

LAKE OF THE OZARKS BUSINESS JOURNAL

CAPITOL REPORT

A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

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Judge rules against Magruder quarry

City looks to recoup legal fees

By Nancy Hogland

Osage Beach city officials are exploring the possibility of trying to recoup legal fees from the fight to stop Magruder Limestone Company from operating a quarry near the city's sewer lines.

Last month, Judge Frank Conley ruled Magruder Limestone Company will have to re-present its case to the Missouri Department of Natural Resources Land Reclamation Commission if it wants to continue its efforts to run that quarry, slated for some 200 acres of land in sitting adjacent to the Osage Beach Lake Ozark Joint Sewer Plant.

Two lines, buried only a few feet deep and feeding more than one million gallons of raw sewage each day from Osage Beach to that plant, run through the property.

"We've spent approximately \$100,000 to fight this. It would nice to get it back," said City Administrator Nancy Viselli. "Although we had no idea this ruling was coming, we were thrilled to get it. We're hoping that this puts an end to it. Magruder has already moved all its equipment off the property and since they'd have to start over at square one and since evidence shows it's not safe to operate a quarry next

to sewer lines, we don't think they'll do that."

Judge Conley issued his three-part order last month.

According to that order, the hearing officer and the Land Reclamation Commission made a mis-application of the burden of proof by placing that burden on the petitioners.

"The first sentence of RS Mo 444.473 states that the 'burden of proof shall be on the applicant.' Nothing could be clearer and yet repeatedly through the findings and decision of the hearing officer, he states 'the petitioners failed to meet their burden of proof,'" the judge wrote.

Judge Conley also said both the Commission's order and the hearing officer's order contain evidence that is not in the record and is unscientific.

In the hearing officer's recommendation to allow the quarry, he made mention of information he had found on Wikipedia about the sewage pipe material. Wikipedia describes itself as an information website written by "scholars, students, writers and others. Contributions are strictly voluntary."

The judge's order stated the Land Reclamation Commission must rely on substantial scientific evidence on the record



when making decisions to grant or deny a permit.

"One of the principle questions in this administrative hearing was whether Magruder could safely operate a quarry in close proximity to sewer lines," Judge Conley wrote. "Testimony regarding blasting, quarrying and the impact upon the sewer plant and the sewer lines was critical in making that determination."

He went on to say that both City Engineer Richard King and Donald Dressler, also an engineer, testified that a quarry could not operate at that site without causing damage.

"Richard King testified about breaks in the sewer lines in 1995 and 1999. Mr. Dressler testified as to vibration, settling of bedding, fatigue fracture and concluded that the Magruder blast plan was unrealistic and that it was his professional opinion that both ductile iron and PVC pipe which cross the Magruder property have zero tolerance

standards for vibration," the judge wrote, adding that not only did the applicant fail to offer evidence to the contrary, but the applicant's witnesses testified they were not experts on pipe capabilities.

Finally, the judge stated that when Magruder filed the application in 2007, they failed to list the names of all persons with interest in the land to be mined and their application was not accompanied by a map in scale, as is required by the Commission.

It was not until 2008 that an application was filed that was in accordance with Missouri law. Because of the improper notification, several people were denied the opportunity to join in the action against Magruder and subsequently were denied a chance to participate in the hearing.

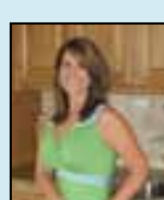
Judge Conley said that defeated the purpose of the Commission's application and notification process.

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Village of Four Seasons gets Horseshoe Bend lighting free from AmerenUE

By Nancy Hogland

At its April meeting, the Board of Trustees voted to add 16-foot decorative lights on Horseshoe Bend Parkway midway between the entrance to Key West and the Scarsdale and at the intersections of Imperial Point and Hickory Point Court; at Eagle Drive and Kestrel; at the end of Key West at the cul-de-sac and at Key West and Key West Court.

The lights will be installed free of charge by AmerenUE. The only cost to the Village will be a small monthly lease fee and the cost of electricity to power the lights – about \$16 per month each.

In addition, a tall light and transformer will be placed near the intersection of Horseshoe Bend Parkway and Campground Road. The cost of that light will be \$2,000. Village Trustee Arnold Sandbothe, who also serves on the Board of Directors for the Four Seasons Property Owners Association (POA), said he would talk to the POA board about sharing the cost of that fixture.

"We have money in that budget and haven't spent any of it for the last two years, so I don't see why they wouldn't approve that," he told the Village trustees.

Finally, a light that was placed

on Bittersweet Road near the intersection with Bloomington Road will be moved approximately one-half mile further down Bittersweet. That move will cost the board \$800.

Sandbothe said when the light was originally installed it was placed too close to an existing light.

"Basically, it's not doing us any good since there's already a light there so even though it will cost us money to move it, it will pay for itself in two years by not installing another light further down the road," he said.

Sandbothe said installation will begin as soon as AmerenUE can schedule the projects.

Village staff and trustees will attend sexual harassment prevention program

By Nancy Hogland

At its April meeting, the board voted to accept a bid from C. Clarity Consulting for \$500 to present the program and to spend an additional \$120 to purchase a written set of policies to address equal employment opportunity, discrimination and harassment in the work place. According to information pro-

vided by the firm, the eight-hour class is designed to enhance the sensitivity of employees and to protect the Village as an employer.

"Our insurance company recommended we do this," said Village Clerk Tom Laird. "By having something in place, and by providing training for our employees, it shows that we are do-

ing everything possible to make sure nothing ever happens and then hopefully avoid any lawsuits."

David Campanini will be conducting the program. He currently provides harassment prevention training for Camden County, the Sunrise Beach Fire Protection District and the Camdenton R-III School District.

Osage Beach celebrates 50th anniversary

On Friday, May 22 the city of Osage Beach will celebrate 50 years of incorporation by holding a barbecue for the community.

The public is invited to stop by City Hall from 11 a.m. to 2 p.m. for free hot dogs, chips and soft drinks. The city will also be giving away can cozies that will bear a special logo designed for the event. Free calendars will also be available.

"We've whittled the party down a bit from our original plans," said City Administrator Nancy Viselli. "We decided that with the economy the way it was, it wasn't a good year to do a big fanfare."

She said the money to pay for the celebration was coming out of the city's Fall Festival fund.

"We're hoping by the time that rolls around, the economy will be in a little better situation and we'll have extra money coming in to put back into it,"

Viselli said.

She said birthday party guests will also get to view a video compiled by city employee Sherrie Smith that will include dozens of photos documenting the city's history.

"The pictures are great! We included many of them on our 2009 calendar but there are lots more. It's fun to look at them and try to imagine what this town used to look like," Viselli said. "I'm sure the 'old timers' have a hard time believing that the city has grown like it has. In fact, I doubt that anyone ever envisioned the huge growth that we've experienced. It's certainly been a journey."

Osage Beach then and now:

- The city was named for a man-made beach on the banks of the Osage River at the foot of a steep hill

- In 1959, the year Osage Beach was officially formed, Highway 54 was a narrow, tree-

lined, two-lane gravel road.

- The first board meetings were held at the mayor's home.

- When formed, the population of the city was approximately 700. It is now close to 4,700.

- At the time of its incorporation, the city narrow, extending just a short distance from both sides Highway 54 between Highway 42 and Lake Road 56. It now sprawls eight miles along the highway and for the most part extends from shore to shore.

- The original budget was around \$500,000. This year it sits at more than \$34 million.

- At its conception, Osage Beach was kept safe by deputies with the Camden County Sheriff's Office at a cost of \$300 a month. Now, it has its own Department of Public Safety with 34 officers, 11 E-911 personnel and 14 members on the ambulance crew.

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Feel the earth move under your feet

Prewitt allowed to sell rock, install asphalt plant at site

By Nancy Hogland

Blasting has begun on rock formations at the north end of the Shoppes at Eagles Landing near the entrance to the new US 54 Expressway.

Developer Gary Prewitt said his excavating company will spend the next one to two months removing the "overburden," the top layer that includes top soil, clay and weathered rock, until they get down 20 to 30 feet to the "best" rock. He said he soon will be taking bids from crushing companies that will make the rock usable.

"It's hard to believe, but we have an 80-foot cut to make, which will result in about a 1.5 million cubic yards of rock - the top of the ground is almost 100 feet higher than Highway 54 at that point," Prewitt explained. "We have to cut out the area to lower the grade and make the shopping mall more visible from

the highway and also to make way for the highway right of way."

Prewitt is working with the Missouri Department of Transportation (MoDOT) on the section of the Expressway that runs from just south of the Osage River Bridge to the Walnut Bowl area. Engineer Bob Lynch, who is overseeing the US 54 Expressway-Osage Beach Parkway project, said partnering with a private developer on a highway project was a new concept for the department.

"It got started because we were moving slower than what Mr. Prewitt needed to get his shopping center done. We needed to buy right of way from him, we needed to take out a lot of rock and he needed that rock for fill so he approached us about doing the grading and drainage for our project in return for using the fill. He'll be using contractors to do some of the work, and all



Bloomsville Excavating is getting ready to quarry rock from land that, in the future, will house the Shoppes at Eagles Landing as well as a portion of US 54 Expressway. Nancy Hogland photo.

the work has to be done to our guidelines, but overall this agreement will help get that section completed faster," Lynch said.

Prewitt said the overburden will be used as fill on his 220-acre parcel of property, slated for more than 1 million square feet of retail and commercial space that will feature everything from big box retailers to small, privately owned restaurants.

In mid April, the Lake Ozark Board of Aldermen approved a special use permit that will allow him to sell the rest of the rock over the next three years.

Margaret Davis, head of the city's Planning and Zoning Commission, said they recommended the board allow the permit for several reasons.

"First, this will help Mr. Prewitt get his project moving along faster, plus, the city will benefit by the sales tax on the rock sold. In addition, this should help with the work that needs to be done for the Expressway so we all win," she said.

The city also issued a special use permit to Prewitt to allow an asphalt plant on his property. It will be located at the southern

end of the property across from Baymont Inn and will provide asphalt for several projects. Prewitt said he will be taking bids from asphalt companies in the near future.

"My main goal is to keep costs down and with asphalt, the closer you can get it to the project, the cheaper it is. By locating a plant so close to the road work that's being done, it should greatly reduce the final costs, which will benefit the taxpayers, and I'll get cheaper asphalt for my development," he said.

