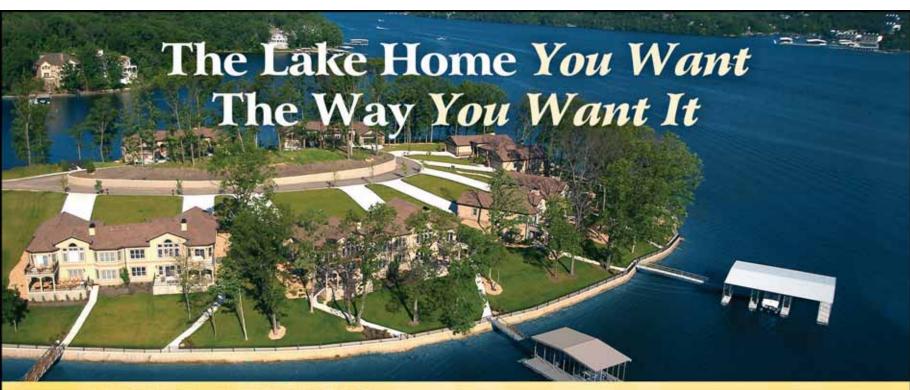
### Fees & Membership

In season rates: (include mandatory cart) Mon.-Thurs. \$37.00 for 18 / \$28.00 for 9 Fri.-Sun. (holidays) \$42.00 for 18 \$32.00 for 9

Twilight rates after 1 pm \$28 for 9/\$32 for 18 Junior rates available. Memberships available. No metal spikes allowed.

18 Holes Semi-Private

10 Holes Selli-Filvate				
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	





### FOUR SEASONS HOMES



ANOTHER FOUR SEASONS EXPERIENCE

From the Lake of the Ozarks' top homebuilder, the Lake's best built homes.

www.4seasonshomes.com 888-258-4968

The time is right...
to join the Four Seasons family.

Interest rates are down. | All the amenities you want in one location. | Enjoy your new condominium.



### Now offering special packages to preview Avila\*

### A one night offer

- A standard guest room for one night at The Lodge for 2 people.
- \$75 credit to be used at the Lodge for any recreation amenity, gift shop, or food and beverage.
- A two hour presentation of Avila.
   All for only \$115, plus tax and resort fee.

### A two night offer

- A deluxe guest room for two nights at The Lodge for 2 people.
- \$150 credit to be used at the Lodge, for any recreation amenity, gift shop or food and beverage.
- A two hour presentation of Avila.
   All for only \$230, plus tax and resort fee.

Call 1-866-442-8452 for reservations. A representative with Avila will confirm your reservation and tour times, and supply you with your \$75 or \$150 certificate at completion of the Avila tour. \*Based on availability.

Avila at the Lodge offers everything you want - in one place - the ultimate Lake of the Ozarks condominium. Currently under construction by Four Seasons Homes and located on Horseshoe Bend, Avila will offer 146 two-bedroom condominiums featuring the most inclusive list of amenities and services for any condominium at the Lake. Enjoy the lake's best golf, Spa Shiki, dining, marina services, shopping, room service and more. You may also choose to join the Lodge of Four Seasons rental program. Visit us on the web at www.4seasonsrentalco.com





NOTHER LODGE OF FOUR SEASONS EXPERIENCE

Offices (866) 442-8452 or (573) 365-8080 Tom Cross, sales (573) 745-0611 cell Holly Cross, rentals (573) 745-0612 cell

www.avilacondos.com

All plans and information are preliminary and subject to modification at developer's sole discretion. Need not be built.

# Nike's Sumos for 2008

The new Nike Sumo SQ 5900 driver takes last year's outstanding driver and pumps up the performance and the MOI to max levels- now at 5900.

Their "powerband" weighting is not revolutionary, but does place the weighting low and at the corners for straighter shots off the tees. To make it even easier to hit, they've deepened the face, and varied the face thickness to compensate for off-



center hits.

Still at 460cc, but now pushing the size limitation as well, it is nearly square. The Sumo SQ 5900 retails for \$479 (\$400 avg.) and is available now



in 8.5, 9.5, 10.5, 11.5 and 13 (high loft) degree lofts. It ships with Diamana Yellow Board shafts in graphite.

The nicest thing about the 5900 is the sound-- gone is last year's harsh ringing impact that set off so many players, this one is much more subtle. It is very large, like almost every other high MOI driver on the market, but has nice styling.

Off the tees, everyone agrees this is the easiest to hit Nike driver vet-- but expect to give up a bit in return for straighter shots. Both of our professionals loved the club, but noticed a slight vardage drop. The stock graphite shaft was adequate for them, but they noted personally they would order it with a custom stick installed to their tastes. Both noted the improvement in tone over last year's loud impacts.

The amateurs we tested with found both the 5900 and the Sumo irons very playable and ranked them accordingly. Overall, pros and amateurs agreed these clubs are best suited for average golfers looking for something more.

For the not-so-needy, the Sumo SQ 5000 has a more traditional shape and profile, and has been backed off to 5000 MOI. Deeper face, and the weighting low and in the back. More like the original Sumo in most respects.

The Sumo SQ 5000 retails for \$359 (\$300 avg.) and is available now in 8.5, 9.5, 10.5, 11.5 and 13 degree lofts (with high loft and 13 degree offset variants), with the Diamana Yellow Board

Also new for this year are the Sumo fairways, in a strong three, 3, 4, 5, and 7, with 13, 15, 17, 19 and 21 degree lofts, respectively. All of the fairways ship with the Diamana Yellow Board shaft in graphite.

The clubs retail for \$275.99, but the average price is \$230. These also have extremely high MOI thanks to the importing of the square shape from the drivers. They've designed a guiding "monorail" sole to get you through the thick stuff and coin the phrase "Cryo" steel for the face material—likely a high COR stainless alloy for better bounce. But wait, there's even more Sumos.

The Sumo Irons-yes, we said irons. New with bold gold and black styling, they also



feature "powerband" weighting (read: low and deep for lift) with high MOI. A longer blade length, wider sole and a lower profile give them easy-to-getit-airborne dynamics—a "tpu" insert is designed to dampen vibrations at impact. They ship in iDiamana graphite or Speed Step SL steel shafts-or your favorite by special order, in regular, stiff and extra stiff flexes, \$800 retail, street price \$700.

Lake of the Ozarks Business Journal

Our pros thought the Sumo's performance was "forgetable" -nothing outstanding, but added for the game improvement area they were right on target, with the dynamics to help players get the ball airborne easier. They're not for scratch golfers who like the feel and control of forged.

Nike also offers the new for '08 SlingShot 4D progressive irons, with the almost-familiar looking sling back, slightly remodeled for these. A variable offset throughout the set boosts the playability of the clubs, with the varied positioning of the "sling" increasing workability. Wide, bi-level sole for base stability, a new head shape designed for forgiveness, while increasing control and accuracy. Available in graphite or steel, regular or stiff. They retail for \$800, we found them as low as \$500 street price.

### 9 Hole Par3

### Hidden Lakes at Tan-Tar-A Hwy. KK, Osage Beach, MO Pro Shop: 573-348-8527 Director of Golf: Paul Leahy, PGA Superintendent: Tandy Crabtree Architect: Von Hagge/Devlin www.tan-tar-a.com



Hidden Lakes is open seasonally Apr. 11 -Oct. 19. Tee times are preferred and can be reserved 60 days in advance. Walk-ons are always welcomed. 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) 7 days a week: \$29.00 for 9/\$39.00 for 18 Juniors (17 & under) Club Rental available. Memberships - single and family. Golf packages: 1-800-826-8272 Soft spikes preferred

Public		
Par	Yards	Rating/Slope
35	3,015	35.2/134
35	2,705	34.3/131
36	2,232	33.4/123
	Par 35 35	Par Yards 35 3,015 35 2,705

### Hole Par

**Indian Rock Golf Club** Highway O, Laurie, MO Pro Shop: 573-372-3023 573-372-3956

Superintendent: Chris Jackson General Manager: Paul Irwin www.indianrockgolfclub.com

Camdenton, MO 573-346-7218 Course Superintendent: Alex Hultz Gen. Mgr/Head Pro: Dan Robertson, PGA Assistant Pro: Andrea Taylor Architect: Floyd Farley



On site amenities include J's Grill & Sports Bar, The pro shop offers clothing, golf equipment and more. 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) \$36 for 9 / \$54 for 18 After 1 p.m. \$25 for 9 / \$40 for 18 Off season rates Nov. 1 thru Mar. 31. Annual memberships & golf passes available. Soft spikes required

### 18 Holes Semi-Private

Tees	Par	Yards	Rating/Slope
Black	72	6,380	70.6/12
Blue	72	6,069	69.2/12
White	72	5,712	67.8/11
Red	72	4,820	67.8/11

### 18 Hole Par **72 Lake Valley Country Club**

www.lakevalleygolf.com

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

### Fees & Membership

In season rates: (include mandatory cart) Weekdays \$58.00 for 18 \$60.00 for 18 Weekends Twilight (after 2:00 p.m.): \$38.00 for 18 Weekdavs Weekends \$40.00 for 18 Memberships available. Soft spikes and collared shirts are required. 18 Holes Semi-Private

1011010	10 Holes ochii-i Hvate				
Tees	Par	Yards	Rating/Slope		
Blue	72	6,431	70.9/124		
White	72	6,137	69.5/122		
Gold	72	5,424	66.3/115		
Red	74	5,212	69.6/114		

### 18 Hole Par

The Oaks at Tan-Tar-A Hwy. KK, Osage Beach, MO Pro Shop: **573-348-8522** Director of Golf: Paul Leahy, PGA Pro: Bruce Phillips, PGA Superintendent: Tandy Crabtree Architect: Von Hagge/Devlin www.tan-tar-a.com 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. On State Rd. KK, approximately two miles off Hwy. 54.

### Fees & Membership

In season rates: (include mandatory cart) Mon-Thurs. \$65.00 for 18 Fri.-Sun. & Holiday \$75.00 for 18 After 11 a.m. \$52.00, after 3 p.m. \$35.00 Off season rates available. Memberships available. Soft spikes preferred

TO HOIRS 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	

### Hole Par.

Old Kinderhook, Club At Lake Rd. 54-80, Camdenton, MO 573-346-4444 888-346-4949 Director of Golf: Bob Renken Head Pro: Chris Buescher, PGA Superintendant: Tom Addington Architect: Tom Weiskopf www.oldkinderhook.com golf@oldkinderhook.com



Driving and practice ranges, two putting greens, short game/bunker practice area, clubhouse/pro shop, fine and casual dining, locker rooms, lounge, meeting rooms, swimming, tennis, and health/ fitness area. Golf school and lessons also available. Hwy. 54 South to Camdenton. West for three miles on Hwy. 54, then right on Lake Rd. 54-80, 1/2 mile to the gated entrance. Fees & Membership

In season rates: (incl. cart and range fee) Mon.-Thurs. \$75.00 for 18 Fri.-Sun. (holidays) \$95.00 for 18 Twilight rates after 3 pm \$45 for 18 Club Rental \$30.00- 18. Same Day Repeat rates available. Memberships available. Soft spikes required. Tees Yards Rating/Slope

Champ. 71 72.8/137 Club 6,310 70.3/127 68.0/122 Member 71 5.798 Forward 71 4.962 70.0/113

# Ping's high performance products for 2008

For 2008, Ping has released the G10 family of clubs, with drivers, fairways, hybrids and irons. For the more skilled, the i10 irons are for those who prefer a more blade-like club with a smaller head. Also new are the Tour-W wedges. The Rapture, Rhapsody and S58 irons will also continue to be available. The new Craz-E One putter pushes MOI to the limit—almost square with extreme weighting at the edges.

The Ping G10 driver is a 460cc high MOI whooping stick, available in 7.5, 9, 10.5, 12 and 13.5 degree lofts, as well as the offset G10 Draw in 9, 10.5, 12 and 13 degree lofts.

According to Ping, it took the power of a Cray supercomputer to optimize the club's titanium crown, sole and face structure interaction, ensuring maximum energy transfer to the ball. They've used a new thin crown pattern to remove discretionary weight, moving it outside and low to max out the MOI, giving the G10 higher launch and less spin.

They've also made the face taller to enlarge the sweet spot. Ships with the Ping designed TFC 129D graphite shaft in soft, regular, stiff and x-stiff flexes, or aftermarket Proforce V2 (reg., stiff, x-stiff) or the Grafalloy Prolaunch Red (reg., stiff, x-stiff), retails for \$300.

The G10 fairways have a lowprofile head with design matching the driver, a long shallow face and very low CG with high MOI. As in all high MOI heads, discretionary weight has been moved low and outside—although in the fairways, a fair amount has been positioned low and central to get the shots out quicker and at a higher launch angle. They've elongated the face to deliver a larger sweet spot. Available in a strong 3, 3, 4, 5, 7 and 9 with 14, 15.5, 17, 18.5, 21.5 and 24.5 degree lofts respectively. A draw

variation is available in 3, 4, 5, and 7 with 15.5, 17, 18.5 and 21.5 degree lofts respectively.

Ping's G10 Irons feature the familiar Ping cavity back design with weighting logo medallion and extreme low toe weighting to increase the MOI. The cavity size is increased, and the sole has been widened, with discretionary weight added to lower the CG (Center of Gravity) to achieve a

higher launch angle with lower spin. Offered in 4-GW or 3-PW configurations with steel or graphite shafts in Senior, regular, and stiff flexes, they retail for \$900 in graphite, \$700 in steel.

Ping's i10 irons are meant for better players, who like a more traditional size and shaped head. The i10's, like the G10, are also designed with extremely low toe weighting for maximum MOI to add forgiveness, with a new cavity shape and a thinner (than the G10) cambered sole. The top line has also been slimmed to provide a better look at address for the skilled player. Both the G10 and i10 have an elastomer insert along with Ping's CTP or "custom tuning port", to enhance feel and dampen vibration. The i10 offers AWT or "ascending weight technology", simply increasing the shaft weight across the set-the i10 is offered in 4-GW or 3-PW configurations in steel or graphite shafts, with Senior, regular and stiff flexes, retail \$900 in graphite and \$700 in steel.



# SPA SHIKI INTRODUCES NEW CELLULITE REDUCTION TREATMENT

# DON'T FORGET MOTHER'S DAY IS MAY 11! ORDER YOUR SPA SHIKI GIFT CERTIFICATE AT THE SPA, BY CALLING 365-8108 OR AT WWW.SPASHIKI.COM.

### How does it work?

This state-of-the-art treatment dramatically reduces cellulite through a unique combination therapy that uses infrared and magenta light and deep tissue vacuum massage. More comfortable and more effective than other types of cellulite treatments, the combination therapy penetrates the deep layers of skin and muscle to treat cellulite from the inside out. The magenta light stimulates collagen production by nearly five fold, increasing the skin's thickness.

### What are the results?

You will see smoother and firmer skin. Clinical trials have shown that this combination therapy significantly reduces cellulite, stimulates cell metabolism and aids in inch loss. The light stimulation also encourages cell division and allows the cell to go into repair mode, boosting cell metabolism. Other benefits include increased circulation, elimination of muscular tension and restoration of vital energy centers.

Call Spa Shiki at the Lodge of Four Seasons at 573-365-8108 to schedule your Cellulite Reduction Treatment - and ask how you can save with our special series offer.





ANOTHER FOUR SEASONS EXPERIENCE

www.spashiki.com 800-THE-LAKE Lake of the Ozarks Business Journal

# Hot products from the professional

Tory Hayes, PGA, over at Birdies and Tees joins us for this year's look at emerging technology in golf. With the USGA limits on club construction being pushed to the maximums by virtually every club retailer in the industry, innovation is the only place left to go in order to stand out.

Particularly in drivers, where we see almost every offering sporting a 460cc head volume, the maximum MOI (5900), the maximum Coefficient of Restitution (COR) at .83 (this is how "springy" the head is) and the maximum overall dimensions (the square heads).

It's no surprise then, that replaceable shafts and movable weighting are the biggest things we see this year. Everyone is now extolling MOI and all have adopted or looked at the square head to straighten shots. We also see for 2008 the variable thicknesses in driver faces, allowing for variable COR depending on where the ball hits. How firm or flexible the face is as you move towards the edges of the driver head can change the angle of deflection, straightening shots that are off-center of the sweet spot.



Tory Hayes, PGA shows us the Nikent Evolver's two shaft system.

Tory shows us a few new of-"The Nikent comes ferings. with one head, and two different shafts that you can interchange at any time. One is a high launch shaft and one is a low-launch shaft. So, depending on the wind conditions of the golf course that day, you can swap out shafts. The USGA has

now legalized this-if you are playing 36 holes in one day, you can switch out shafts in between rounds." He said.

Next, is the Callaway FT-I fairway wood, with a square shape and high MOI. Tory says, "At \$299 for a fairway wood, it's pretty expensive- but you do get the composite with the titanium. By making the two different pieces, they can move a lot of the weight to the borders of the club, increasing the MOI dramatically."

Multi-material fairways with composites are expensive, but inherently straighter—as the weight is moved to the outside, lessening side spin. We've talked about Nike's 2008 line, Tory gives us his view.

"The Nike Sumo irons -- you can get however many hybrids you want with the set, they're shipping in steel and graphite shafts-the steel is around \$100 less. The Nike Sumo Squared 5900 is longer than last year's model, and sounds a thousand times better. Last year, I think they gave up an easy 20 yards over everybody else's [driver].

This year they've done some different things to make the ball flight much better. It's going to be for somebody who is more of a slicer, and slices the ball 15 yards or more. Any time you can reduce the side spin on the generally geared for the mid to high handicapper who is looking to get the ball off of the tee," Tory says.

The marriage of different materials like titanium and carbon fiber isn't unique. We've talked about TourEdge and their Exotics line with Birdied and Tees for several years. Their brazing of



The Callaway FT-i fairways use titanium faces and composite crowns in order to move weight out to the edges, increasing the MOI.

ball—they're still going to slice it- but it should reduce the slicing by around 50 percent. This is different metals into a head is the reason behind their success. continues on page 59

### 18 Hole Par

Osage National Golf Club Pro Shop: **573-365-1950** Toll-free: 866-365-1950 General Mgr: Steve Belton, PGA Superintendent: Luke Mudd Architect: Arnold Palmer Pro: Ryan Manselle, PGA Asst. Pro: Drew Jordan, PGA www.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,

a swimming pool, and an open-air pavilion.

Osage National is directly off Hwy. 54 just

north of Osage Beach. Look for the Osage

National sign at the Bagnell Dam Road Exit.

\$75.00 for 18

\$89.00 for 18

Rating/Slope

75.6/145

73.4/140

70.7/134

69.2/129

In season rates: (include mandatory cart)

Off season and twilight rates available.

27 Holes Public (River/Mountain shown)

Yards

6,623

6.125

6,063

Fees & Membership

Fri.-Sun. (and holidays)

Soft spikes preferred.

72

Mon.-Thurs.

Blue

Black

White

info@osagenational.com

### 18 Hole Par

**Rolling Hills Country Club** Highway 5, Versailles, MO Pro Shop: 573-378-5109 Gen. Mgr./Pro: Steve Nolawski, PGA Super.: Dennis Laufenberg www.golfrollinghillscc.com



On-site amenities include a driving range, new pro shop, snack bar, lounge, banquet facilities and more. Golf lessons are available. 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) Everyday: Twilight rates available. Memberships available. Soft spikes required

18 Hole	s Semi-F	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, PGA 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. 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) \$49.00 for 18 Mon.-Thurs. Fri.-Sun. (and holidays) \$52.00 for 18 Afternoon rates after 1 p.m. \$34.00 for 18 Junior tees now available. Club Rental 15.00, Upgrade \$25.00. Soft spikes pref.

### 18 Holes Public

Rating/Slope Tees Blue 72 6.255 68.6/123 White 72 5,638 66.2/118 Yellow 72 4,820 63.2/111 Red 66.3/110

### 18 Hole Par 72

### **Seasons Ridge Golf Club** The Lodge of Four Seasons

Horseshoe Bend Parkway at Duckhead Rd. Lake Ozark, MO Pro Shop: 573-365-8544 Membership & Lodge: 800-843-5253 Dir. of Golf: Josh Crowell, PGA

Architect: Ken Kavanaugh www.4seasonsresort.com icrowell@4seasonsresort.com

Practice putting green and large driving range. Professional club fitting and a full-service pro shop with lessons available. Grill open daily for sandwiches and snacks. Advance tee times available with credit card guarantee. Seasons Ridge is 1/2 mile off Business Hwy. 54, on Horseshoe Bend Parkway (Rt. HH) at Duckhead Road.