According to Osage Beach City Administrator Nancy Viselli, the blasting will not affect either the Osage Beach Lake Ozark Joint Sewer Plant or Osage Beach lines carrying sewage to that plant.

"Our sewer lines run parallel to D Road and they're quite a ways away. The blasting is also too far away to cause any problems with the plant, which is a good thing," Viselli laughed. "We just got thru with one quarry fight - we weren't anxious to start another!" (See Magruder story on page 1.)



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End of session looms Bills before the legislature

By Michael Gillespie

With the end of the current session of the Missouri General Assembly coming on May 15, there are still several pending pieces of legislation before the lawmakers. The following list summarizes several that may have an impact on residents or businesses in the area. In cases where noted, the bills have been passed and are awaiting the governor's signature.

HB 27 — This bill would authorize a Missouri income tax deduction for one hundred percent of one military retirement income, regardless of age or income.

HB 31 — This measure would give an individual income tax deduction for a person who purchases a new qualified hybrid motor vehicle. The deduction would be either ten percent of the vehicle purchase price or \$2000, whichever is less.

HB 35 — This act would provide for an income tax deduction for taxpayers who purchase certain fuel cell or solar energy

devices to generate electricity for their residences. The deduction for a fuel cell would be fifty percent of the purchase price or \$1000, whichever is less; for solar energy the deduction would be fifty percent of the price or \$4000, whichever is less.

HB 36 — Authorizes a sales and use tax exemption for over-the-counter or nonprescription drugs that are prescribed by a practitioner.

HB 64 — This legislation revises the Missouri individual income tax rate schedule and dependency exemption and increases the federal tax deduction for individual income tax. The dependency exemption would be increased to \$1600 per dependent while the federal tax deduction for the individual income tax would rise from \$5,000 to \$7,500 for single taxpayers and from \$10,000 to \$15,000 for married taxpayers.

HB 382 — This bill requires most individuals engaged in the business of originating mortgage loans to be licensed, em-

ployed, and acting under the supervision of a licensed residential mortgage broker, and requires them to be registered with the Nationwide Mortgage Licensing System and Registry. In the case of an independent contractor who works as a loan processor or underwriter, that person must be licensed and act under the provisions regarding mortgage loan originators. To receive a mortgage loan originator license, the applicant must not have been convicted of a felony in the last seven years, must have demonstrated financial ability and good character, must have completed pre-licensing education requirements, have passed a written test, meet the requirements of a surety bond, and never had a mortgage loan originator license revoked. This bill has passed.

HB 657 — This legislation, which applies to large lakes such as Lake of the Ozarks, would require 911 addresses to be posted on boat docks. The address would be displayed on the lake side of the dock, in a location most visible from the channel, in high contrast letters at least three inches high.

HB 747 — The bill specifies that for a person to be consid-

ered guilty of having sexual contact with a prisoner, that prisoner must actually be confined to a jail. This bill has been passed.

HB 751 — This legislation changes certain laws regarding the Missouri Propane Education and Research Council. In part, it limits the council director's ability to fill council vacancies or to modify or approve budgets. Such approval or modification will be delegated to the council after a thirty-day public comment period. The bill was sponsored by local representative Rodney Schad and has been passed.

HB 952 — This measure would establish the Independence Day Sales Tax Holiday. If passed, the state sales and use taxes would be exempted from July 4 through July 31, for the next six years.

SB 68 — This act would make it illegal to store or keep a firearm in such a manner that a minor would be capable of obtaining the firearm and using it to threaten or cause the death of another person. This does not apply to hunting situations.

SB 235 — In regard to manufactured homes, this measure establishes the means by which they may be conveyed into real



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by hand must complete a report to the Department of Conservation at the end of each season. No scuba equipment or air hoses would be allowed during such hand fishing.

SB 355 — This act permits a motor vehicle dealer, boat dealer, or powersport dealer to fill in the blanks on sales or lease forms providing that the dealer does not charge to fill them in. The act allows such dealers to charge administrative fees for the storage of documents or for

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Parade of Homes revived with a red, white and blue twist

By Nancy Hogland

When the going gets tough, the tough start thinking out of the box.

So says George Bogema, broker and co-owner of RE/MAX Lake of the Ozarks, who has taken on the task of organizing a month-long home-buying event for the area.

"Each Saturday in May, RE/MAX Lake of the Ozarks will be holding Parade of Homes open houses from 10 a.m. to 4 p.m. at 30 to 40 different properties in set price ranges. For instance, on May 2 we'll be showcasing homes priced from \$50,000 to \$200,000," he explained. "That first weekend we're primarily targeting first-time home buyers so they can take advantage of the new tax credit." (See accompanying story for more information.)

On Saturday, May 9 homes in the \$200,000 to \$400,000 price range will be featured. May 16 will be the day for \$400,000 to \$600,000 homes; May 23 will feature properties in the \$600,000 to \$800,000 range and May 30, the last day of the special promotion, will include

homes priced at \$800,000 and up. The featured properties will be from all areas.

"We think this will be a great way to get people back to the Lake and back to thinking about buying. RE/MAX currently has 312 condos and 420 single-family homes for sale. We have the properties, now we just need to get the buyers," he said, adding that while he knows other realty firms will "piggyback" on the event, he said he's confident that will only help the market. "We all benefit when properties move."

Bogema said he and others came up with the idea earlier this year when the Bagnell Dam Association of Realtors decided to sell two storage units full of Parade of Homes signs.

"The board had voted last year not to continue with the event – it had become more of a house tour rather than a selling tool – and they decided to sell the signs so they could stop paying to store them. We got there first and bought up everything nobody else wanted – six truckloads full," he laughed.

From that point on, Bogema

said he began working out the details.

"RE/MAX's Parade of Homes will be different – this will be actual open houses. Realtors will be on hand at every location to answer questions and many of the homes will be included in a special 'Red Tag Sale.' The sellers have to agree to do something extra – drop the price of the home or offer an additional incentive like a home warranty plan on properties that are placed under contract that day only," he said, adding that although no banks or mortgage companies are tied into the promotion, most realtors would likely have rate sheets from the area's various lenders.

He said house hunters will be directed to the properties by Parade of Homes signs except in Porto Cima and in the portions of the Village of Four Seasons that are inside Four Seasons Property Owners Association boundaries, where signage is restricted. In those areas, the only directional markers that can be used are generic, non-branded open house signs.

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Tax credit provides opportunity for first-time home buyers

In its efforts to stimulate the economy and revive the housing market, Congress recently enacted legislation that provides a tax credit of up to \$8,000 for qualified buyers who purchase those homes and close by December 1, 2009.

Single-family homes, condominiums and manufactured homes are all eligible, however the home must be used as the primary residence and buyers must meet income requirements. Individuals are eligible for the full credit, which cannot exceed 10 percent of the cost of the home or up to \$8,000, if their annual income is not more than \$75,000; married couples can make up to \$150,000.

Because it is a tax credit, it does not have to be repaid. If a house is purchased this year, when home buyers file their taxes for 2009, that credit will be deducted from

any taxes owed. If no taxes are owed, the filer will be reimbursed the total amount.

"For many young couples, this will make the difference between being able to afford to buy a home or continuing to rent," said George Bogema, broker and co-owner of RE/MAX Lake of the Ozarks. "Not that there's anything wrong with renting, because there's not – especially if you plan on moving in the next couple years. However, for someone who wants to stay put for a while and start building some equity, this is a great program."

He said the credit could also allow house hunters to "buy up."

"If you could only afford a \$50,000 home but know you're going to get back \$5,000 at the end of the year to help make payments, you might be able

continues on page 11



Ted LePage



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History preserved by community members

Horseshoe Bend couple seeks help in maintaining cemetery

By Nancy Hogland

The deceased are buried in Old Riverview Cemetery, located on a small plat of ground along Horseshoe Bend Parkway. For the past couple years, the cemetery has been maintained by Jinny and Don Rupp in along with any friends they can rally into helping them.

"This cemetery was established more than 100 years ago

but it had long been abandoned and had fallen into a state of disrepair. When the Horseshoe Bend Road District was widening HH a few years ago, John Jenkins, a friend and the president of the road board, approached me about working together to clean it up," Jinny explained.

Jinny, a member of Newcomers/Longtimers, rallied several of her club members, who

worked many hours clearing the property of trash, overgrown weeds and brush and dozens of yuccas. They also purchased artificial flowers to decorate the graves, as well as flags for the deceased veterans. After the property was cleaned up, Dr. and Mrs. Harold Morrow donated money for a permanent white fence to surround the property and Jinny got to work

researching and categorizing the gravesites for a permanent recording with the Research Department of the Camden County Historical Society.

The majority of the graves are of babies and young children. The oldest gravesite is that of Martha A. Scrivner, who was buried in the cemetery in 1904 after dying at the age of 47. Stories have it that John Gothe, a "practicing" Native American Indian is also buried in the cemetery. However, the location of his grave, which most likely was marked only with a stone, has been lost. The last person to be buried in the cemetery was Pharmacist's Mate Selden Clay Bowlin, who died on a ship in Subic Bay, a bay on the west coast of Luzon, one of the Philippine Islands, during World War II.

"From the information that I was able to gather, some of the caskets were moved here from a location near the Osage River and Muskrat Pond, although I'm not exactly sure where that

would have been, when they started making plans to build Bagnell Dam," Jinny said.

Although the Newcomers/Longtimers group has given up the project, the Ruppins continue to maintain the property and to solicit donations from the community for flowers and flags. They, along with friends Maxine and Jim Routon, recently worked at the cemetery, pulling weeds, trimming shrubs and decorating graves.

"I'm not exactly sure why we continue to do it," Jinny said. "I guess we just feel that we should keep it up. Based on the dates on the headstones, I'd guess that most of the close family members of these people are also deceased, so if we don't take care of these graves, maybe no one else will. I suppose we feel it's important to honor these people - especially the veterans - whether we knew them or not."

To make a donation or to get more information about the cemetery, call the Ruppins at 573-365-5405.

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Jinny Rupp surveys the cemetery, making sure the flowers she purchased will be distributed evenly. Nancy Hogland photos.



Don Rupp and Wally Junker make repairs to the border around a family gravesite.



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Lake Ozark Helicopters can take businesses to the sky

Helicopters to also provide emergency services support

By Nancy Hogland

Developers and realtors who want to get a bird's eye view of properties or boat dealers who would like a video showing how their crafts can handle the rough waters of Lake of the Ozarks can now easily fulfill those desires with the opening of the Lake area's first year-round helicopter service.

Lake Ozark Helicopters, which will be offering scenic tours as well as a wide variety of commercial services, will be operating out of two locations – on the Bagnell Dam Strip near the dam in Lake Ozark and at the Grand Glaize Airport in Osage Beach.

"We knew we needed to be where the foot traffic was for the tourism end of the business but we also needed to be at an airport for the commercial work, any night flying and for flight training," explained Dan Doornick, chief pilot for the company.

Doornick, who flew Black Hawk helicopters in the military before hooking up with a helicopter touring service in the Black Hills of South Dakota, said the commercial possibilities are endless.

"Since there are no minimum altitude restrictions at Lake of the Ozarks, we can pull the door off, put a harness on and get unbelievable photos or videos," he said, adding that he has done quite a bit of photography work both for the Discovery Channel and the South Dakota Board of Tourism. "The possibilities are endless – limited only by the imaginations of our clients."

In addition, Doornick said

with a cruising speed of 100 mph and no taxiing required, a lot of looking can get done in a short amount of time.

"Developers can see for themselves the topography of land they're considering and possibly save hundreds of thousands of dollars because what looks good on paper doesn't always turn out to be what you bargained for. In addition, realtors can offer clients a whole new way to view large plats of land," he said.

Doornick said his helicopter also will be available for emergency service.

"If a suspect is fleeing on foot, especially in these areas, it's pretty hard to keep up with him but since we can slow down and get as low as the trees will allow, and since we have radios on board to communicate with law enforcement, we can keep track of him until police can arrive. It's pretty hard to hide from a helicopter," he said. "The same thing is applicable with searches for lost children or boats that have gone down or keeping track of the spread of wildfires. We hope that we'll be able to help as much as we're needed with emergencies."

Doornick, who grew up in a small town near northwest Iowa and spent many a summer vacationing at the Lake, said he was excited about the opportunity to move to the area.

"I was working in South Dakota for the man that years ago used to operate the helicopter service at Links Landing. When he talked to me about starting up this operation, my father-

in-law, Jerry Bice, who handles the business side of the company, and I decided to go for it," he said, adding that they have since moved their family to the Lake area and plan to make this their home for as long as they can.

"We also plan to enlarge the operation and add another helicopter as soon as it's warranted," he said.

In the meantime, they'll be flying the bright Ferrari red R44, twin-blade rotor, four-seater helicopter that can carry up to three passengers or 550 pounds. The helicopter is equipped with voice-activated headsets that allow discussions

with the pilot during the ride.

And since many who start as out as passengers soon decide they want to pilot, Doornick, who has logged nearly 1,000 hours of dual instruction and has a 100-percent pass rate with students, also will be offering flight instruction. Those with little or no flying experience can take an introductory helicopter flight lesson which includes:

- Pre-flight overview of the aircraft covering pre-flight procedures: aircraft inspection, taxi and communication with ATC

- Approximately 60 minutes of flight with student at the controls and the instructor sitting at a second set of controls

- Learning the basics: take-offs, climbs, turns, descents, and landings with a flight over the Lake area

- A post-flight discussion of the training process and the student's future as an aviator.

"We hope to be an asset to the Lake area. I've been doing this long enough to know what will work and what won't. By running this company right and running it safely, we think we will be able to accomplish that," Doornick said.

For more information on Lake Ozark Helicopters, call the office at 573-302-0022 or visit the website at www.lakeozarkhelicopters.com.



Chief Pilot Dan Doornick hopes to take businesses to a higher level in this twin-blade rotor, four-seater R44 helicopter. Doornick will also offer helicopter flying lessons to the public. Photo provided.

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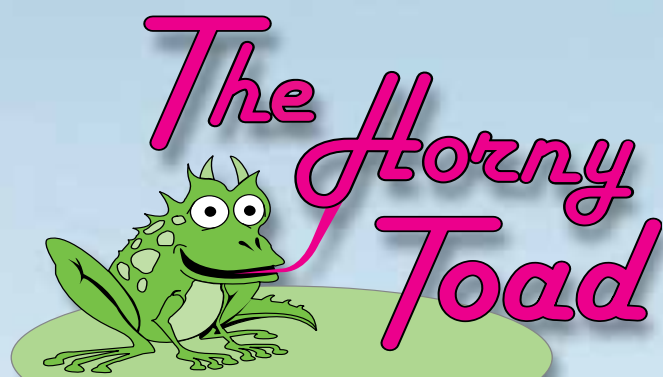
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3 2 8 5 B A G N E L L D A M B L V D - L A K E O Z A R K , M O

Osage Beach gets its green on, helps reduce waste

by Nancy Hogland

Those who are serious about recycling have ample opportunities, according to Osage Beach Public Works Director Rick King.

King recently compiled a list of recyclers that take everything from Christmas trees to cars. That list, a portion of which is included below, is available at the Osage Beach City Hall.

"We had been gathering information on recyclers for years but had never looked at what was available in our surrounding communities," King said. "When I started looking into it, tracking down different companies that we heard about thru word of mouth and through talking with other recyclers, I was shocked at just how many there actually are."

In addition to the drop-off recyclers, he also included several special projects on the flyer. One of those is planned for Saturday, May 2. From 8 a.m. to 4 p.m. the Osage Beach Wal-Mart Supercenter will be sponsoring a Tire Reclamation Proj-

ect. Four standard-sized tires will be accepted at no charge. More tires will be accepted for a small fee.

King said while this list mainly targets household waste, he plans to also put together another list that will include recyclers who take commercial waste.

In the meantime, he said he doesn't foresee the addition of curbside pick-up service for recyclables.

"We polled a lot of communities and found that while it's a great thing to offer, the cost is prohibitive," King said.

42 Recycling Center, 37 Gott Plantation Rd, Ulman; 573-369-2666; hours: M-F 8 a.m. to 6 p.m. and Sat 8 a.m. to 5 p.m. They take aluminum cans, aluminum rims, AC compressors, AC cores, cast aluminum, catalytic converters, copper, electric motors, flat aluminum, heater cores, lead, radiators, salvage cars and trucks, stainless steel, well pumps, whole transmissions and wire.

Advantage Metals Group LLC, 242 State Rd A, Linn Creek; 573-346-2001; hours M-F 8 a.m. to 4:30 p.m. and Sat 8 a.m. to noon. They take

automobiles, aluminum cans, aluminum and copper radiators, aluminum extrusions, appliances, baling clips, bushing, brass plumbing and fixtures, cable, fence and wire, cast aluminum, cast iron, construction equipment, demolition scrap, faucets and fittings, painted siding and sheet aluminum. Refrigerants must be removed from all vehicles and appliances and be accompanied by a signed verification. Car titles are required for the purchase of uncrushed autos. Visit www.galambagroup.com for more information.

Allied Waste Recycling Services, 35 N Frontage Road, Osage Beach; 573-346-3637; hours: M-F 7 a.m. to 3 p.m., Sat. 7 a.m. to noon. They take #1 plastics - soda and water bottles; #2 plastics - milk jugs and laundry soap jugs, tin and aluminum cans. All containers must be rinsed prior to recycling. This is a pilot program in cooperation with Waste Watchers and Laclede Industries. The program is not charged to Allied Waste residential customers in the lake area. Check in at front office before drop-off.

Camdenton Recycling Center LLC, 69 Ball Park Road, Camdenton; 573-346-6224; hours: M-F 8 a.m. to 4:30 p.m., Sat. 8 a.m. to 11:30 a.m. They

take aluminum cans, aluminum, auto batteries, cardboard, copper and brass, radiators and used motor oil.

Lebanon MO Public Works Department, 1401 West Commercial; 417-588-6090; hours: Fridays 8:30 a.m. to 4:30 p.m., first Saturday of the month 8 a.m. to 3 p.m. They take aerosols, anti-freeze, batteries, cleaners, flammables, oil filters, motor oil, pesticides, paints, fluorescent bulbs, fluorescent ballasts and syringes.

Osage Beach Annual Area-Wide White Goods Recycling Event, provided through a grant by the Lake of the Ozarks Solid Waste Management District. They take refrigerators, stoves, dishwashers, washers and dryers, air conditioners and water heaters. For more information call Osage Beach Department of Public Works at 573-302-2020.

Osage Beach Wal-Mart Supercenter Recycling Drop-off Paper and plastics can be left in containers in foyers. Call 348-6445 for more information.

The Compost Farm, at Always Clean Lawn Care, Thousand Acres Road; 573-346-2333. They take Christmas trees, limbs to 6 inches, sawdust, untreated lumber, wood

chips and yard waste. Call for complete list of acceptable items and price guide. If it didn't grow out of the ground, they don't take it. Video surveillance in use at all times. No disposal without permission.

Waste Oil Recycling Depot, 5757 Chapel Drive, Osage Beach; 573-302-2020; hours: M-F 7:30 a.m. to 4 p.m. Located behind City Hall in the Industrial Park, the Public Works Department accepts lubricating oil, transformer oil, fuel oil, transmission oil, hydraulic oil and cutting oil. Oils cannot be contaminated with water, solvents, anti-freeze or gas.

Waste Watchers, a volunteer recycling organization, Valley Drive below Bagnell Dam in Lake Ozark; 573-365-4323; hours: Wednesdays all year - 10 a.m. to 4 p.m., Saturdays January, February and March - 9 a.m. to 12 p.m. They take aluminum: cans and other food containers must be rinsed, dried and smashed flat; tin: rinsed, dried and smashed flat; glass: bottles and jars, with lids removed; plastic: bottles and containers, lids removed and rinsed; corrugated cardboard: folded flat; and paper: junk mail, magazines, newspapers and books.

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Commercial Opportunity!