### Fees & Membership

In season rates: (include mandatory cart) \$45.00 - \$79.00 for 18 Memberships available. Soft spikes req. 18 Holes Public

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

### 18 Hole Par

Witch's Cove at Four Seasons The Lodge of Four Seasons, Horseshoe Bend Parkway Lake Ozark, MO Pro Shop: 573-365-8532 Membership & Lodge: 800-843-5253 Dir. of Golf: Josh Crowell, PGA Architect: Robert Trent Jones, Sr. www.4seasonsresort.com icrowell@4seasonsresort.com



Putting green, driving range, nine-hole short game course, full-service, well-stocked pro shop. Please call for individual lessons. Full-service bar, dining and banquet facilities. Brand new clubhouse. Witch's Cove is approximately two miles from Business Hwy. 54 on Horseshoe Bend Parkway (Rt. HH) across from The Lodge. Fees & Membership In season rates: (include mandatory cart)

Varied \$45.00 - \$79.00 for 18 Memberships available. Soft spikes req. 18 Holes Public Tees Yards

Rating/Slope Blue White 5,879 69.6/124 66.1/118 Yellow 5.547 71 Red 70.8/124

Lake of the Ozarks Business Journal

### Zero Restriction's Contender keeps you dry during wet rounds

Zero Restriction, probably one of the premiere makers of golf apparel for inclimate weather on the course, makes the Contender, a full-length waterproof jacket to keep you on the links in all but the worst weather. Made from Gore-Tex, like the majority of their garments, the Contender keeps the breeze and rain out, the warmth in.

Red Lion Manufacturing, in Southern Pennsylvania is the parent company for ZR. Each one is made by hand, and incorporates several patented innovations like Dual Motion cuffs, waterproof expansion pleats in the back, and the Snug Liner Snap system.

Because of Zero Restriction's exclusive design, your swing is completely unhampered when you have it on. The back and shoulder pleats allow it to billow out instead of bunching up. These clever pleats make this mobility invisible—from the back, it looks just like any other jacket.

Zero restriction also takes a lot of care when doing the seams, zippers and snapsanywhere moisture can get in, they've taken the time to use materials and components that are water-tight.

TheFeatherweightContender is a must if you like to play year round. It gets top marks, and is \$310. Available at the Fremont Hills Country Club in Nixa, and the Country Club Of Missouri in Columbia. More information is available online at www.zerorestriction.com.



The Contender is Zero Restriction's top of the line waterproof jacket, with a zip-out liner, patented cuff design and leak-proof zippers.

### **Golf Council aggresively markets** the Lake's unique courses

continued from page 24 Palmer at the course. They were hands-on; they were here two or three times a month during the construction. They commented on the terrain and the Lake vistas — the rock outcroppings and the slopes that some of our golf courses have where you can actually see the Lake and boats out on the Lake while you're playing golf. They were awestruck over the beauty

"And when you can drive to our location from most anywhere in the region in a matter of four or five hours and have that kind of golf and that kind of value — it's a big attraction.

"Nationwide, people tell me that golf is down anywhere

from seven to ten percent. Our golf has continually grown in the last ten years - anywhere from two to seven percent a year. When you double the number of holes in ten years, that's a lot of new golf holes and we're still growing. That growth has to be new golfers or else we would be flat.

"In the Midwest there is no other location that has the quality of golf courses that we've got within such a short distance of each other. When golfers are looking for a place to go, and they see how many golf courses we've got, who the architects are, and the affordability—that's a pretty major draw. We are unique."

### **AboutGolf's new patent-pending SimSurround™** simulator takes indoor golf beyond the next level

AboutGolf, the world leader in indoor golf simulator technology, has once again propelled indoor golf into an unprecedented realm thanks to its groundbreaking SimSurround<sup>TM</sup> Simulator, which features patent-pending three-screen technology. This design technology provides nearly a 180 degree wrap-around image.

The SimSurround Simulator provides a visual experience that must be seen to be believed.

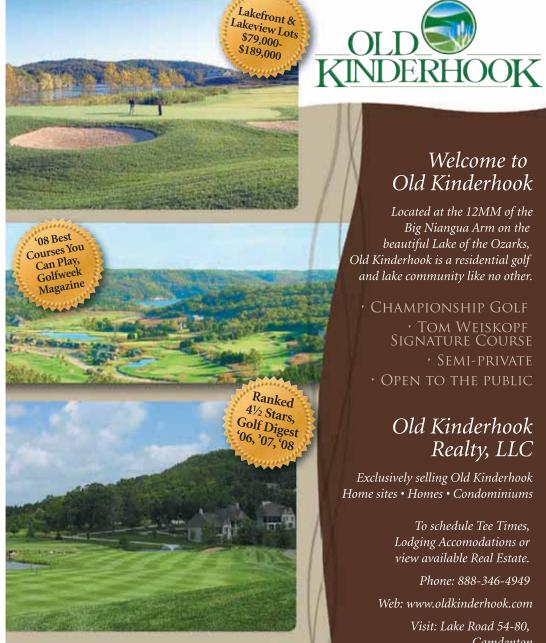


Standing on the tee, the threescreen view of the golf course envelops the player, providing almost total immersion.

AboutGolf's nearly forty to enhance the graphical experience, with three times the viewing area of the company's new continues on page 42

# The Lake the way it's meant to be

GATED COMMUNITY, WORLD CLASS GOLF. DINING AND SPA



### Welcome to Old Kinderhook

Located at the 12MM of the Big Niangua Arm on the beautiful Lake of the Ozarks, Old Kinderhook is a residential golf and lake community like no other.

, Championship Golf

TOM WEISKOPF Signature Course

, SEMI-PRIVATE

OPEN TO THE PUBLIC

### Old Kinderhook Realty, LLC

Exclusively selling Old Kinderhook Home sites • Homes • Condominiums

> To schedule Tee Times, Lodging Accomodations or view available Real Estate.

> > Phone: 888-346-4949

Web: www.oldkinderhook.com

Visit: Lake Road 54-80,

Camdenton

May, 2008 Lake of the Ozarks Business Journal

# Gear Up!

### We look at new Clubs for 2008

### **Adams Golf** www.adamsgolf.com

Adams Golf for 2008 introduces the Boxer-inspired Insight XTD (think XTendeD) drivers, now longer and more square-shaped than last year's



Adams' a3 InSight XTD driver

BTY and BUL offerings.

The Boxer design pushes the weight, again, low and to the outside of the perimeter for higher MOI, higher launch angle, and lower ball spin. They've nearly topped out at 5900 MOI across the four XTD

The a3OS, is meant for the player with slower swing speeds, the a3 is for middle-tohigh speed swings. In the a3OS, the club is set up to deliver a draw bias with the help of the weight set low and towards the heel. It's nearly square dimensions max out MOI, and the face has been enlarged.

The a3 is set up neutral with a flat face and has a more midweighted setup for a slightly lower spin and flatter trajectory—it is even more 'squarish' for MOI enhancement. The XTD pro has a two degree open face for workability, and is set up for an even more penetrating trajectory and consequently, distance. It features a hotter, larger face and shares the same overall head shape of the a3.

Adams is still offering the BTY and BUL models as well.

The Adams XTD drivers ship with the Aldila DVS lightweight 55 gram graphite shaft standard, with the exception of the Pro which has the Graphite Design Tour AD YSQ 65-gram graphite shaft-all with regular, stiff and x-stiff flexes.

The a3 and a3OS retail for \$350, the Pro \$50 extra. They average \$300 and \$350 in price on the street, respectively.

Matching XTD fairways (\$200) feature the same boxerinspired design and characteristics, with corresponding a3, a3OS and Pro designations with Aldila AVS and Graphite Design shafts. A3OS fairways are available in 3, 5 and 7 with 15, 18 and 21 degree lefts respectively, a3's in a strong three, 3 and 5 FW with 13, 15 and 18 degree lofts respectively. The XTD Pro Fairway/Hybrid has 13, 14.5 and 16 degree loft offerings.

### **Callway Golf** www.callawaygolf.com

The biggest news coming out of Carlsbad is the Callaway Blade irons-- yes, in a radical departure from tradition, Callaway is steering away from their "player-friendly" to clubs designed for better players.

The rumored "X-Muscle" irons are styled like a traditional muscleback blade, with hefty weighting at the sole and a clean, thin edge at address. The center of the "x" in the design

Callaway's so far pros-only "X-Muscle" forged (prototype) irons.



The Hyper-X Callaway driver

features a relief area clearly designed to remove face thickness at the edges and retain a small "sweet spot" backing area for performance. No details are available on price or release date. Some have said that while the X-Muscle are in the hands of touring professionals like Phil Mickelson, there aren't specific plans to sell the blades to the public. We'll wait and see.

Also in the rumor mill is a new Tour IX ball being tested by Ernie Els that is designed to have a distinctive difference in feel compared to the Titleist Pro V1. You Pro V1 users may have something there to look forward to.

Callaway's new Hyper-X driver for 2008 builds on the shape and appeal of the X460, adding what Callaway coins



The Low CG FT-i Callaway driver

mum distance, but likewise, too much back spin and a lofting flight produces shorter

They've moved even more of the head weight in this model low and to the outside corners, further raising the MOI, and lowering the center of gravity. This is in part achieved by forming the head from com-

a "hyperbolic face" designed to generate higher ball speeds

Across the industry, club designers have been widening the sweet spot on drivers by lengthening the head and increasing the MOI. Callaway's "hyperbolic shaping" looks to be varying the thickness and contour of the titanium face in an "X" profile, to generate higher bounce within specific areas.

across the face.

The head has also been lengthened and widened, with perimeter weighting at the lower outside edges for high MOI and maximum forgiveness on miss-hits. Like many, channels shaped into the sole help retain straighter travel through the swing.

The Hyper X is available in Tour and regular models. Tour lofts available are 8.5, 9.5 and 10.5 with square address, featuring Fujikura's Blue E-360 graphite 68 gram stick in regular and stiff flexes, at \$329.

The standard model ships with a one degree closed face in 9, 10 and 11 degree lofts, with Fujikura's "Fit-On" X graphite 64-66 gram graphite shaft in light, regular and stiff flexes, respectfully, at \$299.

Callaway's new incarnation for the FT-i, the "low CG" version, accommodates those players that want the straightening of the FT-i's square shape and ultra-high MOI, but don't want the lofting ball flight.

A more penetrating, flatter ball path with less spin is the reasoning behind this club.



Optimum spin rate gets maxi-

posites rather than the paperthin titanium preferred by oth-

Weight is also placed low and center along with the corners. In short, if you don't like the trajectory of the FT-i, but like the forgiveness, this new club could be the one. Straighter shots, just not as high. Available with Matrix OZIK graphite shafts in neutral and draw bias, in 8.5 and 9.5 degree lofts, with a half degree open face, in stiff or extra stiff flexes, at \$529.

The new FT i-brid hybrids (\$1299 steel/\$1499 graphite) look like a cross between the Callaway Fusion irons and the very wide sole thick-n-chunky full hybrid sets now currently



FT i-brid irons by Callaway

available on the market (think Adams).

Weighting (tunite-Callaway's made-up alloy) blocks set front and rear shift discretionary mass around the offset design titanium frame. A low, back-weighted very wide sole promotes higher ball flight and makes it easier to get to the ball get it up and away. Throughout the set, the sole widths vary according to the club, the 'Sen-Sert' insert decreases vibration felt on impact.

Big Bertha Irons for 2008-The wide, wide soles and heavily undercut cavity back the Big Berthas feature this year places them solidly in the "supergame-improvement" category, squarely in the hands of those



Big Bertha Callaway irons for '08

who need the most help with

The "notch" weighting we've seen across the this and the few previous Big Bertha incarnations is designed to help keep the head square on impact. The wide, low-weighted soles push

continues on page 31

### We look at new Clubs for 2008

continued from page 30 the club head further under the ball, making it easier to get the ball aloft, with a higher trajectory.

Integrated with the new "ibrids", the set makeup runs 3-5 hybrid, 6-PW iron, available in light, regular, stiff and "uniflex" flexes, and standard with in-house graphite shafts.

### Cleveland Golf www.clevelandgolf.com



Cleveland's HiBore XLS driver

New for 2008, Cleveland brings us the third incarnation in the HiBore series, the XLS. The driver now features an

even larger, yet still traditionally-shaped head with a higher MOI (Moment of Intertia) but now 13% larger than the XL at 5300 MOI. The 460cc volume of the head also sports the USGA's maximum allowable dimensions. Their heel and toe "stability foils" indicate where weight has been added to the perimeter of the clubhead, e.g. low and wide, to promote straighter flight with a higher trajectory and more spin. The high MOI is intended to promote straighter shots.The HiBore XLS is available in standard (8.5, 9.5, 10.5 and 11 degree lofts), tour model (9.5, 10.5 lofts, 5000 MOI) and draw-biased (9, 10.5 and 12 lofts, 3 degree closed face) configurations, with Fujikura graphite shafts in senior, regular and stiff flexes (Tour model not available in senior flex). Retail price \$300, in stores now.

Along with the driver, Cleveland also has the new XLS fairways at 13, 15, 19 and 22 degree lofts, with 1600-1400 cc heads with the XLS shape and styling. They ship with Fujikura graphite shafts in senior, regular, stiff

and firm flexes, in red (lower) and gold (higher) trajectory configurations. Featuring a 19% larger face and 24% larger head volume, the new fairway woods are designed to be easier to hit and more stable. The clubs retail for \$180 each and are available now.

The HiBore XLS Hybrids also feature similar styling and shape, with an offset design for playability. Lofts of 16, 19, 22, 25 and 28 are available. The hybrids now feature more offset for straighter shots, the



Cleveland Golf's HiBore irons

toe has been redefined to a more "blunt" look. With Fujikura graphite shafts in senior, regular, stiff flexes. Retail price \$150. Cleveland's HiBore irons are

available in several different configurations, some with hybrids, with varying sole widths and profiles to allow for shallower long iron shots and steep angle wedge shots. The hollow back, low weight distribution and one-piece castings are designed to promote better ball striking (lower) and more forgiveness. The cup-face design is one we have seen in drivers, promoting a higher COR (coefficient of restitution). The "Gelback Technology" softens vibrations on impact and their "Micro-Cavity-Technology" promotes better stability and forgiveness according to Cleveland. Available in senior, regular and stiff flexes, in graphite or steel, with or without hybrids. Retail starts at \$600, available now.

### Hippo Golf www.hippo-golf.com

We told you about the Hex2 driver last fall from this Britishnow-in-America-clubmaker,

they have expanded the Hex2 lineup for 2008 to include a new progressive hybrid/iron set with graphite shafts or a combination of graphite and steel.

The Hex 3-2-3 set features utility clubs, hybrids and cavity-back wide sole short irons. The 3-4-5 are hybrid, with the familiar hexagon-ish Hex2 shape, a low profile and perimeter weighting.

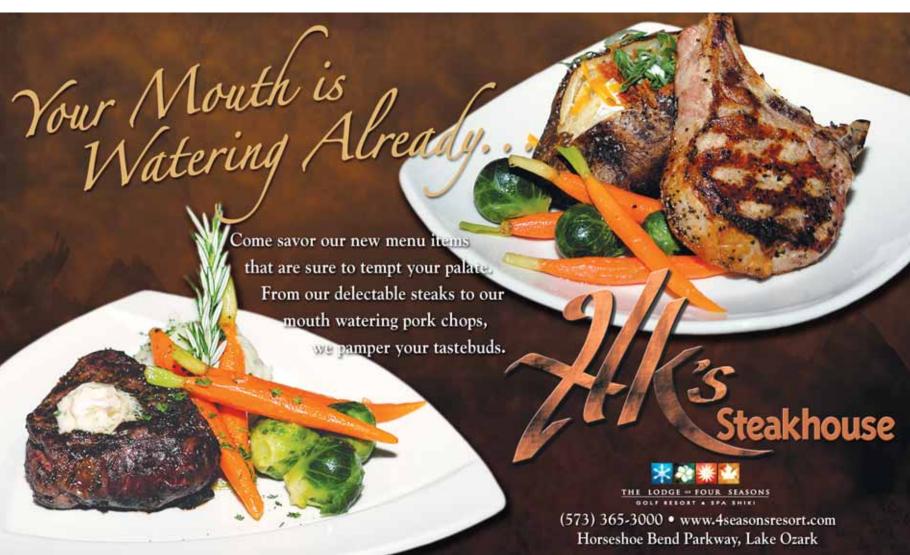
The 6 and 7 feature a large cavity and slightly narrower sole with a polymer added for vibration dampening, while the short 8-9-PW clubs have a large undercut filled cavity and wide soles.

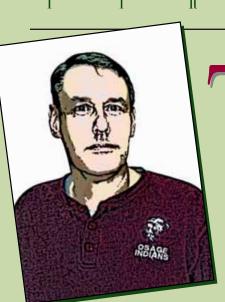
The sets feature Mitsubishi Rayon CP4 graphite and/or steel shafting. The sets start at \$350.

Hippo also features Hex2 style clubs in Fairway woods and a putter.

From Hippo: "Extra weight low in the back corners keeps the club head from twisting and creates a higher trajectory for greater carry and distance. The sole, face, and crown are made of super hard maraging stainless steel with side rails of lightweight carbon fiber. The

continues on page 34





# TOM JONES MEMORIAL Golf Fournament



Player #3	Player #4	
Team contact:		
Name:		
Address:		

Tee Time Preference: \_\_\_\_\_\_ 8am \_\_\_\_\_ 2pm

For More Information Call: LJ Weeks 573-964-1065 home 573-873-4451 cell or Dan Henderson 573-280-6001 cell 573-348-0115 school

### Enclose Entry Fees and Mail by June 11 to:

Dan Henderson, School of the Osage 636 Hwy 42, Osage Beach, MO 65065 Tom Jones was tireless in his support of School of the Osage. He was an active classroom speaker, statistician and record keeper, booster club officer and member of the KQUL 102.7 broadcasting team.

This event is being established first to provide a Memorial Scholarship in his name beginning with the class of 2009. Any additional funds raised will be used to help with OFL youth football needs. Tom loved Osage. He loved the game of golf when he had time to play. Please join us in remembering him on Saturday, June 21.

# Saturday, June 21

Dogwood Hills Golf Course
4 Person Scramble
8am and 2pm Shotgun Start
Entry \$300 Per Team

### PRIZES IN 3 FLIGHTS

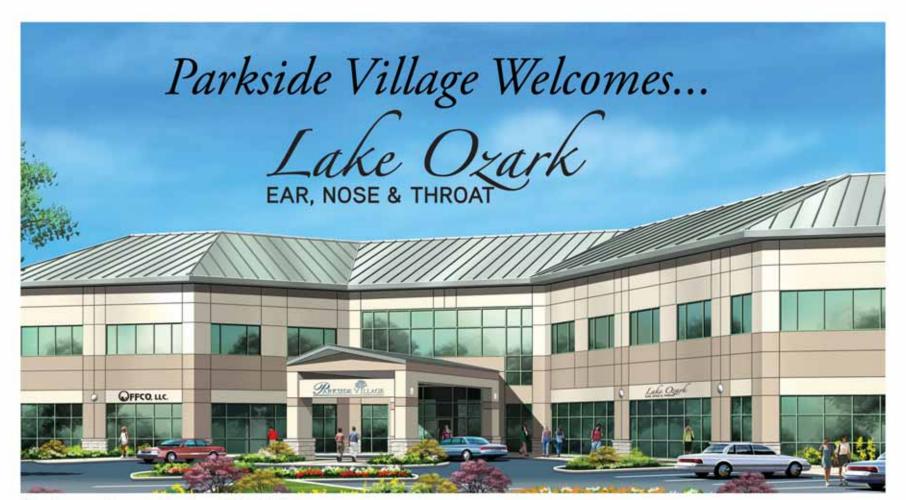
1st Place: \$500 Gift Card Per Flight 2nd Place: \$400 Gift Card Per Flight 3rd Place: Entry into next year's Tourney. Per Flight

\*Based on full entry of 36 teams

\*\*Will add more flights based the number of entries.