Historical property w/ endless potential. 420ft. hwy frontage & 1.6 acres. Formerly used as bait & convince store with living quarter on lower level. No filling required for expansion. **\$189,000 MLS#3056761**

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Nice building with fresh paint job on north end of Laurie. Excellent Hwy 5 frontage with paved parking and high visibility. **\$99,950 MLS#3046066**

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Amerenue withdraws from energy construction bills

Senior management of AmerenUE, the Missouri operating subsidiary of Ameren Corporation (NYSE: AEE), today announced that they have asked the legislative sponsors of the Missouri Clean and Renewable Energy Construction Act (SB228/HB554) to withdraw the bills from consideration by the General Assembly.

"We want to thank the visionary leadership in both the Missouri House and Senate, where this legislation won strong initial support in committees in both bodies," said AmerenUE President and Chief Executive Officer Thomas R. Voss. "Many representatives and senators understood the need for acting now to secure Missouri's energy independence and security, agreeing with us that allowing these funding mechanisms is best for Missouri."

"As we were moving forward to preserve the option for nuclear energy for our state, we stressed that we needed financial and regulatory certainty before we could begin construction. However, the current version of the bill be-

ing debated in the Senate strips the legislation of the very provisions we needed most to move forward. As a result, AmerenUE is suspending its efforts to build a nuclear power plant in Missouri."

The legislation, as originally proposed, would have allowed regulators to authorize funding mechanisms for construction of clean energy plants in Missouri—including a nuclear power plant, which UE officials believe offered the best solution for providing reliable, low-cost energy with a reduced carbon footprint. A key element of the legislation, known as CWIP, or construction work in progress, is a funding plan used across the United States to allow utilities to recover financing costs from customers, while building a new plant. Current Missouri law prevents Missouri investor-owned utilities from recovering any plant development costs until an energy plant is operating. This law makes financing a new plant in the current economic environment impossible.

Press Release

Spa Shiki sponsors Mom of the Year Contest

Do you know a mom who goes beyond the call of duty? In honor of Mother's Day in May, Spa Shiki is currently accepting nominations for the spa's Mom of the Year award. Interested parties may vote online at www.spashiki.com now through May 4, 2009. Spa Shiki will select six top nominees as finalists for the award. Fans will vote online for the top mom.

The top six nominees will be posted on line from May 4, 2009

to May 9, 2009 and each nominee can receive one vote per email address. The winner will receive a one-night stay at the Lodge of Four Seasons, dinner for two at Baxter's Lakeside Grille, Spa Shiki signature Swedish Massage, cut and style with master stylist Susan Pollard, and makeup application.

For more information, please call Spa Shiki at 573-365-8108. Make nominations at <http://www.spashiki.com/mom-of-the-year-contest/>.



Parade of Homes revived

continued from page 5

However, Bogema said he's hoping that even the homes in those areas that are taking part in the red tag sale will include special red tags or red balloons that will adorn the rest of the signs throughout the area.

A list of featured properties will be available at the main RE/MAX office across from Staples in Osage Beach. More information on the select properties can be found on the RE/MAX Parade of Homes website: www.remaxlakeoftheozarksparadeofhometour.weebly.com.

Tax credit for home buyers

continued from page 5

to afford a \$60,000 home," Bogema explained.

According to the Federal Housing Administration website, potential home buyers could even access the money allocable to the credit sooner than waiting to file their 2009 tax returns. Those who believe they qualify for the tax credit are permitted to reduce their income tax withholding. Reducing tax withholding, up to the amount of the credit will enable the buyer to accumulate cash by raising his or her take home pay.

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Camden County continues planning for sound, smart growth

By Nancy Hogland

County continues planning for sound, smart growth

The public is once again asked to come together with community leaders and the consulting team led by MACTEC Engineering and Consulting, Inc. to help plan the future of Camden County.

The firm, hired last year to help determine where the county currently stands, where it's going, where residents want

it to be in 20 years and how it will get there, will be hosting a Framework Workshop at 6 p.m. Thursday, May 7 in the 3rd Floor Hearing Room of the Camden County Courthouse.

Marty Sewell, senior planner for MACTEC, said the workshop will include a presentation of the information gathered during the visioning workshops, including the recommendations made for addressing local issues and op-

portunities. Participants will also have the opportunity to take part in exercises designed to fine tune the community vision for growth and development and to participate in discussions of the future development map and key areas of the Lake where more specific plans may be warranted.

"The MACTEC team will then use the input from the workshop to prepare a final draft of priority issues and op-

portunities, proposed character areas to guide development patterns, a community vision and recommended implementation strategies," Sewell said.

Once those final drafts are completed, public hearings will follow. The final stage will be adoption of the plan by county commissioners.

MACTEC began working on the plan several months ago by holding meetings around the area to explain its purpose. Ron Huffman, director of planning for the firm, said his firm could develop a plan of growth that would include designs for neighborhoods, transportation corridors, parks, shopping malls and green space but needed input from residents in order to provide a plan that would meet the community's needs and expectations.

Since that time, residents have been allowed to provide input by participating in an online survey, answering

questions like "What do you like about the Lake area?" and "Twenty years from now, what kind of place do you think the Lake area should be?" Those responding also had the opportunity to make suggestions on specific topics such as housing, economic development, transportation and land use.

In addition, visionary workshops have been held over the past several months to establish priorities and guidelines for growth. The MATEC group has also been working with a steering committee comprised of a cross section of the community.

County Commissioner Carolyn Loraine said because of budget constraints, the project, which will cost the county \$140,000, would be stretched out over a three-year period. The first payment of \$60,000 was made last year; \$40,000 will be paid in 2009 and 2010.

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Lake Regional

Health Update

When it comes to estate planning, many of us are in uncharted waters. The good news is professionals can help you steer clear of probate while providing for the people and organizations you value in your will or trust.

Join "Estate Planning" hosted by Charles McElyea, esquire, at 5:30 p.m. Wednesday, May 20, at J. Bruner's restaurant in Osage Beach. The event, sponsored by Lake Regional Hospital Foundation, will help simplify the estate planning process for individuals with estates of all sizes.

"The problem is that many of us delay preparing our estate plans or avoid it altogether," said McElyea, an attorney at Phillips, McElyea, Carpenter and Welch, P.C., in Camdenton. "It seems too complicated and time-consuming, and it involves issues we'd rather avoid thinking about — our mortality, our children's ability to manage the wealth they will inherit from us and our potential to be philanthropic."

However, once many individuals have determined how much they will need to ensure financial independence during retirement, it's likely they will have discretionary assets. These assets can be directed to family, to charitable causes and organizations that will

perpetuate their values, or to the IRS in the form of taxes.

"Americans always have had a philanthropic spirit," said Terri Hall, director of Lake Regional Hospital Foundation. "Dur-

ing the past four decades, through wars, recessions, and other world crises, the total amount of giving in this country has increased almost every year. As Americans, we can take pride in our generosity and philanthropy — even as we realize there are needs in our community that require our help."

What's the best way to leave your mark? How can your excess wealth benefit others and improve the community? These decisions will reflect the things and organizations you care about the most.

"By making a charitable gift, you will transfer more than just part of your wealth," Hall said. "You will transfer your values, as well, for the good of society. These gifts help others long after you are gone. As noted author Albert Pike once wrote, 'What we have done for ourselves alone dies with us; what we have done for others and the world remains and is immortal.'"

To register for this seminar, contact Mary Ellen Coy at Lake Regional Hospital Foundation at 573-348-8265 or mcoy@lakeregional.com. The program is \$10 per person, which includes dinner and program materials. Dinner options include chopped sirloin steak, grilled chicken breast or chicken pasta.

To learn how your estate gifts can make a difference at Lake Regional Health System, contact Terri Hall, Foundation director, at 573-348-8153 or visit www.lakeregional.com.

Newcomers/Longtimers Home Tour May 16

The beautiful contemporary style home of Ken and Debby Nickless is one of the featured homes on the Newcomers/Longtimers 15th Annual Home Tour. The main level has been decorated in a contemporary style that accomplishes a definite feeling of warmth. Tour participants will note all the exceptional artwork and how well the different styles compliment each other. A beautiful glass Murano sculpture is next to the fireplace. Much of the artwork throughout the home has been painted by personal friends of homeowner, Debby, who especially enjoys art that details faces.

As you descend the staircase to the lower level, prepare yourself for the unexpected. You will be entering a page out of the

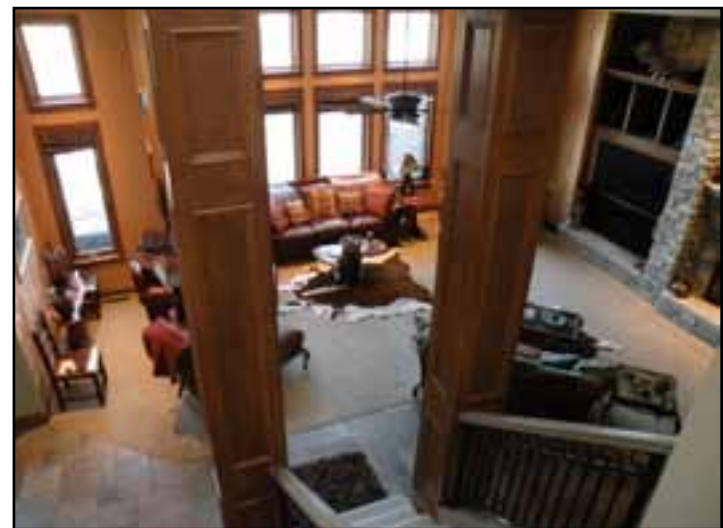
Old West. You will be viewing the family room with magnificent sixteen-foot ceilings, terra cotta walls, leather furniture and a cowhide rug. Be sure to take a close look at the hand crafted wood tables with inlaid turquoise. The fireplace is solid stone with the same birch cabinetry as shown on the upper level, but with a medium cherry stain finish.

This year's Home Tour will be Saturday, May 16th from 10 a.m. to 4 p.m.

Tickets are available for \$20 at: Central Bank, Bella Donna Salon, Country Club Hotel & Spa, Designer Kitchens & Baths, Donna's Hallmark, Essentials Salon Spa, First National Bank, Golden Door Motel, Karon's Korner, Lake Regional Health System, Love Re-

alty, Quail's Nest Motel, Saffee's, Stonecrest Book & Toy, Studio 54, The Little Shop of Hers, Village Station and Yankee Peddler.

On Tour Day, tickets may also be purchased for \$25 at Headquarters, Village Station, on Highway MM, in Sunrise Beach. All proceeds benefit the N/L Scholarship Fund, Lake Regional Health System, Dream Factory, Dogwood Animal Shelter, Blue Moon Sanctuary, Marine Corps League and Marine Corps League Auxiliary.



CADV/VOC has a special gift for Moms at the lake

This Mother's Day, Citizens Against Domestic Violence/Victim Outreach Center (CADV/VOC) is offering you a way to pamper the mothers that are close to your heart while at the same time helping victims of domestic and sexual violence in the lake area. From now through Mother's Day on May 10, 2009 CADV/VOC is selling Mother's Day cards to honor the strengths of all the mothers in your life, whether it is your mom, your grandmother, a friend that is a new mom, someone special that is like a mom to you, or just another mom you know that inspires you.

CADV/VOC teamed up with the 3rd and 4th grade art classes at Hawthorne Elementary to design the artwork for the cover of our Mother's Day cards. Every student was given the opportunity to enter their drawing into the art contest. We had approximately 30 students submit drawings. All those that entered did a fabulous job. We had a hard time picking just one. The artwork chosen to be portrayed on our Mother's Day cards this year was drawn by Faith Francis, a 3rd grader at Hawthorne Elementary. Faith was presented with an award certificate, two passes for a round of miniature golf generously donated by Putt N' Stuff Family Fun Center, and two of the Mother's Day cards for her to give to her Mom and to have as a keepsake.



Winner Faith Francis

Each card was beautifully printed by Borders Printing and contains coupons for FREE and discounted goods and services at lake area businesses. This year's participating businesses are American Maid, Bella Donna Salon, Osage Beach Premium Outlets, Spa Shiki, and Sugar Loft Cake Shoppe. Each card contains coupons that are valued at well over \$50.00.

Cards are being sold for \$10 each and are available at Bella Donna Salon, Spa Shiki, Sugar Loft Cake Shoppe, Gull-Ables Bar and Grill, Women's Health Consultants (Dr. Hubbell), Smothers Insurance Services and CADV/VOC. You may also purchase them from all CADV/VOC staff and board members as well.

There are a limited number of cards available, so get yours before they are sold out.

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LAKE STORIES WITH MICHAEL GILLESPIE

A Mystery in Time: Spanish Fort Carondelet

Think of this as an historical detective story. Remember that scene from the first Indiana Jones movie where the Nazis are digging in the desert in one place, while Indy and his friends dig somewhere else? Something akin to that may yet take place not too far from here. No, there are no Nazis involved, neither is the prize the Ark of the Covenant. Instead, the mystery involves the site of an old Spanish fort, dating to the late 1700's. Archeologists think they know where it was located. They've got a few pieces of evidence. But they overlook a critical clue. And that clue may yet prove them wrong.

In the year 1794, the United States was a young nation of fifteen states. Missouri wasn't one of them. In fact Missouri at the time was an ill-defined colonial possession of Spain. And the Spanish had their hands full trying to control the Indians within their domain. Principal among these were the Osages, who occupied the area between the Missouri and Arkansas Rivers. The Osage had been such a threat to the few settlers within the region that the Spanish government declared war upon them. But there was a good deal of hesitancy among the colonial subjects to make war on the Osage, for though they were feared, they were nonetheless a valuable trading partner. And in those days, men grew rich from trading with the Indians.

One of the richest and most influential was Auguste Chouteau, of St. Louis. He had many times been among the Osage, knew their ways, and profited handsomely from it. Instead of supporting a war that no one wanted, Chouteau took some Osage chiefs with him to New Orleans to confer with the governor general there — the Baron de Carondelet. Chouteau proposed another means to pacify the Osage. He would build a fort amongst them to control their behavior and most importantly to gain complete control over their commerce. For it was well known that the Osage coveted

white men's goods and were eager to maintain their trade of peltries for manufactured items. They would not object to a fort in their midst if it meant easy and constant access to trade goods.

And so the Baron de Carondelet, in the name of His Majesty King Charles IV of Spain, entered into a contract with Chouteau. The contract specified that Chouteau construct "a fortified building (which will serve as barracks for the garrison)...defended by four cannon and four swivel guns." In addition there would be a large warehouse, a lodging for the commander, a powder magazine built of brick or stone, a bakery, a kitchen, and privies — "the whole surrounded with a strong [timber] stockade of six inches in thickness and sixteen feet in height (of which four feet shall be left in the ground) forming a square." The work was to be placed "on the height or hill which commands the village of the Osages." Additional documents detailed exactly how the thirty-two foot square, two story fortified building was to be constructed.

The villages of the Osage were at that time spread out on either side of the Little Osage River, near the mouth of the Marmaton, in today's Vernon County. Those streams were the key to the area, for they formed the Osage River, which flowed eastward and northward, through today's Lake of the Ozarks, before spilling into the Missouri River. All commerce went up and down the Osage and Missouri Rivers between the Osage towns and the white settlement of St. Louis.

Fort Carondelet, as it would be called, was completed in 1795. There were some twenty-four militiamen stationed there, commanded by Pierre Chouteau, brother of Auguste, and a small settlement of French families who mined mineral deposits and farmed the nearby fields. By the end of the year, Baron de Carondelet, though never having seen the fort, declared it a

complete success. "The savages have let our settlements alone during this year," he wrote.

The exact location of the fort was never clearly delineated, save for its description as being on a high piece of ground. All the high ground in the vicinity was located on the south side of the Osage River. The fortress was abandoned in 1802, though a trading post was continued there, or nearby, for a couple of years longer. It is presumed that the Indians stripped the fort of its hewn logs and cut stones until nothing was left of it. When the explorer Zebulon Montgomery Pike passed by in 1806, he wrote that "not a vestige" of it remained, "the spot being only marked by the superior growth of vegetation."

Pike had made survey notes of his progress up the Osage River, including a reference to the site of the fort. But Pike was not a lucky man. Some months later, he and his near-starving exploring party were captured by the Spanish in today's New Mexico. Though he was treated with civility, the Spanish authorities accused him of spying for the United States. They seized his detailed notes and returned only his personal diary.

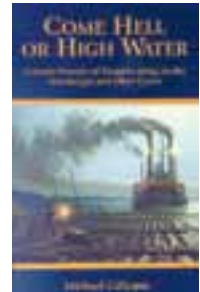
They kept his "traverse table," from which one could construct a reasonably accurate map of his journey, along with weather observations, descriptions of plant and wildlife, and celestial observations that could be used to determine longitude and latitude. Pike and party were later released and returned to the United States, but those several documents remained in Spanish hands. When Pike came home, he published a book about his journey. Some of the book was based on his personal diary; the rest was attributed to memory. Without the support of his survey notes, the book read like a fanciful tale.

In more modern times, specifically in the 1960s, archeologists became interested in locating the site of Fort Carondelet. Local legend placed the fort atop a rather prominent eminence called Halley's Bluff. The bluff overlooked a very sharp bend in the Osage River, about five miles northwest of Schell City. Archeological digs unearthed several enticing bits of evidence, including some stone foundation work, a piece of an ancient musket, and several pits at the base of the bluff that were thought to be used for storing peltries.

But the Halley's Bluff investigation left as many questions as answers. For one thing, the topsoil was only two feet deep. Below that was solid rock. How could a stockade wall be set four



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

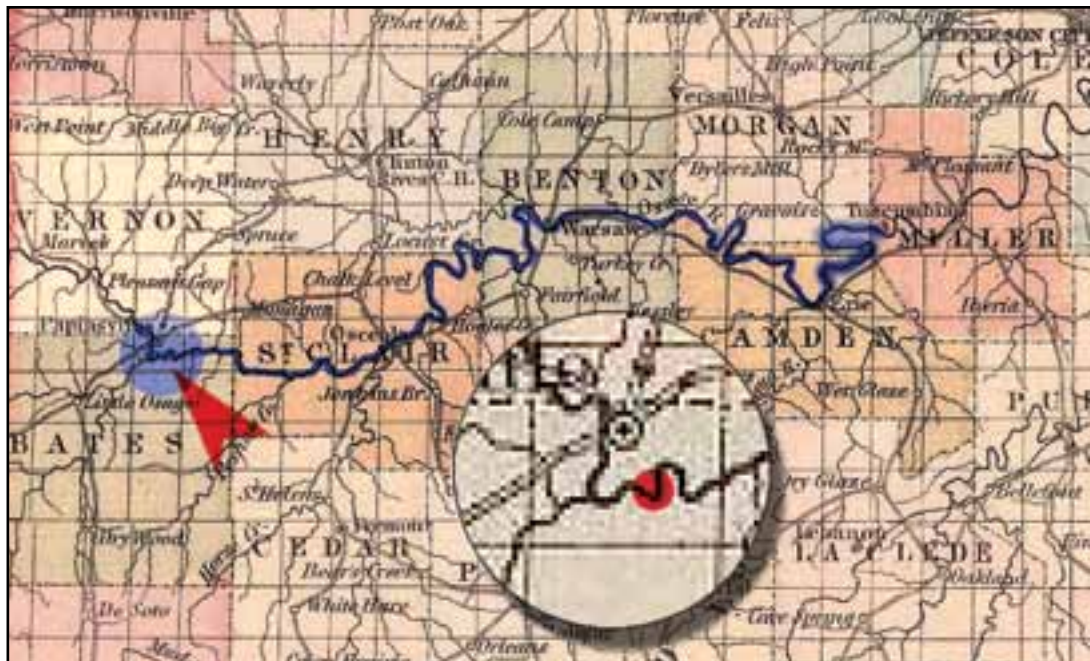


Steamboating". He has also penned dozens of magazine articles. Both of his books are available online at Amazon.com and Barnes and Noble.com.

feet into the ground? Nor did the stone foundation match the size of the blockhouse description. In general, nothing about the site mirrored the Spanish descriptions and specifications for the fort.

One prominent authority, archeologist Carl H. Chapman, at first accepted Halley's Bluff as the site of Fort Carondelet, but then changed his mind. And in a separate study, historian John Francis McDermott conceded that although the "supportive

continues on page 40



This map from 1831 traces the Osage River (blue added) as it passes through Miller, Morgan, Camden, Benton, Henry, St. Clair, Bates and Vernon counties. The red arrow points to the area in which Fort Carondelet is believed to have been located. The enlarged inset shows the location of The Halley Bluffs.