### ALSO:

Gift Bags For Each Golfer
Door Prize Drawings
Money Hole
\$10 Mulligans
\$15 Par 3 Insurance



### Otolaryngology - Head and Neck Surgery Facial Plastic and Reconstructive Surgery

Offering Comprehensive Treatment of:

- Sinus Disease
- Pediatric Surgery (including Tonsillectomy and Ear Tube Replacement
- Facial Skin Cancers

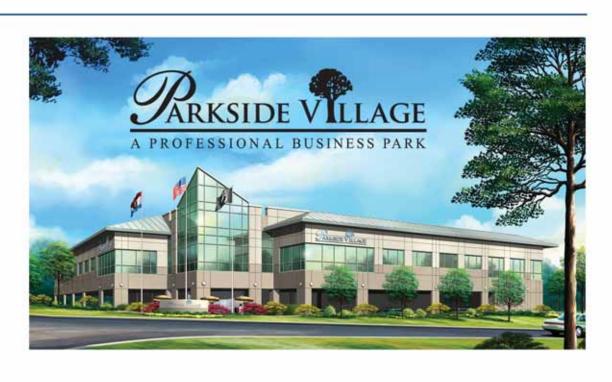
Hearing Testing and Treatment

Erich D. Mertensmeyer, D.O.
Jamie Walker, Au.D.
5780 Highway 54, Suite 113
Osage Beach MO 65065
(573) 348-2775
(888) 348-2775

# Parkside Village... Designed for the Professional

- Class A buildings
- · Gated under-building parking
- · Office space available from 1000 sq.ft.
- Well-appointed lobby with elevators
- Highway 54 frontage overlooking State Park and lake views

Call now to reserve your space. (573) 348-4688



### We look at new Clubs for 2008

continued from page 31 result is a forgiving club off the tightest lies, deepest rough or even fairway bunkers. Hippo HEX2 Fairway woods are available in #4/17 degree loft and #6/21 degree loft right hand only. Hippo HEX2 Hybrid Utility clubs are available in 17, 20, 23, and 26 degree loft right hand only. Both fairway woods and hybrids are powered by the proprietary Mitsubishi Rayon CP4 shaft available in Stiff and Regular flex."

The Hippo Hex2 Driver retails for \$170, the fairway woods retail for \$90 each, hybrids \$90 each, with the Hex2 putter selling for \$70.

### MacGregor Golf www.macgregorgolf.com

MacGregor for 2008 goes back to its "roots" to lose the high-tech wedge shapes and exotic looks, focusing more on clean lines and proven technologies.

If it weren't for the logo you would be hard pressed to tell this series of irons from those offered by a half-dozen other

Irons: MT OS Irons- cup face and strong lofts with a 17-4 stainless body married for a wider sweet spot and the rebound cup faces are known for. Deep undercut channel, wide sole and thicker topline for a strong look. As with most on the market, the weight is low and back for lift. Available in hybrid/iron sets with steel or graphite in regular or stiff.

MT Mid Irons- with a fat bulge behind the sweet spot on this wide sole cavity back for a stronger response, the Mid irons feature a medium offset along with the cup face and 17-4 stainless body. The deep undercut in the cavity pulls weight low and back for lift. Slightly more agressive design over the OS irons. Available in 4-GW in steel shafts.

MT Irons- classic blade profile with channel cut 17-4 frame and hosel with cup face for wide sweet spot. Bulge back for better response, wide sole and moderate offset, undercut cavity for low and down weighting. More steel here than the Mids,



MacGregor's wide iron offerings but not as much a player's club. Available in 3-W with steel shafts.

PRO-C-MT Here MacGregor's player's set, with forged 1025 steel, and a milled cavity with moderate channel muscle bulge and thinner top line, but with offset and a larger head for fogiveness. Thinner sole. These can be mixed with the PRO-M muscle backs for the better player wanting more forgiveness in the long irons. Available in 3-W, in steel shafts.

MT PRO-M - Musclebacks in the classic sense, with the blade look and diamond bulge, thin top line and forged from 1025 soft steel. Milled faces with square grooves for constant spin. Thin sole and a razor top line says these vanish on setup. Available 3-W with high-end option steel shafts.

Drivers/fairways/hybrids:

Gone again are the wild shapes and jet fighter stylings. Instead we see classic shapes and bulged soles for better clearance, titanium and stainless cup face technology with wide and low weighting creating a high MOI and low COG (center of gravity). The 460 cc MT driver is available with or without offset with Mitsubishi graphite and neutral bias. 8.5, 9.5, and 10.5 lofts with 1 de-

gree open, 11.5 loft with square orientation. Available in stiff, x-stiff and reg flexes. Fairways stainless with welded stainless cup face in 13, 15, 16.5 and 18 degree lofts, with in-house



MacGregor's MT 460 driver

graphite shafts. Offset versions available in 3, 5 and 7. Men's available in standard lie, 2 degrees upright or flat. Sole bulge for better follow-through in the swing, weighted outside and low like the driver for high MOI and low COG for better ball flight. In regular or stiff flexes.

Hybrids have the same bulge sole and offset, in 17, 20, 23, 26 and 29 degree lofts, with in-

continues next page

# **Team Gibson** RE/MAX At The Lake • Laurie • www.TeamGibson.com 573-374-3214 • 1-800-748-8499



Honesty, Integrity and **Our Very Best** Effort For You!



RF/MAX® At The Lake 147 S. Main Laurie MO 65038

### Delightful Cove Location!



4BR.2BA. 1 owner lake home w/park-like setting. Entry level living, open floor plan, vaulted ceilings, hard wood floors in kitchen, FP, detached garage/workshop, boat ramp, dock, located in quiet Cartwright cove w/deep water & gentle LF. This property consists of 2 premium lake lots side by side. One lot is natural and undeveloped to build to suit. Black to to the door. \$399,900 MLS#3049257

Turnkey Contemporary Lake Home!



Beautiful 3BR, 3BA, 2536 Sq.Ft.LF Home in mint condition. Open design w/vaulted ceilings, walls of glass, FP, Maint. free exteriors, attached garage, Large quiet cove w/deep water year round, second tier lot comes with Blacktop to the door.\$429.900 MLS#3048225.

### Excellent Location!



Opportunity for the investor or developer. Partially developed subd. includes 22 platted lots w/city sewer, water, utilities, and electric. Property is ready to build residential. Road is constructed to the Cities requirements and partially paved. Lighted city streets, private setting. Subd. has restrictions and covenants in place. Within one fourth mile of Indian Rock Golf Course, movie theatre and senior center. Close to Elks Lodge, shopping and the lake. Nearly all development costs have already been completed. \$299,900 MLS#3048790

### Fit for a King!



4BR, 4.5BA, 3520 sq. ft. perfect main level living floor plan. vaulted ceilings, gas FP, large gourmet kitchen w/custom cabinetry, desert landscape, dock, 36x24 detached garage & workshop, private boat ramp, 366 ft. of LF w/nearly 4 acres, quiet cove w/deep water. \$499,000 MLS#3044570

### Commercial Opportunity!



3.7 acres in Laurie with possible 136 units currently renting. Has some double units w/ doors on both ends. Included 2 BR rental manager home w/workshop. (8) 5x15 units, (30)6.10 units, (35) 10x15 units, (16) 10x20 units, (12)10x30 units, (8)12x30 units, & mobile home, shed, & (1) 50x80 bldg w/open front. \$490,000 MLS33042753

### Awesome Point



3BR, 2BA 2720 sq. ft. open floor plan with lots of glass to enjoy the Million Dollar view. Main free exteriors, 239 ft. of gentle LF ,large cove w/deep water, pristine grounds, boat house, martini deck & patio at waters edge, detached garage. Great Parking. Black top to the door \$499,900 MLS#3047380

### 1500 Ft. of Lake Frontage!



Perfect location by land and water. Only minutes from downtown Laurie, yet offers the quiet water of the beautiful 41 mile mark of the Osage, property consist of guiet cove location with very deep water great view, and perfect locations for the docks. Awesome point and Million dollar views from bluff frontage. Brand new blacktop on the hill leading into the property. \$890,000 MLS#3047898

### Luxury Custom Built Home



Irresistible southeast facing 4BR, 3BA luxury home in mint condition. One owner custom built in 02. Attention to quality through out w/ over 3,900 sq. ft. to spread out in. All entry level living, open floor plan w/all the upgraded goodies. Lots of glass to enjoy the marvelous view. Large cove w/deep water year round, central sewer & water, & blacktop to the door. Excellent Osage 8 MM close to golf, shopping & fine dinning. \$539,500 MLS#3047656

Lake of the Ozarks Business Journal May, 2008 Page 35

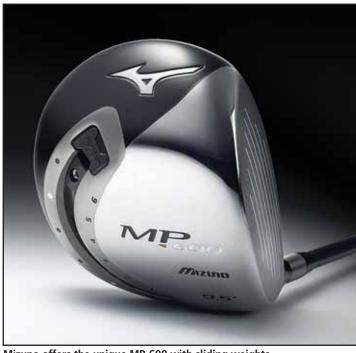
### We look at new Clubs for 2008

continued from previous page house graphite sticks. Cup face in stainless married to the wide and low weighted, high-MOI stainless body. Available in stiff or regular flexes.

Wedges- only here do we see some left-overs in the looks, as the easy-out MT wedge retains some of the styling found in the former V irons MacGregor offered. Elsewhere, solid shapes, thin muscles and forged heads make for solid, player's wedges.

### Mizuno Golf www.mizuno.com

Mizuno for 2008 brings out the moveable-but-not-removable weighted MP-600 (MSRP \$480), a departure for the company known for no-nonsense player's drivers. The weights slide around a unique track on the sole of the club, allowing players to adjust flight characteristics. Mizuno, like most others, has designed this year's drivers with low, deep centers of gravity to get the ball up higher at impact and lower the spin rate. They've also incorpo-



Mizuno offers the unique MP-600 with sliding weights.

rated a variable face thickness to deliver the best ball speed off the face for shots outside the sweet spot.

The MX-560 (MSRP \$360) is for game improvement, and so offers a new HEMI (High Energy Mass Impact) center

of gravity head shape—which they say delivers greater – you guessed it—MOI, which in turn offers forgiveness and stability for straighter drives. Where the MX clubs are for accomplished players, the MP sticks help improve the game.

The MP-600 is available in 8.5, 9.5 and 10.5 degree lofts; the MX-560 adds a 12 degree loft variation. Mizuno, while maxing out the MOI and the 460cc volume, has still managed to deliver drivers with the traditional professional-pleasing appearance over the new square heads dominating the market. Both ship with Mizuno's Exsar DS3 graphite shaft in regular, ladies, light and stiff flexes.

The MP-57 irons are forged from mild carbon steel, with nickel plating and rolled edges with a cambered mid-sized sole. The familiar Mizuno muscle is augmented by a full cavity with their "cut muscle" technology for a bigger sweet spot. The MP-57 is available in 3-PW sets, steel shafts, with an MSRP of \$1,000, street price \$850. Aftermarket shafts are available as well.

The MX-950 hybrid and iron set is made for the mid-to-high handicap player, featuring more forgiveness-- with a full undercut cavity and strap back design. The long and mid clubs have distinct sole weighting for a low CG and better playability. All have the HEMI head and

internal high density tungsten weighting to increase the MOI, for higher, straighter ball flight.

Unlike many ultra-game-improvement hybrid/iron offerings, Mizuno forges the MX-950 from 4135 high strength steel in the 5, 6 and 7 irons with low tungsten weighting. The 8 through Lob Wedge use forged 1025E forged mild carbon steel for feel, and the accuracy you get with a soft, forged club. The wide soles throughout the set deliver stability at impact and better carry-through for more consistent shots—as well as lowering the CG (Center of



Mizuno MX-950 irons

Gravity). The MX-950 is offered in 3-LW sets with either the Dynalite Golf Superlite steel in regular or stiff, or Mizuno's graphite Exsar IS2 in lite, stiff or regular flexes, retailing at continues on page 41

### 2008 Single Golf Membership

(Play all season with NO greens fees on 2 courses!)

Now

\$600

Add Fun Club Membership for Just \$400 More! Save \$100!

### **2008 Family Golf Membership**

(Play all season with NO greens fees on 2 courses!)

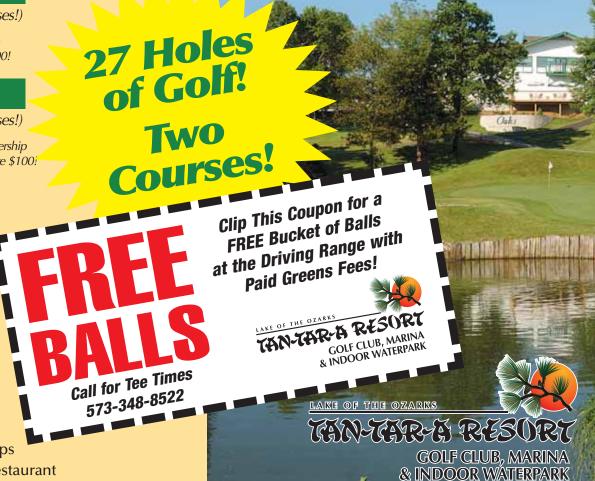
Now

§ 1,000

Add Fun Club Membership for Just \$400 More! Save \$100!

### Membership includes:

- Complimentary Greens Fees at The Oaks and Hidden Lakes
- Complimentary Range Balls
- Complimentary Locker at The Oaks
- Complimentary Bag Storage
- Tee-Times secured 45 days in advance
- Discounted Guest Rate of \$10 off posted Greens Fees for Guests when accompanied by Member
- Complimentary Golf Clubs for Guests when accompanied by Member
- 20% Discount on clothing in Golf Shops
- 10% Discount on equipment in Golf Shops
- 20% Discount in the Black Bear Lodge Restaurant and Windrose Restaurant



348-3131 • www.tan-tar-a.com



# When experience counts... Count on US!

### **Better Rates • Better Service • Better Loans**







Carrie Judas



Katie Harker



**Stacey Cottrell** 

573-302-4949 | 3736 Hwy 54 | PO Box 1483 | Lake Ozark, MO 65049

Toll Free 877-**302-4949** 

www.usmortgagegroup.net

### **Golf Magazine** names Four Seasons one of the Midwest's Top 5

For 44 years, The Lodge of Four Seasons Golf Resort & Spa Shiki has been a popular choice for vacationers traveling from Kansas City, St. Louis, Columbia and Springfield, MO. The golf, spa, dining and myriad of on-water activities have made this particular destination a mainstay due to the number of activities offered. It is also one of the reasons that readers of Golf Magazine have recognized The Lodge of Four Seasons as "One of the Midwest's Best Resorts" in the category of lodging. And when it comes to golf, the Lodge's offerings are unmatched and include three award-winning 18-hole layouts by famed designers Jack Nicklaus, Robert Trent Jones, Sr. and Ken Kavanaugh.

"Being recognized by the readers of Golf Magazine is a testament to not only the amenities our property offers, but also in the service that comes along with that," said General Manager David Griffin.

"You have to have the whole package – the facilities, the service – everything it takes to ensure a great overall guest experience."

Perfectly positioned above central Missouri¹s Lake of the Ozarks and nestled on 90 acres of tree-covered hills, the Lodge of Four Seasons provides the ideal setting for conferences, meetings and retreats. The resort is conveniently located two-and-a-half hours from both St. Louis and Kansas City. 90 minutes from Springfield/Branson and an hour from Columbia and Jefferson City.

For more information about The Lodge of Four Seasons, call toll free 1-800.THE. LAKE (1-800-843-5253) or visit www.4seasonsresort.com.

Let the **help** handle it.

Don't worry about it. We'll take care of things for you. . . add more hours to your day! We do the things you can't get around to. . . like taking out the trash, washing the dishes, or turning on the air a few hours before you get here. We'll pick things up and put them away. We'll schedule weekly inspections do maintenance and make repairs when they're needed.

MAID SERVICE • CLEANING • WEEKLY EXTERIOR/INTERIOR INSPECTION
 MAINTENANCE • PACKAGES STARTING AT \$50

Professional property care services - home, yard, boat and dock - Rental cleaning

Visual inspections for vandalism/weather damage - Concierge services - Perfect for the absentee owner

Now you can have hassle-free ownership - Licenced and insured





Lake Helping Hands

2811 Bittersweet Rd. Lake Ozark

www.lakehelpinghands.com or call 573-434-6816

Lake of the Ozarks Business Journal May, 2008 Page 3

# Fairway and Greene launches new consumer-directed e-commerce site "F&G Direct"

20% of sales to be donated to golf educational programs



Fairway & Greene, the No. 1 luxury golf apparel brand of choice for men and women, has launched a direct-to-consumer e-commerce website, "F&G Direct" at www.shopfandg.com.

The company has distributed its products exclusively through private and resort golf shops since 1995. The www. shopfandg.com website represents the first time the product is available outside of the green grass channel.

The user-friendly website features a wide range of styles, and product categories, for men and women—knit shirts, woven shirts, sweaters, bottoms, outerwear and accessories—all of which are either overstock or discontinued items. The new site also includes men's and women's sizing charts and, for those consumers unfamiliar with Fairway & Greene's product, there's a Fabric Glossary detailing the company's fabrics

"We have built a tremendous following with our product line," says Todd Martin, president of Fairway & Greene. "A significant number of our end- user customers are not members of a golf club or don't have steady access to our product. We wanted to give them a way to purchase our product while controlling the distribution ourselves. We also have a huge following of ladies customers, and this will now give them more access to a wider range of our ladies product. We didn't want to go off course or mass market. We wanted to make this experience as special for consumers as we make it for our PGA Club Professional

customers."

Fairway & Greene has gone to great lengths to ensure this new distribution channel does not interfere with its core greengrass business, Martin stresses. First, the product the company will sell on www.shopfandg. com will have already been available to Fairway & Greene's golf customers for at least 18 months in advance. The company will price the product at retail prices that complement, not compete with, its golf-shop customers. And all of the product sold on www.shopfandg. com also will be logo-free.

Fairway & Greene also is proud to announce that it will set aside 20 percent of its total "F&G Direct" revenues for Educational Initiatives.

"This will allow us to augment our financial support to various groups, including PGA of America Section Offices, PGM Collegiate Programs, Association of Golf Merchandisers (AGM), AMF Golf Management as well as some unique promotional initiatives on our own. Initiatives that directly benefit our PGA Professional customers." Martin says.

Founded in 1995, Fairway & Greene is widely acknowledged as the leader in the high-end green-grass apparel market. With an unparalleled emphasis on product quality, customer service and sales support, the company has rapidly grown and is currently sold in over 3,500 of the finest private clubs, resorts and clubs in the world. Proud winner of the AGM Top Men's Vendor for the past five years.

# WILSON, TOELLNER & ASSOCIATES, L.L.C.

Certified Public Accountants & Business Consultants

- **\*** Estate Planning
- **❖** Financial Planning
- **❖** Retirement Planning
- **❖** Tax Preparation
- **❖** Tax Planning
- **&** Business Consulting
- Accounting Services
- **❖** Payroll Services
- **\*** Employee Benefits
- **❖** Audit & Review Services
- **❖** Business Succession Planning
- **❖** Accounting Software

# New Lake Location! Sunrise Beach

32 AMERICAN LEGION ROAD SUNRISE BEACH \$ 573-374-9944

Now Four Locations in Missouri!

403 CLIFFSIDE CENTER
2140 BAGNELL DAM BLVD.
LAKE OZARK \* 573-964-5739

2700 MATTHEW DRIVE SEDALIA \* 660-827-4990

2751 SOUTH ODELL MARSHALL \* 660-886-6815

YOUR PARTNERS IN PROGRESS \* WWW.WTCPA.COM

# Sallee Law Firm

FRANK F. SALLEE

Nancy A. Norton David R. Sallee

MECHANICS' AND MATERIALMEN'S LIENS
CONSTRUCTION LITIGATION
GENERAL COMMERCIAL LITIGATION

51 CAMDEN COURT - SUITE 2A CAMDENTON, MISSOURI 65020 (573) 346-7430 By Appointment Only 4739 Belleview, Suite 304 Kansas City, Missouri 64112 (816) 753-1500

FAX (816) 753-1686 Mail@SalleeLawFirm.com

**NOW SERVING THE LAKE AREA** 

Lake of the Ozarks Business Journal



www.osagenational.com • Hwy. 54 at Hwy. W • Lake Ozark

(866) 365-1950

Osage National Golf Resort

**Residential Community & Golf Club** 

# **Power Plate Acceleration Training on tour with the PGA**

Power Plate North America announced that its innovative Acceleration Training (a.k.a. "vibration training") products will be used on the PGA TOUR and Champions Tour health and fitness trailers.

Rory Sabbatini, Colin Montgomerie, Jesper Parnevik, Chip Beck, Mike Weir and Jerry Kelly are just a handful among a growing list of PGA TOUR and Champions Tour professionals turning to Acceleration Training with Power Plate products for its unique array of physical fitness and game-improvement benefits. Use by touring professionals underscores Power Plate's distinction as a legitimate golf-fitness and gameimprovement product.

"The PGA TOUR's decision to make our products available to professionals on its Fitness Trailers throughout the season, and to avid golfers at retail, affirms our long-standing belief in Acceleration Training as a legitimate game-improvement tool for golfers," said Brian Dillman, President, Power Plate North America. "The support we've enjoyed from TOUR professionals, elite swing coaches and golf strength & conditioning coaches, has been invaluable to establishing Power Plate in golf, and we're thankful for that and look forward to continuing to help golfers of every level improve their games through Acceleration Training."

In addition, Power Plate products will also be featured at PGA TOUR Superstores, a retail chain licensed by the PGA TOUR, serving die-hard golf enthusiasts with 13 locations throughout the country.

The most critical physical aspects to consistency on the golf course - balance, flexibility and range of motion, explosive strength, injury prevention and rehabilitation, are among the primary benefits achieved through Acceleration Training. Yet it's the time-efficient and low-impact nature of Acceleration Training that sets it apart from other training methods, allowing its variety of benefits to be achieved in shorter, 15-30-minute training sessions and without the rigors and potentially damaging effects to joints and tendons of higherimpact conventional training methods. Furthermore, the Power Plate has illustrated significant pain-reduction benefits to individuals dealing with back-related ailments, also common among golfers.

"I've experienced wonderful results using Power Plate products within my personal training regimen in the off-season and between TOUR events, and I was thrilled to learn that the PGA TOUR was going to offer them on the TOUR Fitness Trailer this season," said Jerry Kelly. "I have no doubt that other TOUR pros will become believers through the chance to experience Acceleration Training first hand at TOUR stops this season."

"About six months ago, under the guidance of my friend (golf fitness expert) Sean Cochran, I committed to an exercise program centered on a 15-minute Power Plate routine," said renown golf teacher and short-game guru, Dave Pelz. "To date I'm pleased to report a loss of over 50 pounds, stronger legs, increased flexibility, and feeling better than I have in 20 years.'

**JEFF MARSHALL** 



**Licensed Electrical Contractor • Bonded & Insured** 

Residential • Commercial • Industrial • Voice Data • Home Theater

PO Box 39396, St. Louis, MO 63139 E-mail: Jeff@akamecontracting.com

Cell: (314) 581-4674 Fax: (314) 832-4930

# Getting your clubs ready for the season!

Contributing author Irl Robinson is "the Best in the World" clubmaker according to the GCA in 2007, and is the current (and four-time) Missouri Clubmaker of the Year, and has been named to the top-ten wordlwide twice.

by Irl Robinson

It was a typical winter, with alternating periods of hot and cold—we're all glad that's behind us, but you may not know that the winter months can alter the way your clubs feel and



Irl Robinson

play for you out there.

There are some basic 'beginning of the season' things we should do to make sure we are as good as we can be on the course this year.

Grips, Epoxy and Loft/Lie Adjustment—if you played last year, chances are very good that your grips are in need of replacement. Over the season, the tack on them becomes worn off and smooth. Your grip is the only contact you have with the golf club, and if it's not 100%, your game can't be. Grips also play an important role in how we control the golf club. If they aren't the right size or diameter for your hand, or are the wrong style for you, it can adversely affect your play.

Golf professionals, clubmakers and pro shops have a wide range of styles and sizes of grips available today. If you get the help of a trained professional club maker/fitter, they can recommend grips styles and sizes that will complement your game and abilities.

Every time you strike the ball, the impact causes vi-

brations to travel through the club—this and the seasonal warming and cooling, can cause the epoxy in your clubs to become loose, creating a dangerous situation—and one that is not beneficial to your game.

Take a look—if the ferrule (the black band between the clubhead and the shaft) displays a gap between it and clubhead, you need that head removed and re-epoxied.

Take the head in one hand, and the grip in the other and twist—nothing should happen—if there is movement, get it re-fitted.

Also, you can simply check to see if the grip alignment has changed. If your grip is still aligned at set-up, chances are the epoxy on the ferrule has just come loose, and not the shaft.

Normal play (and the jostling clubs receive during transport) also affects the angles between the shaft and the head, or the "loft and lie". Golf club heads are made from metal, and all metal bends to

some extent—some more than others. Particularly in cast and forged irons, the angle changes surprisingly easily—and an alteration to loft and lie can drastically change the way *that club* feels and plays.

So, every year when you get your grips changed, ask your professional to check the loft and lie to make sure they are right for your swing. A good way to tell this is if you have a club that isn't playing as it should—doesn't feel right, or has developed changes in range or trajectory. This should signal you it's time to get your loft and lie checked.

Shoe spikes inspection and replacement. Some experts say that proper shoe and spike selection can subtract as much as 8 or 10 strokes from your round. It is worth it then to get a proper pair of golf shoes that fit right and choose the right spikes (most are SoftSpikes only) for the courses you play.

Then, maintaining the spikes as they wear out insures your investment will continue to help your game. Replace

your spikes as needed throughout the season, and be sure to look them over before play.

Shaft wear—during the year when our clubs are in the bag— the shafts rub and wear against the material, and with graphite shafts, this can cause a problem.

The rubbing can create a "thin spot" in the wall of the shaft which can be a point for breakage and/or splintering. This is a dangerous condition, and it adversely affects your play. Check your shafts for wear and get them replaced if necessary.

Remember that your gold clubs are tools-- designed to help you perform your best on any given day. If they're not at their best, they can't do the job. Watch them for consistency, if a club plays differently from one round to the next, check out why.

And, like other tools, they need to be right for you. Clubs that don't fit won't work as well as they could. Getting fitted by a professional can make a huge difference in your game.





# Mortgage Resources

In The Midwest 573-317-1400



Andrew Conner is a Certified Mortgage Planning Specialist. CMPS. Specializing in the areas of Mortgage Planning, Credit Repair Counseling, Cash Flow Management, and Real Estate Equity Management, utilizing your mortgage as a financial instrument to achieve your short term and long term financial goals.

Call Andrew Today! 573-317-1400

### What are your financial goals?

Buying a home is one of the largest investments you will make in your lifetime and
finding the best financing is essential!!!

At Mortgage Resources In The Midwest, Inc.
we confidentially evaluate your personal
financial needs and offer you the best loan
strategy for your individual situation. Helping
you each step of the way to understand the
entire process and help you meet your
financial goals. We offer a variety of loan
programs to help everyone from the
first time home buyers to the retired buyer,
and even the savvy investor.



# CELEBRATE YOUR DAY ON A CELEBRATION CRUISE! THE LAKE'S LARGEST CLIMATE-CONTROLLED CHARTER AND DINNER CRUISE VESSEL! WWW.CRUISELAKE.COM (573) 480-3212 THE PERFECT SETTING FOR: PRIVATE CHARTER CRUISES DINING OUT WEDDING EVENTS CELEBRATION CRUISES

# **Bushnell's new Tour V2**



Bushnell'sTourV2rangefinder with Pinseeker is touted as the "smallest, most advanced laser rangefinder in the world" measuring a scant 1.6" x 2.8" x 4.3".

Having tried out both Bushnell's Medalist and their Pinseeker 1500, size with the Tour V2 is a big selling point. The Tour V2, with its ultra-compact form, is perfect for bag or pocket when on the course.

Golfers leave their rangefinders in the cubby on the cart routinely, but when the fairways are closed who takes it out to the ball? You grab a couple clubs and go.

The Tour V2 can be slipped into your jacket pocket easily—and weighs about a half pound, at 6.6 oz. It accurately measures

distances up to 1,000 yards (300 yards for a flag), and has the great Pinseeker technology, which allows it to distinguish the flag from the trees in the background.

More importantly, because it is very portable, it makes getting the yardage on those allimportant approach and second-shots just that much more convenient.

For some, the debate between GPS devices and range finders still rages, but the range finder's versatility in determining un-mapped locations on the hole gives the Bushnell Tour V2 and others the edge in our book. The Tour V2 is available in black, blue and orange and retails for \$349.



Lake of the Ozarks Business Journal May, 2008

# We look at new Clubs for 2008

continu ed from page 35 \$1,000 in graphite and \$900 steel.

Mizuno continues to offer the forged MP-32, MP-60 and MP-67 irons, as well as the MX-19 and MX-25 irons for game improvement.

### TaylorMade www.taylormadegolf.com

What are the pressures on the 800 lb. gorilla of the golf world? Stop innovating and die, fail to top the last offering and falter in the market, produce a new product each and every year?

Something along those lines—yes it's good at the top, but staying there means new for the sake of new in the business.

TaylorMade for 08 brings us the expanded Burner line and new offerings in the r7 line. Overall there are a lot of choices in their drivers, and more choices mean more sales.



TaylorMade Tour Burner irons

The Burner, Burner TP, Tour Burner and Tour Burner TP are the new drivers—the "Superfast" technology means reducing head weight to increase effective head speed. Faster means farther in golf. Their "eMOI" --a term coined to describe 'effective' MOI has been increased to 5800+, they've employed their "inverted cone technology", and went back to a more classic bullet shape. In short, a technologically advanced, big 'ole whooping

More low CG (Center of Gravity) and forgiveness in the standard Burner for higher shots and less spin. More penetrating trajectories and lower spin with high-end graphite shafts for the better players. If you want to swing a Tour or TP stick, get the swing speed up



The all-new Wow TaylorMade TP Tour Burner driver

around 85 MPH or better.

TaylorMade Tour Burner TP Driver: Dual crown made of titanium with a weighted "power base" for increased distance (low CG), lower spin and higher launch angle. SuperFast technology for speed, titanium face, 450cc. Shafts are available in three weights, in three brands (Fujikura Rombax, Matrix Xcon, Mitsubishi Diamana) and three lofts—8.5, 9.5, and 10.5 with regular, stiff and x-stiff flexes, in an open face alignment—sells for \$600.

TaylorMade Tour Burner Driver: The Dual Crown is steel, with weighted power base for increased distance (low CG), lower spin and higher launch angle. SuperFast technology for speed, titanium face, 450cc. Available with the TaylorMade Re\*ax Fujikura 60g graphite shaft, in x-stiff, stiff and regular flexes, in 8.5, 9.5 and 10.5 degree lofts, retails for \$400.

TaylorMade Burner TP Driver: The larger, more oblique head styling, with SuperFast technology, inverted cone technology for high MOI, 460cc titanium head with a one degree open orientation. Available with the TaylorMade Re\*ax shaft by Fujikura in 8.5, 9.5 and 10.5 degree lofts in regular and stiff flexes, sells for \$400.

TaylorMade Burner/Burner Draw: Larger, more oblique styling than the Tour Burner, 460cc titanium head with low CG and SuperFast (lighter head) technology for high MOI, higher ball launch angle, less spin and more forgiveness.

Both variations have closed faces, the Draw model has "more slice correcting features" (weighting bias). Depending on the loft desired, the face orientation changes. In the Burner, the 9.5 has one degree closed, 10.5 has 1.5 degree closed and the "HT" loft (maybe a 12 or 13 loft?) has two degree closed face orientation.

In the Draw variation, these increase to 9.5/1.5 degree closed, 10.5/2 degree closed, "HT" loft/3 degree closed orientation. The Burner/Burner Draw also feature a 50g Taylor-Made Re\*ax shafts – but at 46" in length, in mid, stiff, regular and x-stiff flexes. The Taylor-Made Burner and Burner Draw both sell for \$300.

In irons, TaylorMade brings the Tour Burner irons and the Burner XD irons to augment the line. For the Tour Burners, they've beveled the trailing edge of a narrower sole, thinned out the top line and toned down the offset for give a player's feel with moderate forgiveability.

A new very thin 2.2mm face gives added COR for better speeds, along with the inverted cone technology found in TaylorMade irons.

Page 41

The mid-size cavity back features a notched undercut to enhance heel-toe weighting. Available in 2-LW, in Re\*ax graphite by Fujikura or steel, in regular, stiff and x-stiff flexes. The TaylorMade Burner irons sell for (3-PW) \$700 in steel, \$900 in graphite.

The oversized wider soled Burner XD (extra distance) irons have a thin, flexible titanium face for higher COR and better speeds off the face for greater distances. The new SuperFast (lighter head) technology also increases swing speed. The proprietary inverted cone technology delivers more distance on misshits and promotes faster ball speeds. Designed for slower swing speeds, they have a thick topline to inspire confidence, a large offset for slice forgiveness, and enhanced lofts for greater distance and higher launch angles.

Available in TaylorMade Re\*ax graphite or Re\*ax 90g steel shafts, in senior, regular, stiff and x-stiff flexes. The Burner XD irons sell (3-PW) for \$1100 in graphite and \$900 in



age 42 May, 2008 Lake of the Ozarks Business Journal

# Tee It Up For The Troops tourney raises \$25,000 to help troops' families



The 2007 Tee It Up For The Iroops golf tournament, hosted by The Lodge of Four Seasons, and Major General King E. Sidwell representing the Missouri National Guard in September 2007 raised \$25,000.

These funds were recently donated to the help build a Fisher House facility in St. Lous. MO.

The Fisher House Foundation provides "comfort homes" for families of military personnel receiving medical care.

The new Fisher House will be built at the Jefferson Barracks VA Medical Center.

The home will be construction in 2008 at a cost of \$5 mil-

lion.

The foundation will provide one-half of the construction costs and the local St. Louis Fisher House organization must raise the other half. Over \$1 million has already been raised.

The Fisher House program was founded in 1990 by Zachary and Elizabeth Fisher. There are 38 Fisher Houses, with five more in construction. These homes are built on the grounds of major military installations and VA medical centers throughout the United States. There is also one in Europe.

All room fees for guest families at all Fisher Houses are

paid for by Fisher House Foundation. Since their inception, Fisher Houses have served more than 120,000 families and saved over \$100 million in lodging costs, plus savings on food and transportation.

The Second Annual Lake Area Tee It Up For The Troops golf tournament is scheduled on October 6, 2008. Volunteers and board members are needed to help with the planning, secure sponsors and players. For more information, please call 573-365-8566.

For more information about Fisher Houses, go to www.fisherhouse.org or www.mo-teeitupforthetroops.com

# Sycamore Creek sees some changes

Everyone's favorite Sycamore Creek Golf Club, is greening nicely as this paper goes to print. By the time you pick it up, the fairways should be losing that yellow tinge. Around the approaches and on the slopes, the rough spots are beginning to fill in. Larry Salsman, Director of Golf says that the Winter wasn't that hard on the course, it's all the rain they've had this Spring, preventing them from getting in and doing what's needed.

"A lot of it is where the grass is still dormant. With all of the rain that we had, it started to green up early, if the sun would have come out, we'd probably already be green by now." Salsman said.

This issue wasn't unique to Sycamore Creek, around the Lake we found grounds crews busy taking advantage of the sunshine. But while some courses are undergoing major changes, Larry said Sycamore Creek is not.



Larry Salsman, Director of Golf at Sycamore Creek Golf Club stands next to the fleet of new Yamaha gas golf carts the course has leased.

# AboutGolf's new patent-pending SimSurround™ simulator

continued from page 29 standard SE Simulator system.

The SimSurround Simulator can be configured with custom cabinetry designed to fit the user's specific needs and tastes, or a more basic enclosure can be configured. Optional matching wood bag stands and seats can be added to the system interior. While the feeling of open space much more realistically replicates the outdoor experience, the SimSurround Simulator can be configured to as little as twenty feet in width.

An integral component of the SimSurround Simulator is AboutGolf's new 3Trak<sup>TM</sup> 3D launch engine-which, like the SimSurround Simulator, also has patents pending. 3Trak is a huge technological breakthrough the company also debuted in Orlando. 3Trak-which will formally begin to ship April 1-is AboutGolf's revolutionary vision-based ball and club tracking system and the newest launch engine to power the SimSurround Simulator.



# Lyceum theatre gears up for exciting 2008 season

continued from page 19
Upon Robert's death, his exgraduate student Hal discovers a paradigm-shifting proof about prime numbers in Robert's office. The title refers both to that proof and to the play's central question: Can Catherine prove the proof's authorship?

"Arsenic and Old Lace", last seen on the Lyceum stage in 1965, will make its return August 8 – 16. Mortimer Brewster is a theatre-hating drama critic who must deal with his crazy, homicidal family and local police. If that weren't enough, his family includes two spinster aunts who have taken to murdering lonely old men by poisoning them with a glass of home-made elderberry wine laced with arsenic, strychnine and "just a pinch" of cyanide; a brother who believes he is Teddy Roosevelt and digs locks for the Panama Canal in the cellar of the Brewster home and a murderous brother who has

received plastic surgery performed by his accomplice, Dr. Einstein, to conceal his identity and now looks like horror-film actor Boris Karloff.

It will be followed by "Little Women the Musical", running from August 23 - 30. Based on Louisa May Alcott's classic semi-autobiographical novel, "Little Women" follows the adventures of Jo, Meg, Beth and Amy March as they grow up in Civil War America. The beloved story of the March sisters is timeless and, now, this wonderful narrative has been brought to life as an exhilarating new musical filled with glorious music, dancing and heart. "This is a beautiful show--expect laughter, tears, and a theatrical evening you will treasure for a lifetime," said

"On Golden Pond" will run from September 6 – 14 and tells the tale of aging couple Ethel Thayer and her tart-tongued husband Norman, who spend each summer at their home on Golden Pond. This year they are visited by daughter, Chelsea with her fiancé and his son in tow. The boy quickly becomes the "grandchild" the elderly couple have longed for, and as Norman revels in taking his ward fishing and thrusting good books at him, he also learns some lessons about modern teenage awareness—and slang—in return. This deeply moving comedy

was nominated for three Tony Awards and was last seen in Arrow Rock in 1998.

The final show of the season will be Agatha Christie's "The Mousetrap" running from September 20 – 28. Mollie and Giles Ralston have started up a new hotel in the converted Monkswell Manor. They are snowed in together with four continues on page 48



Lyceum Theatre thespians perform a scene from "Into the Woods".

# The Food & Beverage Report

With Steve Hermann, Paul's Supermarket

# The Facts about Organic Food Standards & Labels

What is organic food? Organic food is produced by farmers who avoid the use of bio-persistent nonselective chemical pesticides, fungicides and fertilizers. Farmers emphasize the use of renewable (or sustainable) resources and the conservation of soil and water to enhance environmental quality for future generations.

The specifics vary depending upon the type of food and its method of production. For example, Organic meat, poultry, eggs, and dairy products come from animals that are given no antibiotics or growth hormones. Organic fruits and vegetables are grown without using most conventional pesticides, fertilizers made with synthetic ingredients or sewage sludge; bioengineer seed or plants; or ionizing radiation.

Before a product can be labeled "organic," a Government-approved certifier inspects the farm where the food is grown to make sure the farmer is following all the rules necessary to meet USDA organic standards. Companies that handle or process organic food before it gets to your local supermarket or restaurant must be certified, too.

Is organic food better for me and my family? The USDA makes no claims that organically produced food is safer or more nutritious than conventionally produced food. Organic food differs from conventionally produced food in the way it is grown, handled, and processed. Some are considered "better", but for some foods it may not really make a difference (in terms of health benefits). An example of the latter is fruits with a thick inedible skin, like bananas or oranges. Studies show that pesticides applied do not enter the edible portions. And in processed foods studies again show that there is no measurable difference between organic and non-organic. For example, a jar of organic spaghetti sauce has the same nutritional value as the non-organic variety. The biggest difference comes in fresh and frozen unprocessed fruits and vegetables. In general, though, it is safe to say that organic, and more particularly, "sustainably grown" foods are better overall, considering the nutritional value, absence of chemical residues, and less adverse affect upon the environment.

When I go to the supermarket, how can I tell organically produced food from conventionally produced food? You must look at package labels and watch for signs in the supermarket. Along with the national organic standards, USDA developed strict labeling rules to help consumers know the exact organic content of the food they buy. The USDA Organic seal also tells you that a product is at least 95 percent organic.

Will I find the USDA Organic seal on all 100 percent organic products, or products with at least 95 percent organic ingredients? No. The use of the seal is voluntary.

How is use of the USDA Organic seal protected? People who sell or label a product "organic" when they know it does not meet USDA standards can be fined up to \$10,000 for each violation.

Does natural mean organic? No. Natural and organic are not interchangeable. Other truthful claims, such as freerange, hormone-free, and natural, can still appear on food labels. However, don't confuse these terms with "organic." Only food labeled "organic" has been certified as meeting USDA organic standards.

For more detailed information on the USDA organic standards, visit the USDA Nationa Organic Program website or call the National Organic Program at 202-720-3252, or write USDA-AMS-TM-NOP, Room 4008 S. Bldg., Ag Stop 0268, 1400 Independence, SW, Washington, DC 20250.



# **LAKE STORIES WITH MICHAEL GILLESPIE**

# The phantom church steeple

There seems to be an air of mystery when the subject turns to what is under the waters of the Lake. After 77 years of existence, there are few folks around who can clearly remember what the Osage River valley looked like before it was inundated. And although a few old maps turn up from time to time, most of them provide little detail.

One of the more frequent stories that bear witness to this mystique is the sighting of a certain church steeple that can be seen just under the waves when the Lake is low.

Like any genuine mystery, this one is a little vague. When pressed for details about it, the typical boathouse conversation goes like this:

"What is it?"

"It's a church steeple?"
"Where?"

"Well, under the Lake. You can see it when the Lake's

"But where exactly is it?"