At a recent ribbon cutting, the Lake West Chamber was pleased to welcome Sun and Fun Resort Wear into their membership. Located on Hwy 5 in Laurie. Pictured left to right are: Lee Stanley, Olive Wood, Jane Cooper, Owner Rita Lahti; Jess Wadle, Janet Taylor, Kathy Hoheimer, Chuck Chorpene, Laurie Mayor and June Hackathorn.



The Lake West Chamber was pleased to welcome Chris Goin Therapies into their membership with a recent ribbon cutting. It's located at 27549 Hwy 135 outside of Laurie next to Chevron Sierra Land Co. Call 573-372-5393 or check out her website www.chrisgointherapies.com. Pictured are Jess Wadle, Chris Goin and June Hackathorn.

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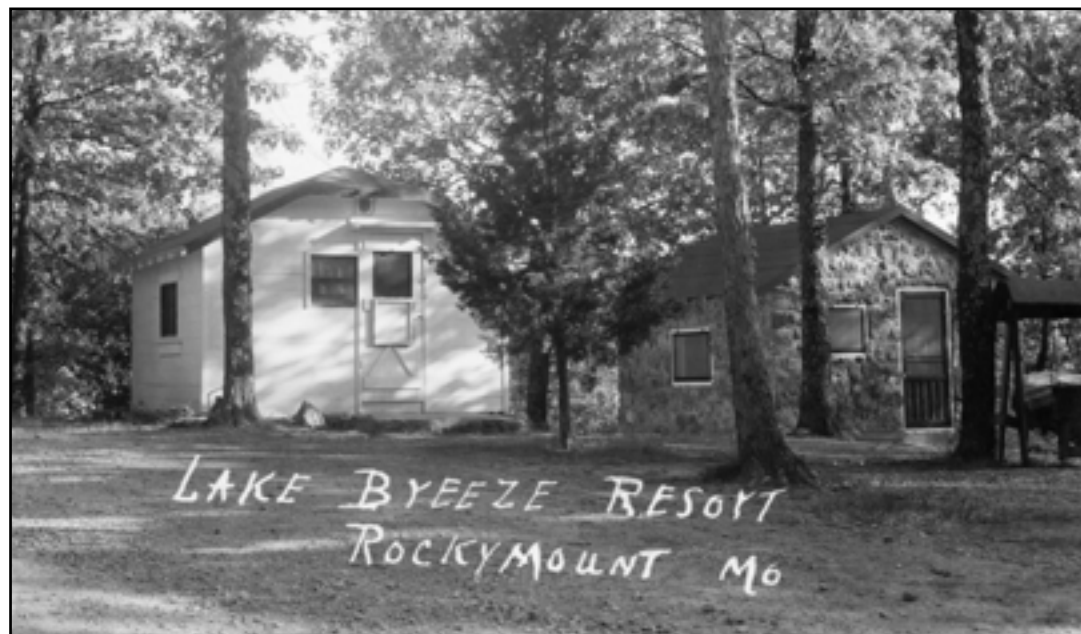
With Dwight Weaver

NORTH SHORE MEMORIES

Few people at the Lake today probably remember that at one time, back in the 1950s, there was a North Shore Chamber of Commerce. When first organized virtually all of its members were business people located in and close to Eldon, although several members probably owned homes and sold real estate along the north shore. Even though resorts existed along the Lake's north shore at that time, those names did not appear in the group's early literature.

By the 1970s and 80s the Chamber appears to have morphed into the North Shore Business Association (NSBA) and virtually all of its members were businesses located along the Lake's north shore, along lake roads, and along highways W and Y. Highway W was Route 103 prior to 1955.

The NSBA had members that stretched from the Dam Bait Shop at the east end of Bagnell Dam all the way westward to Golden Beach Marina at the 8-mile mark of the Gravois Arm



of the Lake.

Resort development began on the north shore in the early 1930s with Coffman's Beach at the 3-mile mark of the Gravois Arm, Lillibridge Camp near the mouth of Lick Branch Cove at the 5.5 mile mark of the main channel, and the Rod & Gun Lodge at the back of Dry Branch Cove at the 4.5 mile mark along the main channel. From the

1950s through the 1970s, family-owned resorts operated at many locations along the north shore. Nearly all of them are now just a memory and condos now sit upon the sites of some of the former resorts and fishing camps.

The postcard photo shown here, taken by an unknown photographer, shows two cabins of different construction that were guest cottages at Lake

Breeze Resort, which opened in the early 1960s and was located in a bay adjacent to the mouth of Lick Branch Cove at the 5-mile mark.

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 lakeoftheoarkbooks.com.



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All of us would like to think we will enjoy a comfortable retirement. If you're a woman, however, you might be significantly more nervous than your male peers about life as a retiree. This fear may not be entirely justified, but, in any case, you can greatly improve your outlook for retirement by understanding where you are now - and how to get where you want to go.

But first, you may have to overcome both fear and a financial "gender gap." Consider these findings from recent surveys conducted by Harris Interactive:

- Forty-six percent of the women surveyed said they worry about losing all their money and becoming destitute. Surprisingly, this figure rises to 48 percent among women with incomes of \$100,000 or more.

- Women were almost twice as likely as men to worry about money and to doubt their capacity to invest and plan for the future.

- Only 10 percent of women said they feel quite secure about their finances.

These figures, while disturbing, at least partially reflect some basic realities of women's lives. First, women typically outlive men by nearly seven years, according to the U.S. National Center for Health Statistics - and more years of life mean more expenses. Also, women drop out of the work force for an average of 12 years to care for young children or aging parents, according to the Older Women's League, a research and advocacy group. This time away from the workforce results in women accumulating much less money in their employer-sponsored retirement plans.

Of course, if you are married, many of your financial assets are likely commingled with those of your husband. But that doesn't mean that you can abdicate responsibility for your financial future. Some 80 percent to 90 percent of today's women will be solely responsible for their own finances at some point in their lives, according to the National Center for Women & Retirement.



Tony Reahr
Edward Jones Financial Advisor
573-964-5712

So, what can you do to boost your confidence in your financial management skills? For starters, take a close look at all potential sources of retirement income: Social Security, savings, investments and retirement plan distributions. Estimate about how much you might have available for your retirement years.

Next, try to envision your "ideal" retirement lifestyle and put a "price tag" on it. For example, if you would like to continuously travel the world when you retire, you're probably going to need more money from your retirement funds than your neighbor who wants to stay home, pursue hobbies and possibly even open a small business.

It's not always easy to plan, save and invest for retirement. That's why you may want to consider working with an experienced financial professional - someone who knows your risk tolerance, time horizon and long-term goals, and who can recommend the appropriate investments and strategies.

Learn as much as you can about every aspect of your financial situation. You'll boost your confidence about having sufficient resources for retirement - and you'll probably enjoy it more when you get there.

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CAPITOL REPORT

continued from page 4
any other administrative or clerical services and a portion of the administrative fee may result in profit to the dealer. Dealers may impose administrative fees of less than \$200 in the connection with the sale or lease of the vehicle. If a fee is charged, it shall be charged to all retail customers, and disclosed on the retail buyer's order form as an itemized charge. This bill has passed.

One of the more controversial bills in this session has recently been dropped. In an April 23 statement, AmerenUE says it has asked the sponsors of HB

554 and SB 228 to withdraw the measures from consideration. Known as the Missouri Clean and Renewable Energy Construction Bills, the legislation would have permitted Ameren to charge customers for the on-going costs of a second nuclear power plant in Callaway County before and during construction. Ameren stated that without what it called the "needed financial and regulatory certainty" that the legislation would have provided, it is "suspending its efforts to build a nuclear power plant in Missouri."

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meowners 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 "breathable" barrier on your home that can expand and contract. The result is a maintenance-free coating that will reduce energy costs, provide long-lasting protection and add curb appeal to your home.

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at the Lake

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Inside:

Golf a 'driving' force at the lake
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Hottest New Drivers for 2009
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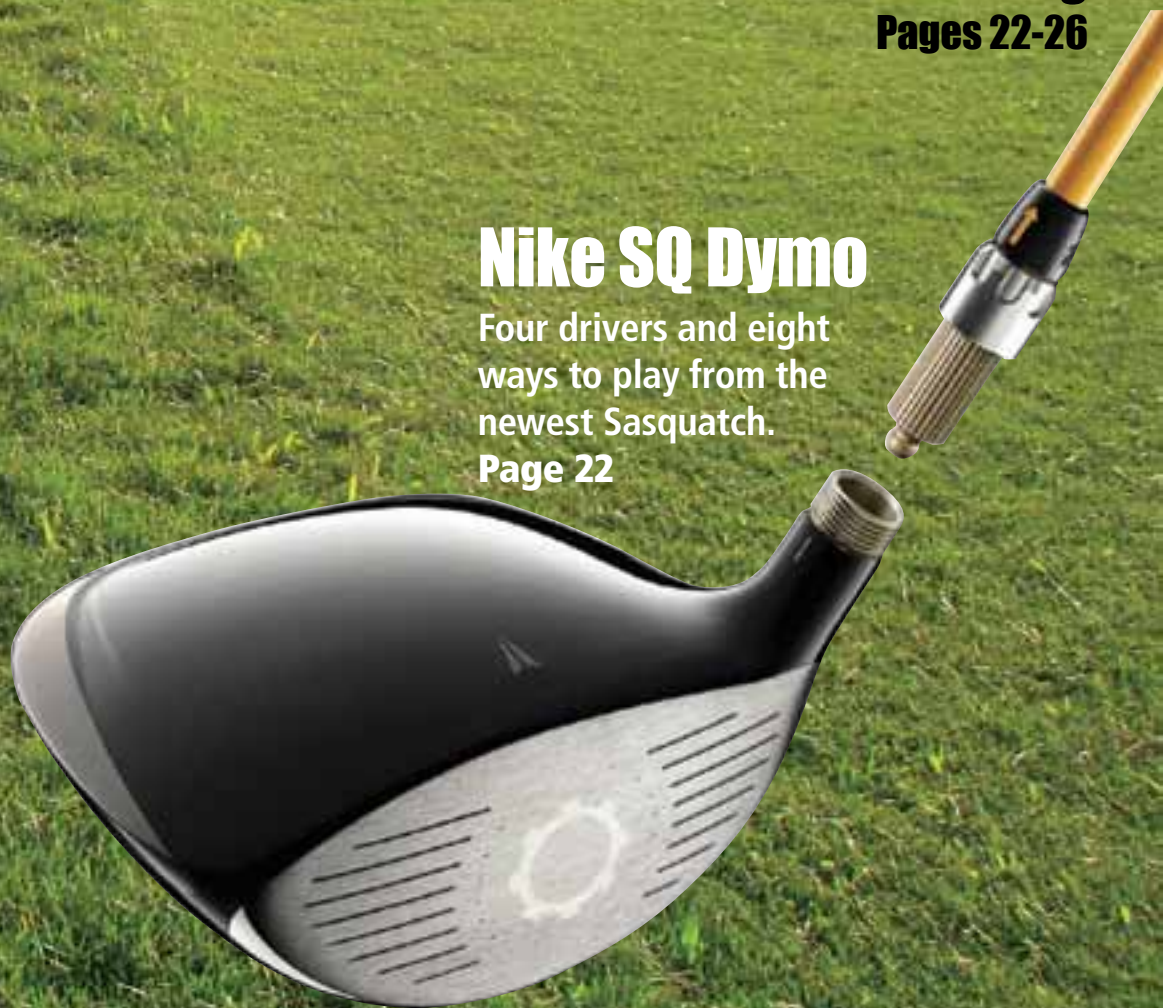
Pure Contact