"It's down there by....
Oh, heck, you know — that

"What cove?"

"Gosh, I can't remember. But everybody knows about it."

"Have you seen it?"

"Naw. Well, maybe I did; I dunno. It's been awhile. Heck, Joe's seen it — ask him."

Joe, in his turn, would refer the inquiry to Tom, or Bill, or Mary. Along the way, someone would add the interesting fact that not only is the steeple visible at times, but on quiet nights one can hear its bell softly ringing. And while many seem to know about this mysterious steeple and its bell, few have firsthand knowledge of its exact whereabouts. But recently a gentleman came forth who flatly stated in the presence of this writer that the church steeple is in Linn Creek cove, where he has seen it in low water seasons, and where it dwells still, awaiting another droughty year to rise to within a few feet of the surface and boldly sound its bell.

This is an amazing revelation, and one that greatly

adds to the lore of the Lake. Imagine, a whole church down there on the bottom, with its steeple eerily reaching upward through schooling fish and intermittent layers of green- and yellow-filtered light. But there are problems with this romantic vision.

Old Linn Creek boasted of three churches in the last years of its existence. The Christian church was a simple, white, wood framed structure; the Baptist church was brick and wood. Both featured attached wooden bell towers. The somewhat larger Methodist church was built of stone, with a high vaulted roof and a stone bell tower that somewhat resembled a squared castle turret. All three churches were within a half-block of each other along Main street. Today, that same stretch of Main street is under 30 to 40 feet of water.

Before the old town of Linn Creek was abandoned to the rising Lake in the early months of 1931, most of its one hundred-plus buildings were razed. The wooden ones were burned, including the Christian and Baptist churches with their bell towers; the stone and masonry structures were knocked down. The Methodist church was both burned and knocked down, but not before the stained glass windows, pews, flooring, and the bell were removed to be included in the new church just then a-building in the relocated Linn Creek.

Photographs taken during the winter of 1930-31 clearly depict the old town in various phases of destruction. Several of the photos were published in the book, Before the Dam Waters, by T. Victor Jeffries. One shows the gutted remains of the Methodist church with the underpinnings of its bell tower knocked out and a heavy cable attached through a hole in the upper portion of the steeple. The caption states that the tower is about to be pulled over. Another photograph, the most telling, was

taken sometime later and clearly shows the area of town where the three churches once stood. Nothing taller than a man's head sticks up among piles of stacked bricks and broken rubble.

So what is it that people claim to see below the waves in Linn Creek cove? First of all, like any good mystery, there is the "wanna-believe" factor. Folks want to believe that they see things in the water. As any fisherman or boater will attest, it's common to imagine that one sees the bottom, even in the deepest part of the Lake. It's simply a mirage of sorts a play of light and shadows on the surface and few feet below the surface. But it is a convincing illusion.

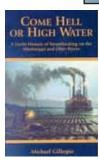
Too, there are a couple of structures that look like church steeples jutting out of the water. One of them is the lighthouse at mile marker 38. It sits atop a low jetty that extends out a considerable distance from shore. At certain vantage points the jetty is nearly invisible and the lighthouse appears to rise directly out of the Lake. And in profile it looks like a steeple.

Then there is the old iron smelter in Bollinger Creek cove. It's an impressive stone structure that seems entirely out of place half-submerged along the shoreline. It very closely resembles the shape of the old Methodist church bell tower, though it's located miles upstream from Linn Creek cove.

And what of the claim that a bell tolls from under the waves? Bells don't resonate underwater. Slap two metallic items together underwater and the resulting sound is more like a muffled "clunk." Given, then, available evidence and it would appear that the mystery of the submerged church steeple and its ringing bell like many rumored tales — is nothing more than a collection of misunderstood facts. Someone sees an illusion of light playing on the water; someone else chances upon the old smelter and wonders about its origin; yet another person comes across photos of Old Linn Creek and imagines the buildings still down there. The stories are told and retold — and combined. and embellished. Eventually a mysterious legend is born.

That is the convenient way of explaining it away. But consider one other explanation. Though the old Methodist church and its steeple were knocked down, and its bell removed, it was nevertheless a place of profound emotion. Think of all the baptisms that took place





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

Steamboating".

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

there, and the weddings, and the funerals. Consider the prayers that were offered up from that hallowed spot prayers of joy and grief; heartfelt prayers of petition and of thanks that defined the special moments of a lifetime. Though the building might be reduced to rubble, might not the spirit of the place dwell there even now? And could that be what is seen and heard by those who unknowingly are witness to a miracle?



Laurie, Gravois Mills, Linn Creek, Lake Ozark, Camdenton, Greenview,
Climax Springs, Versailles, Porto Cima, The Villages, Four Seasons, Rocky Mount

# NEVER PAINTAGAN

Is the surface of your home chipping away or the paint beginning to peel? Are you building or remodeling a home and can't decide on which type of exterior to apply?

Before you have your home repainted, or choose your exterior finish, you should know that there is another option available.

This exciting alternative offers a freshlypainted look year-round while offering the longevity of vinyl siding products. It can be applied over wood, brick, stucco, concrete blocks and more, eliminating chips, cracks and peeling. This exterior coating will also waterproof, soundproof and insulate your home.

Sound too good to be true? Well, it isn't. These are just a few of the advantages of ceramic coating, a product that is quickly gaining popularity with homeowners in the Midwest. Available in an unlimited variety of colors, ceramic coating is a

highly specialized, chemically-formulated exterior wall coating system. It forms a protective shield on your home that can withstand even the harshest weather conditions and provides unsurpassed corrosion and mildew resistance.

Comprised of highly-reflective UV blocking microspheres that can fill holes conventional paints can't reach, it creates a "breatheable" barrier on your home that can expand and contract. The result is a maintenancefree coating that will reduce energy costs, provide long-lasting protection and add curb appeal to your home.

Part of the product's longevity relies on surface preparation a three-step pro-

cess that will protect your home for years to come.

First, all dirt and grime are removed from the exterior of the home. This in-

# 25 YEAR WARRANTY! The Ultimate Home Paint Job

cludes any mold and mildew that might be on the surface.

Second, a primer is applied which permeates the substrate, waterproofing the surface. It also acts as a bonding agent for the ceramic coating.

Finally, the ceramic coating is applied to all surfaces. When the application process is complete, you will have invested wisely knowing that you'll never have to paint your home again, and that it has curb appeal that cannot be denied.

When you think it's time to get rid of your paint rollers and brushes, or you're just beginning to build your home and want a finish that will last, you can call the professionals at Rhino Shield at 888 RHINO-41 (744-6641) for a free home inspection. You can also visit www.rhinoshield.net for further product information. We back our product with a 25-year warranty!

**BEFORE** 



### Won't Chip, Crack or Peel

- Looks like Fresh Paint
- Endless Colors
- Reduces Energy Cost
- Allow Wood to Breathe
- Waterproofs, Ends Rot
- Resists Fading
- Resists Mold and Mildew
- Retards Fire and Flames

**NOTHING** is tougher than



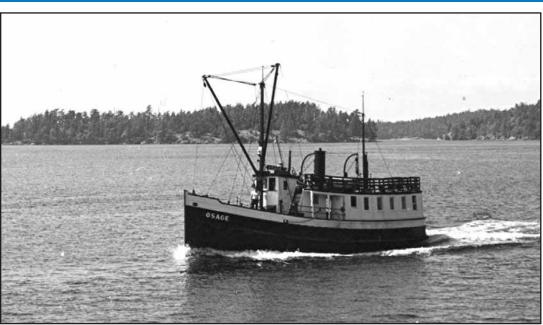
Rhinos Shield 888-RHINO41

www.rhinoshieldmo.net

www.rhinoshield.net

ge 46 May, 2008 Lake of the Ozarks Business Journal

# GLIMPSES OF THE LAKE'S PAST With Dwight Weaver



JACKSON BRANCH COVE, TURKEY ISLAND, AND THE M. V. OSAGE - In this intriguing 1950s photo by an unknown photographer, the M. V. Osage crosses Jackson Branch Cove at Lake of the Ozarks. The boat is perhaps one-half mile up the cove from Turkey Island, which can be seen in the background. Most people living along the shoreline of

Jackson Branch Cove today are probably unaware that the island, now called Atlantis, was known as Turkey Island until the 1970s when it acquired the name Hawaiian Island. We see the island here in a nearly pristine condition without noticeable development even though by this date there appears to have been submerged power cables providing electricity to

the island from the west side of the cove (right side in photo) where the distance between the mainland and the island is less than 500 feet.

Although not visible in this photo, just beyond the west end of the island on the mainland facing the main channel of the Lake in the 1970s was Channel View Café.

Jackson Branch Cove with its

smaller coves, inlets and bays has more than three miles of shoreline. Commercial enterprises in the cove in earlier years included Rainey's Northshore Resort, Wagon Wheel Resort, Pope's Boat Sales and Service, and George Denny Jr.'s Scuba Diving & Salvage.

Subdivision development came to the cove in the late 1970s and by the end of the 1980s thriving new subdivisions mounting the hillsides included Yacht Club Estates, Timber Shores Estates, Miller's North Shore Subdivision, Chula Vista Subdivision, Tree Top Estates, and Blue Lodge Estates. Today, this is one of the most heavily populated coves on Lake of the Ozarks.

This vintage postcard 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 the Lake of the Ozarks. "History & Geography of Lake of the Ozarks, Volume One," his newest book, is available from Stone Crest Book & Toy in Osage Beach, or by mail. For information, contact the author at

dweaver@socket.net.

Or call him at 573-365-1171. Other books by Dwight Weaver are available online at lake-oftheozarksbooks.com.





# Commercial Properties For Lease by Owner Contact Glenda at (573) 434-2123





Commerical space available, next to the American Legion, in Lake Ozark. 1,600 sq ft. in a very high traffic location. Also, available down below (2) service bays 800 sq. ft. each, 150.00 each.







Commerical warehouse, 2,400sq. ft. Located right in the town of Lake Ozark having commerical businesses surrounding it.

# Krantz & Associates ranked number one in sales in RE/MAX Mid-States



Jeff and Melissa Krantz of Krantz and Associates

Krantz & Associates with RE/MAX Lake of the Ozarks closed February out at number 1 in sales in the RE/MAX Mid-States. In 2007, they were the 2nd RE/MAX team in Missouri and their success has continued into 2008. They were excited to report that their first quarter sales are up 25% from their first quarter in the previous year. The Krantz team has specialized divisions,

covering each facet of real estate. "I am very excited and proud of our team. Each member has their own area of expertise and works well together. I believe this is key for our continued success" states Jeff Krantz. Krantz & Associates' office is located in the Landmark Center in Osage Beach and they can be reached at 573-302-2355 or via the web at www.krantzproperties.com/pr

# A passion for baking inspires the Sugar Loft Cake Shoppe

by Michael Gillespie

They say that practice makes perfect, and that's the way Kathy Odom has learned her trade. Kathy is the owner of The Sugar Loft Cake Shoppe in Osage Beach. What started as a custom bake shop has since branched out to become a "cake by the slice" walk-in store as well.

"At first we were by appointment only for special occasion cakes," says Kathy about her opening in December 2005. "But quickly the requests for more items let us know that it was time to expand. In March 2007 we moved to where we could serve fresh ground and brewed coffee roasted locally by Omega Coffee, and cold drinks." The coffee and drinks augment her in-store selection of sliced cake, cupcakes, brownies, cake truffles, cheesecake, and seasonal delights.



Kathy Odom, owner of the Sugar Loft Cake Shoppe, and her grandaughter, Sierra.

Kathy can trace her talent for baking to her grandmothers. "They were excellent bakers in their own right and their influence is with me everyday," she says. By the time she was nine years old, Kathy knew that she wanted to own a bake

Her original attempt at cake decorating came at the time of her eldest son's first birthday. It was a modest success — at least no one complained. Kathy then followed up on that experience by creating a wedding cake for her sister in 1983. "Looking back now I can only giggle to myself about the decoration," she recalls, "but the cake was moist and wonderful."

Over the next few years Kathy would prepare an occasional cake, but in 1996 things began to get interesting. That's when she started making banquet cakes for her son's high school functions. One thing led to another; before long she had requests to create cakes for birthdays, wedding, and showers. Her childhood longing had finally come to the forefront.

At that time Kathy and her husband, Ron, lived in West Palm Beach, Florida. Kathy became a partner in a specialty cake shop there and spent 18 months learning the trade. "My training in cake decorating was mainly through trial and error while reading many books until I discovered the ICES organization." ICES is the **International Cake Exploration** Societe. The group promotes cake baking and the confectionary arts through various activities including publications, networking, shared recipes, shows, and even scholarships. Kathy has been an active member since 2002.

Kathy and her family moved to the Lake area in 2005, and within a few months she had her business up and running.

"We offer custom decorated cakes for all occasions," she thing from a single tier to a sculpted animal. Our decorating style is one that has developed through years of interest in creating a fantastic centerpiece that is moist and delicious."

Kathy says that she currently offers fifteen flavors of cake, as well as fillings too numerous to list. Her summertime specialties include fruity dessert cakes, Bavarian fillings, and whipped cream toppings. "If you do not see your favorite on our brochure or website, just ask!" she adds.

Advanced ordering is often necessary to complete all the elements of a particular design. The process can require a week or more especially during the wedding season and holiday weekends. Kathy tries to work in the occasional emergency or short notice order, as long as the outcome is compatible with quality standards.

The Sugar Loft Cake Shoppe is located at 1046 Main Street in Osage Beach. You can contact Kathy at 302-1404, or at www.cakebaker.com.



Kathy's creative designs are often whimsical and highly artistic.

# TIMELESS BEAUTY...

Enduring Elegance - Lasting Value - Extraordinary Versatility

### MARBLE AND GRANITE

provide exceptional durability and are virtually maintenance-free. For elegant showers, tubs, counters, floors and more, Metro Marble and Granite has the experience, craftsmanship and professionalism you need.

Metro Marble & Granite, L.L.C. provides a complete, diverse line of natural stone to meet both interior and exterior needs. Our customer service and knowledgeable staff combined with our advanced machinery and technology is what sets us apart from our competitors. We can work with you or your designer to update your kitchen, bathroom, or bar area to your desire.





# **METRO MARBLE & GRANITE**

5211 Highway 54 **Osage Beach** 

552-0140 666-543-2610

> Call Krissy our designer Today!



Lake of the Ozarks Business Journal

# Bobby Medlin **Certified Public Accountant**

Established in 1987

### **SPECIALIZING IN:**

Income Tax Planning & Preparation • Payroll Tax Payroll Services • Estate Tax & Planning • Real Estate Taxation Agriculture • Small Business • Contractors • Individuals









Offices in Lake Ozark • Tipton • California

754 Bagnell Dam Blvd. Suite A

Lake Ozark • 365-9400 "Helping you keep more of what you make!"

# **Lyceum Theatre 2008**

continued from page 43 guests and an additional traveler, who ran his car into a snowdrift. Det. Sgt. Trotter arrives on skis to inform the group that he believes a murderer is on his way to the hotel, following the death of Miss Maureen Lyon in London. When one of the guests - Mrs. Boyle - is killed, they realize that the murderer is already there. Although the suspicion falls first on Christopher Wren, an erratic young

man who fits the description of the supposed murderer, it quickly transpires that the killer could be any one of the guests, or even the hosts themselves.

Also in 2008, the Lyceum will continue to offer special pricing for groups of 10 or more. Group sales will begin on October 15, while current season holders can purchase their season tickets beginning January 7th. New season ticket purchases will continues next page



The historic Lyceum Theatre in Arrow Rock, Missouri is the state's oldest professional regional theatre, now celebrating 48 years in operation.

# THRMERS





FARMERS

The Best Small Business Opportunity in America.

Farmers. You belong.

# seeking a Great Career in the Lake area?

armers Recruiting and Development Center for Central Missouri is looking for entrepreneurs who are interested in owning their own agency in the Lake area. With Farmers Insurance and Financial Services, we offer you the opportunity to be in business for yourself, but not by yourself. You will be given the freedom to make your own day-to-day decisions while benefiting from the training, guidance and support of your district manager.

If you are interested in a career with Farmers, please call Ted LePage at 573-302-0001 or stop by our Training Center at 3736 Highway 54 in Osage Beach, MO.

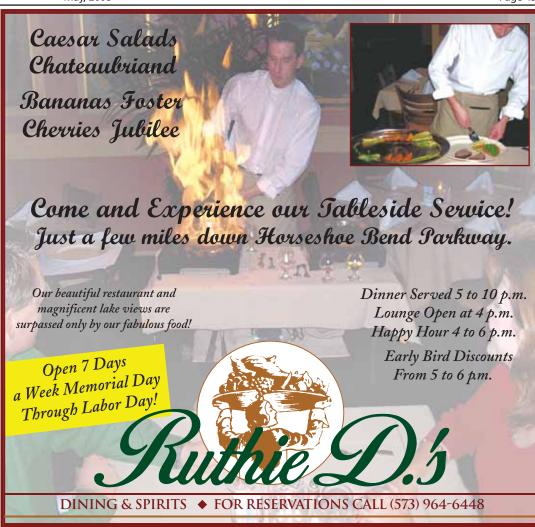
# **Lyceum Theatre 2008**

from previous page begin on February 4th, and single ticket sales begin on March 10th. Season ticket holders are guaranteed premium seating until March 10th, after which

point the first five rows are available to single ticket buyers. More information can be found on the Lyceum's web site, www. lyceumtheatre.org or by calling 660-837-3311.



The historic Lyceum Theatre in Arrow Rock, Missouri is the state's oldest professional regional theatre, now celebrating 48 years in operation.







"Spring Into Style" is the theme for the Newcomers/Longtimers Annual Fashion Show at the Country Club Hotel on Thursday, April 17th. The coordinators for this year's show are Mary von Hoff and Jan Cizek. The stores to be featured are Spence's in Camdenton, Lindee's at Tan-Tar-A, Glitz and Glamour of Osage Beach, and Karon's Corner, Chic Boutique and Studio of Lake Ozark. The Social Hour begins at 11:00 a.m. and the cost of the Luncheon and Fashion Show is \$15 per person. Reservations are required by April 12th and can be made by calling Brenda Love at 365-6111. Pictured L-R: Jan Cizek and Mary von Hoff.



Camdenton Noon Optimist Club members recently participated in a fund raiser for Big Brothers and Big Sisters at Eagle Lanes in Osage Beach. Pictured with event entertainment are Tom Skinner, Dan Stone, Chic Oostendorp, Arch Gordanier, and Dale Fowler. The Optimist Club meets Mondays at noon at CJ's Restaurant in Camdenton. Visitors are welcome.



Camdenton Optimist Club President Mac Decker with Camden County Sheriff John Page, who informed the club about police activities and services provided to residents of the county. Optimists meet at noon on Mondays at CJ's Restaurant.

# Community Hospices of America announce first annual Children's "Art-N-Motion" Grief Relief Camp

Community Hospices of America (CHA) invites Lake Area children, ages five through 15, to participate in the first annual "Art-N-Motion" grief camp for kids. Children will participate in painting, drawing, music, and other artistic activities specifically designed around a curriculum of understanding and coping with grief.

Artists from the Lake Area, along with professionals in the field of social work, nursing, and education will be on hand to assist and encourage children during the camp.

Art-N-Motion" Children's Grief Camp is Saturday, May 17, 2008, 10 a.m. until 4 p.m. at Harper Chapel, Osage Beach, and is open to children ages five through 15.

Community Hospices of America (CHA) is part of a family of hospices, which are deeply rooted in their communities. We exist to provide support and care for terminally ill people so that they and their families might live as fully and comfortably as possible.







# Our New Highway 54 Location is Now Open!



3545 Highway 54 • Osage Beach **573-348-3888** 



Lake Rd. 54-56 to Dude Ranch Rd. 19MM Past Grand Glaize Bridge Osage Beach, MO 572-249-4700







# **Crossover Christian Music Festival celebrates 10 year** anniversary at central Missouri's Lake of the Ozarks

This marks the 10th year for the Crossover Christian Music Festival. June 12th-14th, Stoneridge Amphitheater in Camdenton will once again be home to this celebration of worship and uplifting music from some of today's most renowned and internationally recognized contemporary and rock performers in Christian music.

As many as 10,000 music fans from throughout the region are expected to attend the threeday event which will offer more live music than ever before, with the addition of a second stage on both Friday and Saturday. The event will also include food concessions, merchandise vendors, and opportunities to meet the bands and performers, as well as area radio personalities. Speakers and seminars are expected to be announced soon.

This year's festival emcee will be the enormously popular and talented KC Wright, morning dj on Missouri's largest Christian radio station Spirit FM.

Thursday evening will be Spirit FM Praise Night, featuring live praise and worship music on Crossover's main stage from 6-10 p.m., with free admission and free parking.

Crossover Festival begins at 9am on Friday and Saturday on the alternative stage, with the bands and artists participating in the Sonic Bids National Talent Competition from Essential Records.

One winner each morning will win the opportunity to play to thousands of fans that evening on the main festival stage. The music will continue through both afternoons, with performances from up and coming Christian musicians including, Ruth, Brooke Barrettsmith, Wavorly, and Addison Road. The main stage shows each evening will round out 13 hours of live

Friday's main stage concerts kick off at 4pm with fabulous Christian acts Remedy Drive and Downhere, plus festival favorites Building 429 and Barlow

Grammy Award nominated Skillet will give the final thrilling performance of the night, with their unique sound mixing alternative and rock with a classical influence.

On Saturday, main stage action will begin around 3pm. Highlighting the evening will be the much-anticipated performance by Richie McDonald, the exceptional singer and song-writer formerly with the renowned group Lonestar.

His debut contemporary Christian project "I Turn to You" will be released June 3rd, and his new single can now be heard on radio stations world-wide.

Fans will recognize an acoustic version of "Hey God", which was a hit that he wrote for Lon-

The festival will also welcome JaeL, This Beautiful Republic, House of Thomas, Gabriela, and Christian rap artist KJ52, and will welcome back the fine harmony of 33 Miles. Top Christian artist Jeremy Camp, whose hit

"Give You Glory" is nominated for Dove Award's Song of the Year for 2008, will rock the amphitheater with Crossover '08's finale performance.

Following each concert, fans can visit the vendor pavilion for opportunities to meet their favorite performers, purchase their cd's and other merchandise, and get autographs. Throughout the weekend, food concessions will be available and merchandise vendors from across the country will display their large selection of t-shirts, jewelry, Bibles, and a variety of other items.

Crossover Festival '08 sponsors include Heartland Creamery, Lake Sun Publications, Spirit FM, Victoria Station, 107.9 the Coyote, Essential Records, 101.9 the Wave, GodTube and KSRD Horizon Broadcast Network.

Tickets are available now from iTickets through the website at www.crossoverfestival.

The prices are \$25 for Friday or Saturday and \$45 for both days. Children 5 and under are admitted free, and ages 6-11 are half price. Group rates will be available for 15 or more. At the gate, tickets will be \$30 for each

Active duty military and their families will receive a discount at the gate, with military i.d. Parking will be \$5 per vehicle.

For more information on the Crossover Christian Music Festival, visit the website or call 800-393-2393.

# Time is Money.

Save time and money with expert assistance

CORPORATE AND INDIVIDUAL TAX PREPARATION

ACCOUNTING SERVICES

ESTATE & TRUST TAXES

Chris Hermann

Certified Public Accountant

573-348-5929



573-348-1181

Plant #1 573-392-2273

Plant #2 573-348-5946

**Eldon Plant #5** Osage Beach Plant #6 Plant #3 573-346-6629 Linn Creek Plant #7

417-532-7272 573-336-4923

573-378-4291

Lebanon

St. Robert

**Versailles** 

Serving the Lake Since 1958



Vinyl Edging & Corners • Swim Ladders • No Wake / Idle Buoys Dock Lockers, Lines & Rope • Windsocks • Diving Boards/Platforms Submersible Pumps • De-Icers • Ryan-O Dock Rollers • Windsocks



lrico Dock Cent

1 Mi. West of Grand Glaize Bridge • Lake Rd. 54-49 • Osage Beach

Call 573-348-2737

When someone reaches for help, the strength of the community is there...

Plant #4 573-374-5677 Sunrise Beach Plant #8

Victim Outreach Center 573-346-9630



age 52 May, 2008 Lake of the Ozarks Business Journal



# An Abundance of Value.

At Penmac, we believe that success comes from giving our clients an abundance of value.

Our Value Added Services Include: - Recruitment - Face to Face Interviewing - Reference Checks - Customized Orientations - Drug Screening - Criminal Background Checks - Safety Training & Testing - Clerical Training & Testing - Temp to Hire Service - On-site Management - Benefits Administration - Employee Record Keeping - Payroll Administration - Worker's Compensation - Unemployment Compensation - Customer Web Portal - Problem Resolution - 24/7 Availability





102B N. 54 Business Hwy., Eldon **573-392-8383**  Voted Best

2003

2004

of the Ozarks

# University of Missouri Extension: Optimizing the fertilizer value in manure

Using poultry litter and other animal manures can help lessen the pinch of high fertilizer prices according to Ted Fry, agronomy specialist with University of Missouri Extension.

"Livestock producers are having a hard time justifying the high cost of commercial fertilizer. If available, animal manures, including poultry litter, may be a good option," said Fry.

When comparing fertilizers to manures, producers need to remember that there is a difference in the availability of nutrients between commercial fertilizers and manures.

Fertilizers such as ammonium nitrate, urea, and ammonium sulfate are in a form that is available to forages or convert readily for plant uptake. Likewise phosphorus is very soluble in fertilizers, although large amounts of it can be rendered unavailable in some soils that test low in P (Phosphorous).

Commercial fertilizers are highly concentrated, reducing transportation costs, and can provide a guaranteed analysis that can be applied uniformly to a pasture. Applying materials such as litter uniformly requires good equipment and good operators.

Manures contain both organic nitrogen and mineral forms of nitrogen. Soil microbes must first break down the organic nitrogen to a mineral form the plants can use. Plants cannot directly use the portion that is organic nitrogen. Book values for turkey litter indicate that about 65% of the total N (Nitrogen) is readily available. The remaining organic nitrogen will be slowly released over the next year or more.

Phosphorus is also in an organic form that is not completely available, however manures such as poultry litter contain a more P (Phosphorous) than Nitrogen or K (Potassium). "Poultry litter can be a very economical and effective material for pasture soils that test low or very low in P," say Fry." Fry adds: "We have many soils that test low in P in our area."

"The best way to determine the nutrient value of litter is to have it tested, and the best way to determine how much you need is, of course, by testing the soil," said Fry. As a general rule, poultry litter will have around 40 - 50 lbs. of N, 75 lbs. of P2O5 and 35 - 45 lbs. of K2O according to Fry.

"Transportation costs and demand have increased the value of litter, however, especially if you need P, litter can be a value," said Fry.

Another potential value to litter is the addition of extra nutrients. Poultry litter will provide sulfur, magnesium, calcium, and zinc. In some cases, a liming affect can also be attributed to the addition of manure.

"A pasture application in mid August fits well in too many cool season grass/legume pastures and is often an opportune time to get across the fields. The fall timing will provide the nutrient requirements for fall growth and extended grazing or stockpiling," said Fry.

Applications at this time have less potential for runoff than spring applied litter when early season rainfall occurs.

Ideal forage management in Missouri includes maintaining legumes in fescue stands.

High rates of nitrogen fertilizer, whether commercial fertilizer or manure can be detrimental to legumes like clover and lespedeza. Fall applied manure limits the negative effects of manure on fescue/clover pasture stands. Many times the additional phosphorus in the manure will allow legumes to persist longer in fescue pastures.

For more information contact the nearest MU Extension Center or contact Ted Fry at (573) 369-2394.

University of Missouri Extension programs focus on the high-priority needs of Missourians. Each county extension center, with oversight by locally elected and appointed citizens, is your local link to practical education on almost anything.

Lake of the Ozarks Business Journal May, 2008 Page 53



# 2nd ANNUAL

Jom Junner's



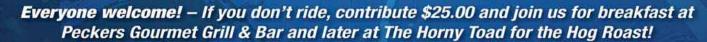
Sunday, May 4, 2008

Peckers Gourmet Grill & Bar The Horny Toad @ Toad Cove Mix 92.7 FM & KQUL 102.7 Teaming up to raise money for the...



Enjoy Breakfast, a Beautiful Ride, Live Entertainment, Silent Auction, Best Bike Contest and Hog Roast for a Minimum Contribution of \$25.00 per person

- 10:30 AM Breakfast & Registration Peckers Gourmet Bar & Grill { 3285 BAGNELL DAM BLVD., LAKE OZARK, MO }
- 12:00 PM Approx. 125 Mile Motorcycle Ride Around the Lake
- 4:00 PM Hog Roast after Ride The Horny Toad @ Toad Cove { 2325 BITTERSWEET, LAKE OZARK, MO }



FOR MORE INFORMATION: 573-216-1336 / 573-673-6616 / EMAIL: LANCE@TOADCOVE.COM

LAKE OF THE OZARKS, MO

PRE-REGISTRATION IS APPRECIATED













Page 54 May, 2008 Lake of the Ozarks Business Journal



Newcomers/Longtimers
President Sharon Spencer
requests the bonor of your
presence at the

# 1st Annual President's Premier

a Private Showing of the Lee and Tracy Allen Home

This Charity Event will be held

Friday, the Sixteenth of May

5:30 to 7:30 in the evening 32 Scena Court, Porto Cima

Cocktail Attire Requested

Your \$100 donation will benefit Lake Area Charities and Scholarships

### Home Tour Sponsors:

Central Bank
Commerce Bank
First National Bank
Lake Regional Health System
Love Realty
Ozark Village Docks
Wells Fargo

### **Media Sponsors:**

Benne Media Charter Media KOMU KRMS News-Talk 1150 Lake Sun Publications 101.9 The Wave Proceeds Benefit:
Newcomers/Longtimers
Scholarship Fund,
Lake Regional Health
System's Obstetric Unit,
Dream Factory,
Dogwood Animal Shelter
Wonderland Camp

Reservations are required with limited availability. Please call Lynda Hartwick 573-365-9985 or Carole Olivarri 573-348-4482

- Valet parking by Lake Ozark Marine Corps League
- Piano Serenade by Carole Butler, Local Pianist
- President's Premier Signature Cocktail
- Event Coordinator-Simply Elegant Wedding and Event Planning
- Homemade
  Hors d'oeuvres
  by On The Go Gourmet,
  served by the
  Home Tour Committee
- •Event Florist-At the Lake Flowers and Furniture
- Michael V. Jazz Trio poolside, overlooking the main channel
- Silent auction of framed artwork by local artist Bill Manion
  - Each guests also receives a complimentary Home Tour Ticket

# **The Al Elam Column**

### Vacation Home Owners Why Your Getaway Is Still a Great Investment

by Christine Karpinski

The National Association of Realtors® numbers are out, and at first glance, they're discouraging. According to NAR's annual Investment and Vacation Home Buyers Survey, vacation home sales dropped 30.6 percent between 2006 and 2007. What's more, median sale prices are down 2.5 percent. If you've recently purchased a vacation home (or maybe even not so recently), you might have a sinking feeling right now that you've made a mistake. Was it a good investment after all? Absolutely, says Christine Karpinski. Read between the lines and you'll see that the drop really represents a change in buying patterns within the market and not an economic

"You have to put these numbers in perspective," says Karpinski, director of Owner Community for HomeAway.com and author of How to Rent Vacation Properties by Owner, 2nd Edition: The Complete Guide to Buy, Manage, Furnish, Rent, Maintain and Advertise Your Vacation Rental Investment (Kinney Pollack Press, 2007, ISBN: 0-9748249-9-2, \$26.00). "First, vacation home sales were at an all-time high in 2005 and 2006. So yes, sales have declined-but the '06 boom skews the numbers a bit. It's all relative."

What really happened last year, says Karpinski, was that speculators left the market. Only 3 percent of those surveyed said they plan on holding their properties for a year or less, compared to the nearly 20 percent who gave that response in earlier years. Speculators tend to artificially depress prices since they can usually afford to take a hit when they need to of oad a property-a situation that's bad for the typical vacation home owner who wants a stable marketplace.

This vast exodus of speculators means that more buyers than ever are in this for the long haul. If you have your eye on a cute little beach cottage or mountain chalet, in other words, you have the luxury of taking your time and thinking things through before you sign on the dotted line.

"So if you are just a regular Joe, just looking to buy a vacation homenot looking to 'get rich quick' in other words-this is the perfect environment in which to take the plunge," says Karpinski. "And the NAR survey

confirms this: 77 percent of people surveyed said they feel that now is a good time to buy."

Here's another interesting development: A whopping 25 percent of vacation home buyers surveyed said that they plan to rent out their vacation homes to others. This statistic has doubled in the past two years. Clearly, notes Karpinski, more and more people are starting to discover one of the biggest hidden benefits of vacation home ownership.

"Those of us who are seasoned rental owners have realized that the rental aspect is the key to having the lifestyle benefits of vacation home ownership without all the financial burdens," she says. "It seems that 25 percent of the buyers surveyed have figured out our secret-renting is the easiest way to offset some of the costs and even generate some extra income."

There's another big plus to renting out your home, adds Karpinski: It can provide a welcome infusion of cash when things get tight financially.

"One HomeAway.com member tells me that the rental income from his vacation home has been a lifesaver in our sluggish economy," she notes. "He owns a retail store, and business has been slow lately. But his vacation home is proving to be a huge asset. It has more than doubled in value since he purchased it in 2004-and that's with it being appraised in today's not-so-great



**Bobby Wilson** 

housing market. And right now he's clearing about \$20,000 a year from rent after his expenses are paid, an amount that makes up for the income shortfall from his store."

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

# BESCHEINEN FAMILY FURNITURE

505 S. HWY 5 , VERSAILLES **573-378-5393** 

www.furnitureatthelake.com 9-5 Mon -Sat, Friday 'till 6 p.m., Closed Sunday Free Delivery to Entire Lake Area Free Financing for 12 Months!

Visit our store for one of the largest in stock Telescope patio furniture selections at the Lake!



Lake of the Ozarks Business Journal May, 2008 Page

# **Kiwanis Peanut Day Fundraiser May 16**

The Kiwanis Club of Ozark Coast will hold its first annual Peanut Day fundraiser on Friday, May 16. On that day, Kiwanians and volunteers will man busy intersections and retail centers soliciting donations in exchange for bags of Kiwanis Peanuts.

Kiwanians wearing bright orange vests will target intersections located: in Lake Ozark at HH and Business 54; in Osage Beach at Highways 42 and 54, Wal-Mart, the Outlet Mall entrance at Highway 54, and KK and Highway 54.

Contributors can give any amount in exchange for a bag of fresh Kiwanis Peanuts. All proceeds will stay in the Lake area to benefit children and organizations serving children.

In the past year alone, the Ozark Coast Kiwanis Club has made contributions totaling more than \$50,000 to such worthwhile programs as CADV, Camp Wonderland, House, Kids' Harbor, Special Olympics, Big Brothers Big Sisters, Boy Scouts, Girl Scouts, the YMCA, Lake Regional Hospital Pediatrics Unit, Burns Recovery Support Group, various school programs, five annual educational scholarships, and much more. In addition, the Kiwanis Club has provided emergency assistance to children and families in need.

The Kiwanis Club of Ozark Coast has served Osage Beach, Lake Ozark, and surrounding areas since 1988. They meet weekly at noon at JB Hook's on Business 54 in Lake Ozark.

For more information, see www.ozarkcoastkiwanis.org

# Rustand named Missouri state delegate to SPCP

Marilyn Rustand of Facial Designs Permanent Cosmetics n Camdenton has been named state delegate for Missouri, repesenting the Society of Permanent Cosmetic Professionals SPCP). The SPCP is the largest nternational organization for the permanent cosmetic profession and the SPCP Delegate Program consists of members who act as ambassadors to the SPCP as well as the permanent cosmetic industry. In this capacty, Rustand must stay abreast of all State or agency rules and egulations affecting or potenially affecting the permanent cosmetic industry in Missouri. She will also be in contact with our local state legislators so they can provide information on any introduced legislation, as well as work with other agen-



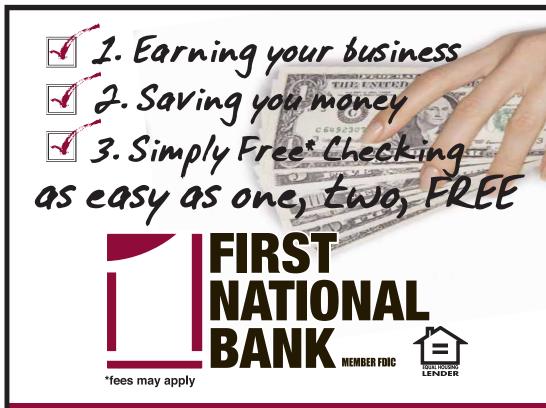
cies controlling the permanent cosmetics industry. Rustand is a SPCP Approved Trainer in the field of permanent cosmetics. For more information or questions, you may contact Marilyn at 573-346-5054.

# Al Elam Real Estate Co. names Miller, Handel top March agents

Al Elam Real Estate Company proudly announces that Patty Miller, ABR, has been named as Selling Agent of the Month for March 2008. Ms. Miller is also recognized as Listing Agent of the Month for February 2008.

Al Elam Real Estate Company also announces Jim Handel, GRI, CRS, as Listing Agent of the Month for March 2008.





Camdenton (573)346-3311 Sunrise Beach (573)374-9500 Osage Beach (573)348-3171 Lake Ozark (573)365-4212

www.fnb-lakeozarks.com

# TECHNOLOGY AND LIFESTYLE

# Gadgets and Gizmos for the Geek in All of Us



Built from steel salvaged from the H.M.S. Titanic, merged with new steel from the ship's builders, the Romain Jerome "Day and Night" offers "a new measurement of time revolving around two Tourbillions working in sequence- splitting the temporal world into two fundamentally opposed parts, day versus night." In other words, this watch doesn't tell the time, just day or night. It's supposed to look rusty, because, the designer says- "rust provides irrefutable proof of the fact that time passes". Sheer marketing genius- like bottled water and the Pet Rock. The watch sells for an astonishing \$300,000. Even wilder? They sold out within 48 hours.



You Harley hog riders out there need to take notice- the future is here in the form of the \$82,000 MonoTracer bike, built from glass, kevlar, carbon fiber and steel - fully enclosed for comfort and less wind resistance. Amenities include a state-of-the-art sound system, form-fitting Recaro buckets and air conditioning/heating for when the temperatures are less than ideal. The gull-wing door opens to the left and features a built-in sunroof. The included 130 HP BMW engine propells the bike from zero to 60 MPH in a mere 5.6 seconds, and tops out at 155 MPH. There are reportedly little "training" wheels that extend when you park, but it's unclear what exactly the rider does at a stop light. Check out all the information on it at www.monotracer.com.



The Iomega Screenplay is a new multimedia device, that features 500 GB of internal storage for your favorite items-photos, music, movies and more.

It connects directly to your HDTV or tube if you will, and for those items that lack HD, it upscales the signals for you. It connects via SCART, HDMI, composite, coaxial S/PDIF and more. With 500 GB, you should be able to store about 500 of your favorite movies on hard drive for instant access.

Provided you have 500 favorite movies, that is.

The name Iomega may sound familiar, they're the company that brought you the ill-fated Zip disk and Jazz cartridges. www.iomega.com. \$218.00.

# PROTECT YOUR INVESTMENT WITH RIP-R



**BARGE SERVICE - RIP RAP** FREE ESTIMATES

- Wave Absorption
- Ground Reinforcement
- Beautification
- Shoreline Protection

A Division of Dock Works, Inc.

573-964-0016 • 573-280-7654

www.gorockworks.com

May, 2008 Page 57

# Sharing a view of the state

by Chuck Purgason State Senator 33rd District

Have you ever heard the saying that it is always easier to spend someone else's money? That is never truer than in any type of government, whether it be national, state, or local.

The key to spending the public's dollars is to keep the silent majority in mind and invest their money wisely, not allow the howling hordes of lobbyists to have undue influence on the policy makers who are elected by you.

I feel that the financial wellbeing of the silent majority is losing the fight in this high-stakes battle over public dollars. In the past twelve years that I have spent on the budget committee

in both the House and Senate, I have seen good times come and go. When you live through the bad times, you feel a need to balance the state spending in an effort to avoid putting at risk the basic services that our poor and elderly and growing Missouri families need to educate and raise another generation of Missourians.

In this year's budget process, our appropriations bills are currently in conference committee.

As you may remember, the Governor this year proposed a budget with approximately \$700 million in additional spending in both ongoing and new programs. Earlier in the year, many members of the budget committees in the House and Senate had discussions and concerns that this number must be reduced to prevent problems in next year's budget.

Being one of the senior members of the budget committee, it was always assumed that I would be one of the five from the Senate to work on a compromise in this year's budget. I was not named to be on the

conference committee because I would not commit to supporting the Senate position when it came to increased spending and voting to add new decision items to this year's budget. My position is founded on the fact that, based on trimming the Governor's number by \$125 million to around \$575 million in new spending, we will be in a budget deficit next year by

approximately \$416 million.

This deficit is based on maintaining the same growth as last year's budget of 3.4%. It will be very hard to maintain state revenue growth at the same pace as last year. Every day we watch as the dollar drops in value and the basic cost of living goes higher. Not a weekend goes by that I do not have heart to heart talks with people across the district who are concerned with growing costs and their inability to keep pace with today's inflation.