An affordable launch monitor you can carry to the range. **Page 26**



Nike SQ Dymo

Four drivers and eight ways to play from the newest Sasquatch. **Page 22**





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Discount golf supplies in an outlet mall setting

Birdies and Tees offers a wide variety

By Michael Gillespie

If you want to buy some golf equipment, but your spouse doesn't necessarily share your enthusiasm for the sport, you'll probably want to stop by Birdies & Tees Discount Golf. It's in the Osage Beach Premium Outlet mall. And that means you can take your time and really browse for what you need while your better half checks out the adjoining stores. It's a win, win situation.

Co-owners Tory Hayes and Jason Woods have been in business five years, and they offer something you can't find at most golf course pro shops: discount prices. That was their idea from the start. "At a golf course, you have a captured audience," says Hayes. "The golfer shows up at the facility, and if they forget a dozen balls, they're stuck there. That's why those places charge full retail for all their stuff. A dozen Pro VI's at a resort course might run you \$58 to \$60. We sell them here for \$47. It all about the price."

Hayes knows what he's talking about. A PGA professional since 1996, he was the head golf pro at a local course before opening his store. His experience is reflected in Birdies & Tees variety of selections. The store sells just about everything a golfer could hope to find under one roof — clubs, bags, headcovers, gloves, towels, shoes, men's and women's apparel, and novelty items. There's even golf themed greeting and birthday cards. And their number one selling item? You guessed it — balls. The store carries over 50 types of balls from more than ten different manufacturers. Says Hays: "We offer a lot of flavors. You're only going to get so many rounds of golf out of one ball — so that's a consumable item in the business, along with tees."

The store's inventory represents a mix of close-outs and in-demand items. "When we first opened," Hayes recalls, "the idea was to bring in nothing but close-outs — bring in some \$10 or \$15 shirts that were golf lines like Ashworth, Cutter & Buck, Nike, and the high-end Greg Norman stuff. But these items would be last year's line so the

customer could buy it at outlet prices. Much of our apparel is still that way. On the equipment side, we carry all the latest equipment that we have room for. I also try to bring in last year's models, so the customer can spend \$200 on a driver that was \$300 last year."

Birdies & Tees equipment line is strictly A-list, including Callaway, Nike, Taylor Made, Cobra, and Titleist. And since a lot of golfers like to display their favorite collegiate or professional sports teams on their headcovers, towels, and bags, the store features several team logos. Hayes says that if a customer wants one that he doesn't have in stock, he can order it and have it drop shipped to them.

Because the Lake of the Ozarks is a destination area, Birdies & Tees customers come from all the neighboring states, as well as a large concentration from the St. Louis and Kansas City areas. Hayes is hard pressed to describe a typical customer. Even their ages are hard to pin down. "I've had four- or five-year-old kids with their parents looking for clubs for them — all the way up to an 87 year-old gentleman who bought a club here a month or two ago. And though there are more men than women in here, I carry ladies' golf related clothing lines that they can't get anywhere else, like Jamie Sadock. It's a very unusual, west coast style. It's really out there; women love it."

Besides catering to the golfers' needs, Hayes is also very active in teaching the game. In 1996 he was the PGA of America Gateway Section teacher of the year. You can find him instructing nowadays at Osage National and Dogwood Hills. Many of his students are also patrons of his store.

Hayes and Woods are proud of their five year track record as the area's number one discount golf store. "We've established a good business, with good customer service," says Hayes.

Birdies & Tees is in suite G-3 at the Osage Beach Premium Outlet. They are open Monday through Saturday from 9 to 9, and on Sundays from 9 to 6.

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Area's golf industry looking forward to a good year

By Michael Gillespie

With several superb golf courses in the immediate vicinity, the lake area has gained the reputation as a golfing destination. And early season indications are that golfers continue to come here, even if their financial portfolios are a little thinner than this time last year.

"While golf is down nationwide anywhere from three to ten percent," reports Steve Walker, executive director of the Lake of the Ozarks Golf Council, "at the lake over the last few years it has grown from one to three percent. And I think that is due to the fact that people are flying less. We are a drive-to destination. People are looking at the fact that we've got fourteen golf courses within twenty minutes or so of each other. And our prices are great."

Springtime and autumn are telling seasons for the golf industry here. Studies have shown that both early season and late fall golf clients at the lake tend to come from the northern tier of states where it stays colder longer or gets colder earlier. "We know that we're not going to get golfers from Florida, or Texas, or South Carolina," says Walker. "We look to where our market is. We do zip code collections; we do questionnaires; we do golf shows in Iowa, Nebraska, Kansas City, St. Louis, Chicago, Milwaukee, and Madison. We know that those golfers are looking for a place to go. We do a lot of marketing and advertising in those areas as early as January to try to entice those people down in the spring, and then we start in late summer looking to entice those same people to come down to the lake in the late fall. Our spring season starts early; our fall season runs longer."

Steve Belton, general manager at Osage National Golf Resort, describes the lake area as "a mini Myrtle Beach" for golfers. "Because we have so many golf courses," he says, "we're now considered a golf destination — especially in the spring for those folks who are still buried under snow or still in the cold. They've got an opportunity to come down to Missouri, which is a day's drive, and be able to play golf."

"In the spring, and the fall, we get a lot of golf groups — typically 16 to 30 players. In the

summer it's more transient type guests — mom and dad and the kids. The parents come out and play golf all day while the kids are at Big Surf or someplace like that."

As one local golf pro describes it, "Spring and fall are the big seasons for groups of just guys who come for only golf."

A typical golfer during one of these spring and fall outings will spend about \$100 per round, when food, beverages, supplies, and fees are factored in.

There are no firm figures on just how many come here to play golf, but it is a considerable number. Somewhere between 300,000 to 750,000 rounds are played annually, with each round representing one golfer. Two thirds of the rounds are played by out-of-towners, and twenty to thirty percent of those golfers are first time visitors.

Paul Leahy, director of golf at Tan-Tar-A, and president of the Lake Area Golf Council, estimates that the golfing business generates an annual twenty million dollar boost to the lake economy.

It remains unclear as to the impact this has on the real estate market. Steve Belton reports that about thirty homes have been built at Osage National, and that seventy-five to eighty percent of homeowners bought those houses in order to play golf.

With golf in the area a growing enterprise, local managers look for ways to keep it that way. "People realize that we're in an economic crunch," says Walker. "The cost of maintaining a course has gone up. Perhaps the profit margin is a little smaller. But I don't see the rates going up here. If anything, managers are very conscious of what it's going to take to draw people."

"Our golf course operators are very price conscious. They look at their season and they know when to discount their rates. In the high season it's better to put a foursome on in the afternoon for \$30 than to drive somebody away in the afternoon for \$45. So in the last few years the operators have looked at when the golfers were coming, and when it's good to discount for them."

"The nice thing is we have golf to fit any budget," says Steve Belton. "Some folks don't want to spend a lot, and there are golf

courses here that can accommodate them. There are several championship caliber golf courses here where absolutely anybody would want to play golf, and feel challenged, and enjoy themselves because of the conditions those courses have."

Jim Divincen, executive director of the Tri-County Lodging Association, notes that the area courses also have multiple tee complexes that challenge all different levels of the golfer's game.

"Compared to the major cities," he says, "we have tremendous price point value."

All of this bodes well for the season. "Everybody's talking about the economy, but so far we haven't seen it," says Belton at Ozark National. "We're having a good year. The weather has cooperated. I don't know whether it's just people who aren't going to give up their recreation, or what. But right now we're right on par for what we expected

things to be budget-wise, and we're looking forward to a good year."

Paul Leahy, at Tan-Tar-A, agrees. "A lot of us are having to evaluate different pricing structures, because everybody is pretty price conscious. Our regular prices haven't dropped, but we're running some specials. All the golf courses are positive."

And what's good for the courses is good for the area's tourist industry as well.

OPENS MAY 1

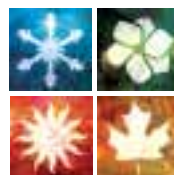


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SQ DYMO – Nike's big gun offering into the 2009 golf market means literally SasQuatch Dynamic Moment of Inertia. The original SasQuatch shocked golfers with its extreme length and cannon-like sound at the tee. Subsequent offerings have toned down the loud ring, and smoothed the lines of the big stick. Last year's Squared offering—the 5900 was a true boomer. This year, there are again two versions—the SQ Dymo (\$299) and the SQ Dymo2 (squared). Nike again goes for bold lines and a big look, but tones down the loud yellow for a more moderate black stealthy appearance. Also new for 2009 is the STR8-FIT option (\$399), where moving the shaft at pre-set intervals adjusts the angle of the face to compensate for, or alter your drive's trajectory. The drivers are available in a

range of lofts—8.5, 9.5, 10.5 and HL (13) degrees. All come standard with UST's graphite AXIV shaft, in 59, 69 and 79 series with extra stiff, stiff, regular, "A" (senior) and women's flexes. In total, four variations of the Dymo drivers are available.