With this in mind, to avoid future budget shortfalls beginning next year it would be very important to reduce spending in this year's budget. We should at least only spend what revenues we have coming in and not balance our spending by falling back on previous years' budget surpluses.

Unfortunately, that is not the direction that we will be taking. Much to my dismay and concern for our financial future, we will not be listening to the silent majority across the state, but again to the wolves of bigger government who will feed well on this year's fiscal feast of your tax dol-

As always, I appreciate any suggestions you may have that will help improve the lives of the people of this legislative district. You are welcome to contact me at: Missouri Senate, 201 West Capitol Avenue, Room 420, Jefferson City, MO 65101, my telephone number is 573-751-1882 or email at chuck.purgason@ senate.mo.gov.

# Cops

A young woman came into our office this morning to re-

port that she had received three

counterfeit money orders in the

mail. All three had been made

out to her. When she initially

received the money orders, she,

being a single mom and attend-

ing school, thought "Wow, I'm

really lucky and could really use

ally listened to the messages be-

Whether or not she has re-

this money right now."

With Sergeant Arlyne Page, Osage Beach Department of **Public Safety** 

types of frauds or simply used common sense doesn't matter because she recognized the money orders as being fraudulent and brought them to the office for us to look at. I was actually very proud of

her because she used her head. This is a woman who could have really used the money, but used her head and now she's not a victim. She wants everyone to be aware of what these money



think, "Why would I be getting surprise money. I didn't sign up for anything."

All I can say is Good Job!

ing sent referencing the various orders look like and stop and THE PRONT OF THE DOCUMENT HAS A MICRO-PRINT AMOUNT BOX AND THERMOCHROMIC. ABSENCE OF THESE FEATURES WILL INDICATE A COPY. 03/18/2008 Money Gram. Money Orders 20077827377 TERNATIONAL MONEY ORDER MONEY ORDER **▼ PAY ONLY THIS AMOUNT** PAY TO THE ORDER OF:/ PAGAR A LA IMPORTANT - SEEBACK BEFORE CASHING AINE HUNDRED TWENTY DOLLARS 02 CENTS \*\*\* ADDRESS:/ DIRECCION: 60528510405104 Payable Through WF National Bank South Central Faribault, MN ISSUER/DRAWER: 02675000581293 TO AUTHENTICATE RUB CIRCLE PARA AUTENTICAR RESTREGAR EL CIRCULO 1:0919005331:2007 78273778

Things that are too good to be true generally are, and so you should consider receiving money unsolicited as suspicious, and report these activities to law enforcement.



May, 2008 Lake of the Ozarks Business Journal

# Sycamore Creek sees changes

continued from page 42 "We're trying to catch up this is a tweaking year for us. We're putting sand in bunkers. We got new hole signs. We've got new golf carts, different tee markers, things like that." He

Greens have already been airified, seeding has been done. The biggest news is that every hole will now have the four tee blocks. This means lengthening some of the Lake's favorite holes by 30 or more yards.

Larry said, "Our new superintendent that came in last year wants each set of tees to have its own tee block. There are a few tees that haven't been used, he's re-opening them and seeding them. Number One is going to be about 30 yards longer. Before, on a scramble, big hitters could reach number one with a driver. That's not an

option now. It's a true dogleg again. Ten is probably 25 yards longer for each tee block."

"His idea is that when people come out and want a different experience, they can play a different set of tees every time. But when there are shared tee blocks, it can be the same experience every time. There are always going to be some shared tees—par threes, things like

# **LOOKING FOR A** LENDER THAT...

...you can count on! ...talk to face to face! ...will still be here after you get your loan!

## We're right here! **IROQUOIS FEDERAL**

- We service our loans
- · Mortgage and construction loans
- Investment property financing
- Commercial loans
- · Boat and auto loans
- Jumbo loans available
- We've been in the mortgage business for 124 years

Iroquois Federal was established in 1883. With four offices in Central Illinois to back the loan production office in Osage Beach, we're trained and ready to handle your requests.

Please call, stop by, or we'll come to you. We hope to hear from you soon!



**Libby Holland** Loan Production Manager 23 year Lake Area resident 30 years of lending expertise



MORTGAGE/LOAN PRODUCTION

### Iroquois Federal

Landmark Center · Suite 303 · 3535 Highway 54 · Osage Beach MO 65065



# On Investments

### **Which Business Retirement** Plan is Right for You?

If you run a small business, you've got no shortage of concerns: cash flow, marketing, the ebb and flow of the economy - you name it. In fact, you have so many issues to ponder,



**Tony Reahr** 

you might find it hard to take the time to choose a retirement plan for your business. And yet, it's worth the effort - because the right plan can offer the opportunity to make your life a lot easier in the days when you don't have so much to think about.

Fortunately, there's never been a better time for small-business owners to choose a good, cost-efficient retirement plan. In recent years, new tax laws have made it easier for you to pick a plan that can help you save for retirement and, if necessary, attract and retain quality employees.

The most common types of retirement plans offer tax-deferred growth of earnings, the ability to make tax-deductible contributions and a variety of investment options. Beyond sharing these traits, though, small-business retirement accounts differ in contribution limits and other factors. Let's look at a few of these plans:

Plans for self-employed

(no employees) Owner-only 401(k) - When you establish an "owner-only 401(k)," you can contribute more than 25 percent of your income up to a maximum of \$45,000 in 2007. If you're 50 or older, you can even put in an extra \$5,000 to your 401(k). Plus, you can transfer most retirement plan assets - such as profit sharing and money-purchase plans - into your owner-only 401(k).

SEP - IRA - For 2007, you can put

in the lesser of \$45,000 or 25 percent of your compensation to your SEP-IRA. Eligible compensation is capped at \$225,000 for 2007. You can set up a SEP IRA for your business with a minimum of paperwork. And you won't have to file any annual reports on the plan, such as the Form 5500,

Plans for business owners with employees

SIMPLE IRA - As you can deduce from its name, a SIMPLE IRA is easy to set up and inexpensive to administer. In 2007, employees can contribute up to \$10,500 (or \$13,000 for those 50 and older) to their SIMPLE IRA. Your business is generally required to match your employees' contributions up to three percent of their salary, unless you decide to put in two percent of each eligible employee's compensation. If you choose the matching option, you can reduce the match to between one and three percent in two of every five years.

Safe Harbor 401(k) - By following some specific guidelines, you can set up a Safe Harbor 401(k) - a plan that offers the same features of a traditional 401(k), but without the burdensome non-discrimination testing required to identify excessive contributions by highly compensated employees. (Employees' contribution limits are the same as those described in the "owner-only" 401(k). ) The key benefit of the Safe Harbor 401(k) is that you, the business owner, can contribute up to the annual dollar amount (in 2007 that's \$15,500, or \$20,500 if 50 or older) regardless of how much your employees contribute.

Any of these plans can help you meet your long-term goals of saving for your retirement outside the value of your business. But to fully diversify your holdings and build even more resources, you will also need to save and invest outside your retirement plan. So, meet with your financial advisor and tax advisor to choose a plan that's right for you - but don't stop there. When it comes to funding your retirement, it's hard to save

Tony Reahr is a Financial Advisor with Edward Jones Investments, 101 Crossings West Dr., Suite 104, Lake Ozark. 573-964-5712. Email: tony. reahr@edwardjones.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 Mail your check or money order to: Benne Publishing, Inc., Attn: Classifieds, 160 N. Highway 42, Kaiser, MO 65047



Lake of the Ozarks Business Journal May, 2008 Page 59

# Hot products from the pro

continued from page 28 Tory says, "The Exotics XLD has the lowest backspin of the drivers on the market. The optimum ball spin is like 2700 RPM, this comes in at 2400-2500 RPM. It's really geared for very fast swing speeds. The slower the swing speed, the more RPM of backspin is needed. The XLD is TourEdge's top of the ine. It's .83 for COR on the driver. Everything on the market today is 460cc, .83 COR—the only thing they can do different now is to nelp you hit it straighter, which is what they're doing on the new drivers with 5900 MOI."

As we mentioned, the industry has mostly "maxed out", Tory gives us his take. "Now they're going to have to find out how to keep the 5900 MOI and give you the distance that you had with a



The TourEdge Exotics XLD driver

traditional driver. What's really going to happen is the systemsthe shaft is the motor—with the Callaway system, the Nike system (the Nikent as well as others) with the screw-on heads. You'll go out and get custom fitted, try 10 different shafts, and you'll see 10 different ball flights and 10 different distances. The future is going to be custom fitting (in drivers). The different ball flights come into play with wind conditions and how wet or dry the golf course is. If the ground is firm, and it's a little windy-you want to keep the ball down and get more roll, you go for a lower trajectory. If the ground is wet you're going to want to carry the ball, wherever it lands it's going to stick thereyou'll choose a shaft that lets you get the most carry."



Tory showed us the Odyssey "Sabertooth" putter, which like the drivers, has experienced the high MOI design changes-- hence it's unique shape.











eft to right: Bryan Wyatt. Right, Lyle Robertson.

Lyle Robertson and Bryan Wyatt of Glencove Marine recently attended Service Management Institute courses offered at Mercury University, and have completed the requirements of Certified Service Managers.The courses within the Service Management Institute cover a wide variety of marine service areas such as overall finances, parts and accessories, warranties, technician productivity and efficiency, service writer training, Customer Satisfaction Indexes, and employee development

Lyle Robertson is the service manager at Glencove Marine's 3mm location off of Carol Road. Bryan Wyatt is the service manager at Glencove Yacht Club Marina at the 21 mm, located off KK on Yacht Club Drive.

Glencove Marine has five locations around the Lake of the Ozarks, providing boat and personal watercraft sales, service and rentals. Glencove Marine is a proud member of the Lake of the Ozarks Convention & Visitor's Bureau, Lake Area Chamber of Commerce, Better Business Bureau, Lake of the Ozarks Marine Dealers Association, Missouri Marine Dealers Association, National Marine Retailers Association, Adopt the Shoreline and the Horseshoe Bend Special Road District Adopt-A-Road program.

Victoria

Station

God ube



age 60 May, 2008 Lake of the Ozarks Business Journal

# **Ebling given Pinnacle Level Award of Excellence**

RE/MAX Lake of the Ozarks is proud to announce that Susan Ebling, of The Ebling Group, was honored with several achievement awards at the Bagnell Dam Association of Realtors annual Awards Banquet, held at the Lodge of the Four Seasons on Friday, April 11.

Susan was given the Pinnacle Level Award of Excellence for achieving more than \$5,000,000 in sales volume for 2007, and for

the second year in a row, she was also included in the Missouri Association of Realtors Honor Society, which recognizes high professional achievement of members who seek excellence through education & voluntarily contribute their time and skills to Board and Association leadership. Susan also received RPAC Committee Member of the Year.



# 5 Reasons to change your merchant card service program to Bank Star at the Lake

- Save Money: All major credit cards processed at very competitive discount rates.
- 2. Online Software Processing: easy online ordering, processing and verification
- 3. Dedicated Representative at the Lake: An experienced local representative to assist with all your needs
- 4. Check Validation Programs: Check verification, check guarantee, and check remote deposit
- 5. No Cancellation Fees: after 30 days, cancel at no charge; no miscellaneous service charges or fees

For more information on how to switch your merchant card services program to Bank Star, call 573-302-0105.



3600 S Hwy 54 Branch (Drive-Up Only) Lake Ozark, MO 573-365-CASH 1196 Horseshoe Bend Parkway Lake Ozark, MO 573-365-BANK Hy-Vee Branch (Open 7 Days) Osage Beach, MO 573-302-0105

# Lake West Chamber of Commerce **Business Profile: Barefoot Floors**

With over 10 years of experience in floor coverings, our design staff will guide you through every step of the selection process. From choosing the timeless beauty of natural stone, the rugged durability of porcelain tile, elegant carpet patterns, or stunning hardwood medallians, Barefoot Floors has everything you need to accomplish your design goals within your budget. You can find a wide selection of all major brands, as well as exclusive lines in their must see design showroom. Whether you have a residential remodel, multiple unit project, or commercial application, Barefoot Floors will exceed your expectations.

Barefoot Floors has superior installation crews for each of the products they offer. The design staff works hand in hand with the installation crews to make your project vision a reality. One specialty that Barefoot Floors offers is

their expertise in tiled shower surrounds. From enhancing your existing tub surround to creating the walk-in shower of your dreams Barefoot Floors has the knowledge with every design and technical aspect to bring together both form and function. Their design center includes a full size shower display to showcase unique design elements as well as a peek below the surface.



# **Search for Missouri Century Farms continues**

If your farm has been in your family since Dec. 31, 1908, you can apply to have it recognized as a Missouri Century Farm.

To qualify, farms must meet the following guidelines. The same family must have owned the farm for 100 consecutive years. The line of ownership from the original settler or buyer may be through children, grandchildren, siblings, and nephews or nieces, including through marriage or adoption. The farm must be at least 40 acres of the original land acquisition and make a financial contribution to the overall farm income.

"It is important to honor and respect our history," said Michael Ouart, vice provost for University of Missouri Extension. "These farms represent both Missouri's cultural heritage and the good stewardship that our farmers strive for."

This year, the Missouri Farm Bureau joined MU Extension and the MU College of Agriculture, Food and Natural Resources as a program sponsor.

"Missouri Farm Bureau is proud to partner in the recognition of these unique and historical family farms," said Charles Kruse, president of Missouri Farm Bureau. "They represent the continued importance of production agriculture to our state and nation."

Applicants certified as owners of a 2008 Missouri Century Farm will be recognized by their local MU Extension office in the county where the farm is located. Applicants are presented with a sign and a certificate.

Since Missouri began the program in 1976, more than 7,000 century farms have been recognized.

For applications received by May 1, a \$35 fee covers the cost of certificates, farm signs and booklets for approved applicants. If the application is received between May 1 and May 15, the cost is \$45. Applications must be postmarked by May 15, 2008, to be considered.

For application forms and information, call Extension Publications toll-free at 1-800-292-0969, contact your local Extension office, or visit the program Web site at http://extension.missouri.edu/centuryfarm

Lake of the Ozarks Business Journal

# AmerenUE seeks 12.1 percent rate increase

AmerenUE has filed a request for a 12.1 percent electric rate increase with the Missouri Public Service Commission

The company said "the increase would allow the company to continue systemwide reliability improvements for its customers and cover increases in its costs for fuel, transportation and materials essential to generating and delivering elec-

The request would generate a total of \$251 million annually in additional revenue to be used throughout the company's 24,000-square-mile service territory.

The MoPSC Staff will review all of UE's costs, and the public will have opportunities for comment during the process.

The increase would mean less than \$9 more per month for the average household.

"Specifically, this increase will enable us to put vulnerable power lines underground, trim more trees away from lines, and increase inspections and repairs of power lines and poles," said Thomas R. Voss, AmerenUE president and chief executive officer.

"Fully 70 percent of the requested increase will go directly into projects at our generating plants, for fuel for those plants and for improvements in our delivery system. The rest provides indirect support to these critical investments.

"Today UE-like our customers – faces dramatically higher

costs for construction materials and for equipment, such as transformers. The cost to buy and transport coal - which represents more than 20 percent of UE's total costs - has increased by 33 percent over the past two In addition, UE's cost of

maintaining the electric delivery system infrastructure has also risen significantly. For example, since 2004, the cost of pole transformers is up approximately 70 percent, wooden utility poles are up about 40 percent, underground aluminum wire is up about 30 percent and copper wire is up about 100 percent.

"We do not request this increase lightly because we realize our customers are facing rising costs in other areas," said Voss. "However, UE's existing rates are insufficient to recover current costs and permit UE to earn a reasonable return on its investments. Without a reasonable return, we cannot economically raise the money needed to continue to improve

Voss added that the company has employed a range of initiatives to carefully manage its resources and keep electric price increases to a minimum. According to UE, except for a 2 percent increase in 2007, the company has not had an increase in its rates for more than 20 years and has managed to keep prices for customers almost 40 percent below the national average.

# **Bernabe named Physician of the Year**



Lake Regional Health System, recently awarded Maria Bernabe, M.D. the title "Physician of the Year 2007".

This is the first time a Physician has been given this type of award. Physician of the Year Award is determined by members of a Physicians Recognition & Reward Committee headed by Robert W. Hyatt, M.D., the current Chief of Staff at Lake Regional Health Sys-

Maria Bernabe, M.D. has a pediatrics practice and her husband Paul Bernabe, M.D. has a family practice. Both of those practices operate out of the Lake Regional Medical Management Clinic in Eldon,

According to Courtney McElvea, Director of Medical Staff Service the committee was comprised of Wayne Compton, a member of the board of directors from Lake Regional Health System, Dr. Hyatt, the Chief of Staff, Jan Dungan, R.N., Nursing Administration, Nancy Lewis-Card, R.N., Nursing Representative, and Denise Coombs, an Ancillary Staff Representative. McElvea said, "The commit-

tee based their decision from information collected from nominating forms that were sent out campus wide to the Lake Regional Staff in December of 2007. The applicants were then judged on findings from those forms. The majority of the criteria the applicants were judged from related to performance and quality of medical services provided."

"Dr. Bernabe was an obvious choice with repeated examples of acts of kindness displayed to her patients, as well as concern and compassion displayed toward them and their families," said McElyea. McElyea also mentioned, "Most impressive about the nominations we received for her were the numerous locations they came from, indicating her area-wide influence. Dr. Bernabe is loved and respected Lake Regional Health System wide, and the proof of this was seen from the variety of nominations she received." 'We see Dr. Bernabe as almost a "Physicians Champion."

Dr. Bernabe and her husband are both originally from the Philippines, and began their practices in Eldon in 2005.

**Area Real Estate Symposium shows** 

They have four school age children and both share a deep commitment to their family and the Eldon community.

According to Maria, "I draw my passion and love for my patients from the examples set by my mother who is pharmacist back in the Philippines, and is very community minded. Both she and my father who is a lawyer instilled this passion in me by the example of community service they lived." Bernabe went on, "Like the Philippines, Eldon and the surrounding community have a large number of single mothers, and families that struggle financially. My mother would help with supplying medical attention to those in need back in the Philippines's, and I have simply carried that passion for service back here to those in need within the Eldon commu-

Bernabe also sees her role as more than a physician, but also a teacher. "Health education and breaking the cycle of deep rooted lifestyle habits are also an import part of what I offer to my patients," said Bernabe. "Hopefully, my patients will see what is offered through this practice, and see it as an inspiration and positive role example for young families in our community. If I can accomplish this, than in some way I have carried on the example my parents set for me and my

# **Glencove Marine Recognizes Matt Durran for Length of Service**

Glencove Marine is pleased to recognize Matt Durran for recently completing five years of service with the company.

Durran began his career at Glencove Marine in April 2003. He is a Parts Clerk in the service department at the 3mm location off of Carol Road. Durran is trained in all Formula parts and products, and has also completed the Volvo Penta service school partner network training. He is a resident of Miller County.

Glencove Marine has five locations around the Lake of

the Ozarks, providing boat and personal watercraft sales, service and rentals. Glencove Marine is a proud member of the Lake of the Ozarks Convention & Visitor's Bureau, Lake Area Chamber of Commerce, Better Business Bureau, Lake of the Ozarks Marine Dealers Association, Missouri Marine Dealers Association, National Marine Retailers Association, Adopt the Shoreline and the Horseshoe Bend Special Road District Adopt-A-Road pro-

### Several real estate agents, lenders, appraisers, developers and other professionals gathered on March 6, 2008 sponsored by RE/MAX Lake real estate trends at Lake of

for a real estate symposium, of the Ozarks. Topics included the Ozarks, comparing 2007 with previous years, emerging developments coming to the lake and the economic impact on the state of Missouri. Guest speakers were Richard Mendanhall; former President of the National Association of Realtors and Greg Steinhoff; Missouri Economic Development Director.

While the numerous reports about declining real estate

sales may be valid in some areas of the country, "it is important to evaluate real estate on a local basis" explains John Garrett; Broker/Manager of RE/ MAX Lake of the Ozarks. Detailed statistics were provided on lakefront and offshore property, condominium, commercial, and raw land. This information was illustrated by city and area. The numbers show a strong local real estate market. One example of this shows an appreciation of condominiums from an average sale price of \$131,841 in 2003 to \$199,177 in 2007.

"In spite what we hear about falling values," Frank Christensen; Owner of RE/

strong market at Lake of the Ozarks MAX Lake of the Ozarks acknowledges, "real estate at the Lake of the Ozarks continues to appreciate." With the strong school and healthcare systems in place and the many commercial developments, improved infrastructure, and residential and condominium developments on the horizon, "the lake is growing in whole, not in part" Jeff Krantz; Co-Owner of RE/MAX Lake of the Ozarks ends.

For more information on the symposium and the real estate market at Lake of the Ozarks, visit the Community link at www.lakeretrends.com or call 573-302-2300.

Page 62 May, 2008 Lake of the Ozarks Business Journal

"BUSINESS BUYING AND

SELLING MADE EASY"

Contact us today... We Can Help!

# **Attention Business Owners**

# Want to Sell Your Business?

The Leader in Franchise Sales!

- **★ Complete Confidentiality**
- **★ No Advance Fees of Any Kind**
- **★ Professional Services**
- **★** Free Consultation
- **★** Businesses
- **★** Franchises

**★ Commercial Real Estate** 





# **Bobbi Bash receives Zenith award**



Bobbi Bash ABR,CRS,GRI and Number1 Expert, received the highest Bagnell Dam Board of Realtors award. This award is given to the brokers that sell a minimum of \$10,000,000.00

Bash has been one of the top Realtors at the lake for 20 years. The many designations she has is what has helped her success and professionalism.

Community Give Back is very important to Bobbi. She was the first woman Rotarian and also the first woman President for Rotary at the the

"Bobbi's Better Than Best Award" to 7th and 8th graders each quarter is her most favorite "Give Back". She was a school teacher and feels this is very important at this age

An 8 year breast cancer survivor keeps Bobbi promoting the importance of awareness.

She has a terrific Power Team which consists of Menda Gilbert, Jerry Hawken, Terry Mathena, and Randy Winburn. Her Support Staff is outstanding and is made up of Sharon Meyer and Polly Bellmer. Customer Service is her #1 Priority.

### Voreis conti es education

McNally Properties Realtor Greg Voreis has gone back to the classroom to expand his knowledge of the commercial real estate market.

Voreis recently completed coursework regarding commercial property valuation, marketing and investment opportunity on his way to earning the coveted Certified Commercial Investment Member designation.

Voreis, who has over three decades of real estate experience, says there is always more to learn. "Commercial real estate is an extremely dynamic field, especially at the lake,"

Voreis said. "It is important to stay abreast of changes in the market and new opportunities for clients. CCIM study is an important part of staying up to date."

McNally Properties commercial chief Pat McNally agrees. "We put high value on continued education for our associates and appreciate their interest in seeking advanced realtor designations," McNally

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

# SUBSCRIPTIONS/CLASSIFIEDS

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., 160 N. Highway 42, Kaiser, MO 65047

# Simply Elegant Wedding and Event A touch of simple elegance to every event.

Planning L.L.C.

### Stephanie Snofke

Owner, PBCTM Member of: Association of Bridal Consultants & CMBA, linens, invitations, decorations, keepsake floral



Cell: 573-286-6335 Fax: 573-964-0324 30838 Winn Rock Road Rocky Mount, Missouri 65072 stephaniesnofke@charter.net www.lakeozarkweddings.com

# REAL ESTATE COMMERCIAL FOR SALE

**COMMERCIAL BUILDING** 4,800 sq ft for sale or possible to lease purchase, for more information call Julie Wilson at Gaslight Properties-GMAC 573-873-3352

LAKEFRONT MARINA & C-STORE: INCOME PRODUCING lakefront business with great potential at the 66MM. Well populated community with both full time & weekend residents. Currently operating as a C-store with liquor sales, gas dock/marina, snack/sandwich shop with bar, slip rental & boat storage. 225' of LEVEL lakefront with deep water & almost 4 acres. Can easily be operated as-is or plenty of room to expand. Adjacent residence also available for add'1 \$. MLS# 3040353. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www. Adams-Commercial.com.

**LAKEFRONT MOBILE HOME PARK**, consistent 100% occupancy offers good cash éow, for more information call Julie Wilson at Gaslight Properties-GMAC 573-873-3352

MARINA, LAKEFRONT PROPERTY & **BUSINESS.** Established business, large dock complex w/ newer high volume, fuel system. Booming boat rental business producing great income. NEW 5,100 sq ft 3-level building right on the lake w/ Marine/C-Store & 3 residences. Includes 1-3/4 acre 2nd tier lot with 2BR/1BA apartment/office/shop with room for expansion for storage or other facilities- or magnificent views make it perfect for condos or town homes. This property will produce positive cash éow! Also includes +/- 26 acres behind property great for other development. \$1,750,000. MLS #3047192. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

OFFICE/RETAIL CENTER FOR SALE. Professional Retail/Office building on busy Lake Ozark hwy. Also has 2 apartments & 2 garage/service-bay units on lower level. Building all rented producung 9% cap. Great investment. Annual Property Operating Data available to qualified buyers. Call Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

RETAIL/OFFICE STRIP CENTER Laurie Landing. Great location in Corporate Woods business center. 5 units/totaling 7250 sq. ft. quality construction, great parking, front & back access. Adjacent lots available for expansion of existing bldg. Good tenants in place. \$529,000. MLS # 3040358. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

**WATERFRONT RESTAURANT.** Popular restaurant, great location on 51MM, level lakefront main channel with boat dock's & swim beach. Established food/bar business on well maintained property with indoor & outdoor seating. Adjoining owner's home & 4-car garage included. Good well/septic system, tremendous Lake views, fast growing area. MLS# 3040355 \$749,900. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

WELL ESTABLISHED, PROFITABLE C-STORE/MINI MART. Very busy traffic location with excellent visibility and vehicle access in popular, fast growing Lake of the Ozarks community. Strong fuel and inside sales producing fantastic cash éow. Loyal customer base and plenty of opportunities to expand. Call Bruce Adams 573-216-4690. Adams & Associates- RE/MAX Lake of the Ozarks 573 302 3620 www.AdamsAtTheLake.com

**GREAT INCOME PROPERTY** Tremendous LF marina & camp ground. Beautiful lake views can be found throughout the 40 acres. Lovely owners home, large outbuilding, swimming pool, game room. This is an exceptionally clean, modern & net family owned facility that has tremendous repeat business & excellent books. This property has great development potential. \$1,395,000 MLS33047609. John Gibson RE/MAX at the Lake, 1-800-748-8499, Cell: 573-216-2504. E-Mail: john@teamgibson.com

# REAL ESTATE COMMERCIAL LOTS FOR SALE

FLAT! COMMERCIAL LOT HWY 5, GREENVIEW On site utilities, graded/build-ready. Great location north of Hwy 5 & 7 Highway close to Camdenton, MO, 377 ft Hwy 5 road front. +/-3 acres. Perfect for strip center, restaurant or office building. Owners will consider subdividing or pad site for anchor tenant. \$389,900. MLS# 3040348. Also approx 6 acres available adjacent to this location with utilities \$119,900 MLS#3040351. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www. Adams-Commercial.com.

**COMMERCIAL BLDG & SALES LOT IN SUNRISE BEACH.** 9,000 sqft commercial building on busy hwy 5 frontage currently used as auto sales/service business, but could serve a variety of uses- or use what you need and divide/rent-out the rest. Metal construction with concrete éoor, heat/ac throughout, spacious showroom, large overhead door to roomy service bay area. The completely paved sales lot has new landscaping with tiered hwy frontage to display more vehicles. \$250/ mo income from rental of small corner of lot. \$649,900. MLS #3046164. Bruce Adams (573) 216-4690. Adams & Associates-RE/ MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com

# REAL ESTATE COMMERCIAL FOR LEASE

FOR LEASE: DISTRIBUTION/WARE-HOUSE/SERVICE CENTER: 2,400 sqft commercial space located on busy hwy in the heart of Lake Ozark. Large open area with corner office- even has a view of the lake! Insulated/dry-walled & X-wide 9ft overhead door. Would work great for warehouse, distribution, service or variety of businesses. Minimum 12 month lease required. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FOR LEASE: PROFESSIONALLY FINISHED OFFICE SPACE. Located in Laurie Landing of Corporate Woods Business Park. 2000 sqft professional finish & décor with multiple offices, front counter admin/reception area & large office that could be made into bull-pen area. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www. Adams-Commercial com

### **REAL ESTATE CONDOMINIUMS**

Unit 2C Building 64, Windjammers Condominiums, Lake Ozark, Trendy, townhouse style unit has hardwood éoors on main level, updated cabinet fronts, new kitchen appliances. Breathtaking 180 degree channel view from this waterfront point located street level unit. Fabulous stone fireplace in two story living room. 1300 SF, 2 bedroom 2 ½ bath unit includes everything (bring your suit and toothbrush!). Decks on both levels, Includes 12x32 boat slip w/cove protection, new docks in 2006. Located off the Horseshoe Bend Parkway. MLS#3049272 \$169,500 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

**FOUR SEASONS CHARLESTON CON- DO.** Ideal Lakefront condo, 6 steps you're in. 3br/ 3/ba 1500 sq. ft. Large master bedroom. New AC & Furnace, 4seasons deck, cable and internet. 12x30 slip, on property boat ramp at 12mm on HH \$165,000. Call Charlene at 314-650-9171 ccharleston@mindspring. com

### **REAL ESTATE HOMES FOR SALE**

90 GREENVIEW BAY DRIVE. Lake Ozark. Level lakefront w/cove protection, This home is light, fresh and open. Shows beautifully and has convenient close in location on Horseshoe Bend. Interior & exterior furniture included; 1747 SF, 3BR/2.5BA newly updated home, large kitchen w/recent appliances, vaulted ceilings in great room, coffered ceiling in master, large master w/lakeside deck access, huge lakeside deck, 2 car attached garage, additional storage room, large dock w/10x28 slip, boat hoist, 2 pwc lifts, sun/ swim area & covered sitting area. MLS# 3048197-\$369,500 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

258 CARSON LANE, Camdenton, Updated 2907 sq. ft. one level home on 150' gentle lakefront, lovely cove setting. 3 Bedroom, 2.5 Bath, Oversized 3 car garage, concrete RV pad, ample parking, blacktop to the door. Huge tiled kitchen w/dual ranges, center island, lots of cabinet & counter space. Low maintenance exterior & landscape. Vaulted ceilings in living room w/beautiful fireplace. Formal dining room. Includes one well dock w/10x20 slip. \$398,900 MLS#3049445 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

LF HOME ON LEVEL POINT LOT! Beautiful brand new luxury lake home under construction. Over 4,000 sq. ft. of pure pleasure. All main level living, walls of glass to enjoy the panoramic views, large garage, maint. free stucco exteriors, over 200 ft. of level LF, deepwater with a view to die for, great parkg, ideal location w/blacktop to the door. \$679,900 MLS#3037531. John Gibson RE/MAX at the Lake, 1-800-748-8499, Cell: 573-216-2504. E-Mail: john@teamgibson.com

LOCATION! LOCATION! Awesome 4BR,2BA, LF party house. Native stone fire-places, 2,000 sq.ft. Maint. free Rhino éoored decks, encap. dock w/Rhino éooring, large low maintenance LF is located in a quiet cove w/good water and great view, second tier lot is included. Lots of good parking. Blacktop to the door. \$299,900. John Gibson RE/MAX at the Lake, 1-800-748-8499, Cell: 573-216-2504. E-Mail: john@teamgibson. com

MILLION DOLLAR VIEW! Excellent turnkey 3BR, 2BR, lakefront retreat. Light and bright with lots of glass to enjoy the fantastic view. Maintenance free exteriors. Screened porch. Encapsulated dock. Garage and second tier lot comes with. Super location by land and water only minutes from town. \$199,950 MLS#3047431. John Gibson RE/MAX at the Lake, 1-800-748-8499, Cell: 573-216-2504. E-Mail: john@teamgibson.com

**NEW HOME ON 150 ACRES**, 10 minutes from Bagnell Dam in School of the Osage, 2500 sq. ft., 4 bedrooms, 2 1/2 baths, 2 car attached garage. Detached 1200 sq. ft. garage completely finished with office, bathroom, and heating/cooling/ Established ATV trails, hunting, garden spot, and functional older barn for livestock. Owner/ Broker at 573-392-6250 or 573-280-5363.

PRIVATE SETTING! Large 4BR,3BA, 3250 sq.ft. home on 38 acres. Open éoor plan, lots of glass, porch. Outstanding view overlooking the Ozark hills. 3 car garage/workshop. Blacktop to the property. Great location for deer and turkey hunting or just enjoying nature at its best. \$269,000 MLS#3046528. John Gibson RE/MAX at the Lake, 1-800-748-8499, Cell: 573-216-2504. E-Mail: john@teamgibson.com

**QUIET COVE!** Very comfortable 3BR, 2BA, 2110 sq. ft. lake home. Includes brick FP's, Maint. free exteriors, extra parkg., quiet cove w/nice view, 2 well dock, martini deck, covered porch, garage/carport combo. \$224,900 MLS#3045441. John Gibson RE/MAX at the Lake, 1-800-748-8499, Cell: 573-216-2504. E-Mail: john@teamqibson.com

### **WATERCRAFT FOR SALE**

**SAILBOAT-2000 CATALINA**. 13' 8" Fiberglass hull, Like new, Great Condition, Bought new \$3,300- NOW \$700. Call 573-346-5140

### **MISCELLANEOUS**

COMMERCIAL COIN COUNTER/WRAP-PER. Glory CN-12 SN9407 \$600 (573) 372-2289 May, 2008 Lake of the Ozarks Business Journal

# Strip revitalization

continued from page 15 business retreats-conferences and family events will be targeted for recruitment.

**Development Strategy Sum-**

The Revitalization of Lake Ozark's Downtown will be

based on the phased development of four to five "Critical Mass Project" sites within the District boundary. A CMP will include a mix of Entertainment/Retail and Commercial Office that will generate sufficient new tax base and

sales tax revenues to cover infrastructure and public improvement costs necessary to support their needs as well as address public improvement projects that strengthen the overall District's ability to be a viable competitor for future opportunities.

The following private developments are currently programmed for the Revitalization District (See Map below):

Status Developer Project Description

Drafting Letter of Intent Silver Star Development Hotel and Water Park (RP - 1) In Programming -- Silver Star Development Festival Park (RP - 2) In Programming -- Silver Star Development Arena (RP - 3) Drafting Letter of Intent -- Silver Star Development Zoo (RP - 4) Recruiting Developer -- Unidentified Entertainment Retail (RP - 5) Recruiting Developer -- Unidentified Retail - Hospitality (RP - 6)

In addition to the private developments that have been identified to date, a number of public area amenities have been programmed and priced. Specifics on the following amenities will be included in the Revitalization Plan: Streetscapes, Hike & Bike Paths, Boardwalks (Lake & River), Docks (Lake & River), Surface & Structured Parking Areas , Pavilions & Comfort Stations.

Said Lake Ozark Alderman Van Donsel, "The redevelopment, once it kicks in and starts occurring, will make the Strip a destination, not just a by-through, and it is our goal to do whatever we need to do see our goals and the revitalization of the strip come to pass. The BDSA has assembled a very qualified professional team that has been working dilingently and prudently since it's inception on the redevelopment plans and there's no reason why it can't succeed. It's good for Lake Ozark and the whole lake area - everyone will benefit."

BDSA Board of Directors:

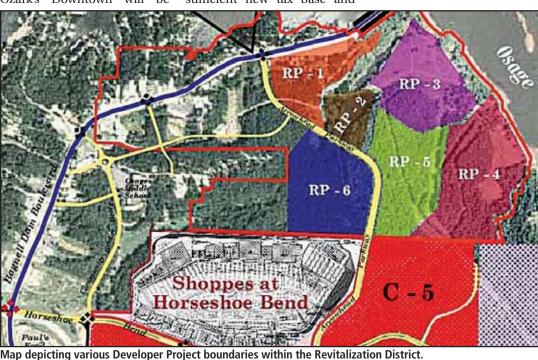
President - Mike Page, Owner - Page Stores, LLC; Vice President -- Jeff Carroll, Partner - Pickled Pete's Sports Bar and Grill; Secretary - Dennis Newberry, Owner/Broker -Coldwell Banker Ozark Realty; Treasurer - Jeff Van Donsel, Co-Owner - Rockwood Resort Motel; Steve Beck, President -Stocker Construction; Joe Page, Owner - Summer USA Stores, INC; Lee Hanks, Owner - Water 'N Rags, Inc.; George Stanton, President - Stanton Manufacturing Co., Inc. and Mark Kelly, President - Kelly Development

The team of professionals assisting with the preparation of the Revitalization Plan and the initial development projects are: Spencer Fane Britt & Brown Law Firm, Kansas City Office - Jim Grice & Craig Davis McClure Engineering Company, Lake Ozark Office - Jeff Segin, Casa Grande Office -Tony Gammon, PE, Des Moines Office - Zach Heitzman, RLA, ASLA hda Associates, St. Louis Office - Jack Holleran, Architect Streiler Planning, St. Louis Office - Todd Streiler, AICP, LEED AP Development Initiatives, Inc., Kansas City Office - Jim Potter, AICP Cody Road Development, Lake Ozark Office - Bill Kuhlow

For questions or additional information, contact MODESA Project Manager Bill Kuhlow, or BDSA President Mike Page at bkuhlow@codyroaddevelopment.com or pagestoresllc@ sbcglobal.net.

The next public presentation on the Lake Ozark Downtown Revitalization Plan is scheduled for Thursday, May 15th. The time and place for that presentation had not been announced at press time. Contact the City of Lake Ozark for more information at 365-5378.

Pick up a copy of Lake of the Ozarks Business Journal each month for detailed descriptions of proposed developer projects and updates on the Strip Revitalization Plan prog-



Missouri Population Centers Metropolitan & Micropolitan Population Estimates - Plus Lake of the Ozarks											
Population Centers	2007 Population Center Ranking	July 1, 2007	Annual	Population Change April 1, 2000 - July 1, 2007	Percent Change April 1, 2000 - July 1, 2007	Census 20 Population Ranking	00	Projected Census 2010 Population & Ranking		Projected Census 2020 Population & Ranking	
St. Louis, MO-IL (MSA)	1	2,803,707	0.56%	105,035	3.89%	2,698,672	1	2,850,474	1	3,008,964	1
Kansas City, MO-KS (MSA)	2	1,985,429	1.16%	149,006	8.11%	1,836,423	2	2,054,470	2	2,292,611	2
Sprinfield (MSA)	3	420,020	2.00%	51,646	14.02%	368,374	3	445,257	3	534,436	3
Columbia (MSA)	4	162,314	1.63%	16,648	11.43%	145,666	4	170,264	4	198,063	4
Jefferson City (MSA)	5	145,686	0.57%	5,632	4.02%	140,054	5	148,197	5	156,710	5
Lake of the Ozarks	6	104,675	1.11%	7,573	7.80%	97,102	6	108,174	6	120,226	6
Cape Girardeau-Jackson, MO-IL (micro)	7	93,316	0.48%	3,004	3.33%	90,312	7	94,646	7	99,144	7
Branson (micro)	8	77,273	1.86%	8,912	13.04%	68,361	8	81,590	8	96,786	8
Farmington (micro)	9	62,810	1.84%	7,169	12.88%	55,641	9	66,278	9	78,478	9
Warrensburg (micro)	10	51,928	1.09%	3,670	7.60%	48,258	10	53,620	10	59,446	10
Ft. Leonard Wood (micro)	11	44,326	1.10%	3,161	7.68%	41,165	11	45,785	11	50,807	11
Rolla (micro)	12	42,550	0.98%	2,725	6.84%	39,825	14	43,798	12	48,079	12
Poplar Bluff (micro)	13	41,326	0.16%	459	1.12%	40,867	12	41,525	13	42,191	14
Sedailia (micro)	14	40,807	0.51%	1,404	3.56%	39,403	15	41,430	14	43,539	13
Sikeston (micro)	15	40,735	0.11%	313	0.77%	40,422	13	40,870	15	41,322	17
West Plains (micro)	16	38,639	0.54%	1,401	3.76%		17	39,262	16	41,372	
Hannibal (micro)	17	38,016	0.04%	101	0.27%		16	38,059		38,204	
Lebanon (micro)	18	35,391	1.26%	2,878			19		18	41,379	
Kennett (micro)	19	31,623	-0.66%	-1,534	-4.63%		18			28,947	
Kirksville (micro)	20	28,744	-0.20%	-403	-1.38%		20	28,574	20	28,009	
Mexico (micro)	21	25,892	0.02%	39			21	25,909	22	25,965	
Moberly (micro)	22	25,590	0.54%	927	3.76%		22		21	27,398	
Marshall (micro)	23	22,701	-0.63%	-1055	-4.44%		23			20,856	
Maryville (micro)	24	22,120	0.14%	208	0.95%	21,912	24	22,210	24	22,511	23

LakeMansions.com

Who's representing YOU at the negotiating table?

The lake's first website dedicated only to featuring \$1 Million plus luxury homes currently listed in MLS.



Gattermeir Elliott, REALTORS 877.365.cme1