Players who shunned the Nikes last year may want to try these out, gone is the loud bang—replaced with a nicer tone. What is still there is the game-improving high MOI, especially if you tend to slice off the blocks. You'll also find the face more refined and less square, and what I think is a better sole shape. Like the 5900 from '08, the squared variant isn't for the ball workers out there—in fact, it's tough to move it at all. The SQ Dymo non-squared offers much more latitude in shaping. It's also square at address, where the SQ Dymo2 has a slightly closed look. Ball flight is predictably high, with the squared slightly more so. The SQ Dymo had a

more penetrating trajectory, however.

The 45.75" shafts offered on the drivers will no doubt help mid-high handicappers with increased head speed. The UST AXIV shafts are super-light at 55 grams with a stiff tip to suit those with swings below 90. At 460cc they are both still very large, but as in previous versions, the regular SQ Dymo will have an address look that most will find familiar.

The Victory Red Forged Split Cavity Back irons are in part, based on recommendations from their tour players, incorporating some of the things they felt were important in irons. So you have the forged feel that is so important, a moderate top-line and offset, but they bring a wider sole and a cavity back for forgiveness. They share the same loft and lie with Nike's Victory Red TW blades for performance the better player expects, but they hide the features the average

golfer will appreciate when viewed at address. The split-back look resembles a muscle-back, and centers the mass behind the sweet-spot.

They're paired with outstanding True Temper Dynamic Gold Steel shaft that,

along with the design deliver a mid-penetrating ball flight. They produce more distance with the pro lofts, forgiveness from the cavity, offset and sole widths while retaining the feel needed for the better player. \$999 in stores now.



\$35⁹ Hole Par**35**

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	66.2/112
Red	34	1,975	63/114

\$59⁵⁰ 18 Hole Par**72**

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
Club rental available • Soft spikes required

18 Holes Public

Tees	Par	Yards	Rating/Slope
1	72	6,796	71.7/125
2	72	6,197	69.2/120
3	72	5,557	65.3/112
4	72	4,709	66.9/110

\$48⁷⁵ 18 Hole Par**71**

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
9-Hole Rates \$25.25 and \$31.00
Memberships available. Soft spikes required. Twilight & Junior Rates Available

18 Holes Public

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

\$49 18 Hole Par**70**

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



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
Fri.-Sun. \$49.00 for 18
Twilight rates after 1:30 p.m.
Junior, 9 hole & walking after 3 p.m. rates.
Annual memberships and multiple play discount cards available. Club rental available. Non-metal spikes required.

18 Holes Public

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

\$42 18 Hole Par**71**

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



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

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

TECHNOLOGY AND LIFESTYLE

**Golf Gear and Gizmos for
the Geek in All of Us**



Designated Driver Drink Caddy

No more being bothered by that cute girl in the mini skirt and her cart full of wonderment when you are on the links. You can have the Designated Driver. This 'drink caddy' purports to look like a regulation driver, but concealed in a side pocket of your bag is the reservoir containing 54 ounces of your favorite hot or cold golf 'beverage'. The club head clamps to the side of the bag out of the way of the other clubs. No more waiting for refreshment on that dry back nine. **\$119**, available at www.after5catalog.com.

Sensoglove



While not the most original name ever, this is the only **\$89** golf glove available that reads the pressure of your grip. The makers claim 'Practicing with Sensoglove will teach you the correct grip pressure for a smooth, consistent swing...' The glove has a built-in digital computer that monitors you and makes noise when you are gripping too tightly. Perfect. The tiny display even tells you which fingers are too tight! Can't wait? You can get yours at <http://shop.sensoglove.com>.



Gyroswing Gyroscopic Training Club

With golf technology raging along, with the novel we sometimes see the unusual. The Gyro Swing purports to help you "ingrain" the "feel" of the perfect swing. Creator Rick Smith includes an instructional DVD with the club that covers its use as well as golf instruction fundamentals. The club features a see-through crown that exposes the 20,000 RPM wheel inside. The grip is also see-through to allow for the ideal hand placement. Smith contends the gyroscopic action of the wheel "forces your swing to stay on plane and grooves a perfectly timed release". The device includes rechargeable batteries, recharger pack, instructional DVD and head cover, all for **\$200**. www.sklzstore.com, listed under Golf. www.gyrosing.com.

\$39 9 Hole Par **35**

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
Tournament/Groups: 573-348-8655



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) \$20.00

Club Rental available. Memberships - single and family. Golf packages: 1-800-826-8272
Soft spikes preferred

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

\$54 18 Hole Par **72**

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



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)
Everyday \$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	70.6/124
Blue	72	6,069	69.2/121
White	72	5,712	67.8/118
Red	72	4,820	67.8/118

\$60 18 Hole Par **72**

Lake Valley Country Club

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

Fees & Membership

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

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

\$75 18 Hole Par **71**

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

18 Holes Public			
Tees	Par	Yards	Rating/Slope
Blue	71	6,432	72.1/134
White	71	6,003	70.1/128
Gold	71	5,317	65.9/117
Red	71	3,931	62.5/103

\$95 18 Hole Par **71**

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
Superintendent: 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.

Soft spikes required.			
Tees	Par	Yards	Rating/Slope
Champ.	71	6,855	72.8/137
Club	71	6,310	70.3/127
Member	71	5,798	68.0/122
Forward	71	4,962	70.0/113

GOLF SECTION SPREAD IS IN SEPARATE FILE

GOLF SECTION SPREAD IS IN SEPARATE FILE

The launch monitor you can take along

Zelocity's Radar™ and the PureContact™ launch monitors measure ball velocity and precisely calculate the shot distance (in yards or meters) using patented Doppler Radar technology. Golf launch monitors are nothing new, what sets these and the other Zelocity products apart is portability. Instead of a computer, a sensor, a mat and a hitting room in the Pro Shop, you can take these battery-powered beauties to the course or the driving range—and no proprietary striped balls. The PureContact and Radar are both small enough to fit in the pocket of your bag—they're about the size of a snapshot—4x6".

Zelocity co-founder Ken Starr says, "These products provide the tour pro -- all golfers, really, with a great practice tool for wedge through driver shots. You can improve your distance control by knowing how far you hit each club in your environment each day. Practice your short shots and gap your clubs."

The units are placed roughly



8 inches in front of and 8 inches to the right of your golf ball prior

to the shot. The device sends out Doppler pulse waves and

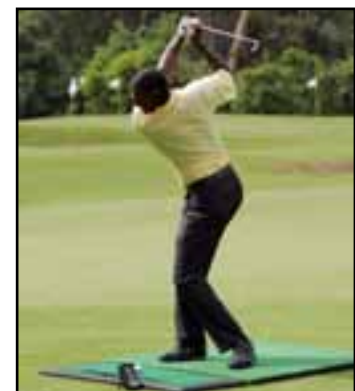
measures the reflection when the ball passes through the field. Instead of basing the data on the club selection, these products calculate the distance the ball carried based upon its speed at impact and the environment.

Starr explains, "The best thing about the unit is since it uses radar, the ball is tracked in its environment. In other words, the unit takes into account altitude, humidity and wind when measuring ball speed. So, if you hit a 7-iron in Florida then hop on a plane to Colorado and hit the same 7-iron, the ball speed and distance will reflect the change in altitude."

Ken and his partner Kay Comaford started Zelocity back in 2004. The Scottsdale, Arizona-based company manufactures devices geared around game improvement. Their PureFlight measures ball velocity, club head speed, ball carry and power transfer ratio. The PureBalance measures pressure force during the swing to determine the golfer's center of gravity as the weight-shift in the swing happens. The

PureLaunch Pro, their most complex tool, measures ball velocity, club head speed, carry/total distance, power transfer ratio %, launch angle, total spin, deviation, angle of descent, angle of approach, side spin, club face angle, tempo, azimuth, swing path, dynamic loft, shot type, trajectory graphics as well as club acceleration and deceleration.

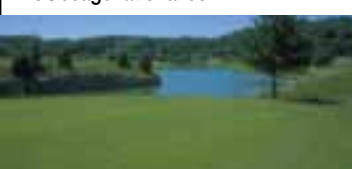
The PureContact is accurate from 15 to 420 yards. Because the device can be privately labeled with the course or pro shop's information, Zelocity promotes them as resale items for green grass locations. www.zelocity.com



Professional Vijay Singh uses and endorses the PureContact.

\$89 18 Hole Par **72**

Osage National Golf Resort
Pro Shop: **573-365-1950** Ext. 10
Toll-free: **866-365-1950**
General Mgr: Steve Belton, PGA
Superintendent: Ron Lewis
Architect: Arnold Palmer
Pro: Ryan Manselle, PGA
Asst. Pro: Drew Jordan, PGA
www.osagenational.com
info@osagenational.com



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

Fees & Membership
In season rates: (include mandatory cart)
Mon.-Thurs. \$65.00 for 18
Fri.-Sun. (and holidays) \$89.00 for 18
Off season and twilight rates available.
Soft spikes preferred.
27 Holes Public (River/Mountain shown)

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

\$45 18 Hole Par **71**

Rolling Hills Country Club
Highway 5, Versailles, MO
Pro Shop: **573-378-5109**
Gen. Mgr./Pro: Steve Nolawski, PGA
Super.: Dennis Laufenberg
www.golfrollinghillscs.com
rhills@advertisnet.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: \$45.00 for 18
Twilight rates available. Memberships available. Soft spikes required

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

\$52 18 Hole Par **72**

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)
Mon.-Thurs. \$49.00 for 18
Fri.-Sun. (and holidays) \$52.00 for 18
Afternoon rates after 11 a.m. \$34.00 for 18
Junior tees now available. Club Rental \$12.50, Upgrade \$25.00. Soft spikes pref.

18 Holes Public			
Tees	Par	Yards	Rating/Slope
Blue	72	6,255	68.6/123
White	72	5,638	66.2/118
Yellow	72	4,820	63.2/111
Red	72	4,446	66.3/110

\$79 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
jcrowell@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)
Varied \$45.00 - \$79.00 for 18
Memberships available. Soft spikes req.

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

\$79 18 Hole Par **71**

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

Golf on a budget

If it's been awhile since you've seen a new set of clubs because of the high prices, here are some lower-cost alternatives when you are putting together a new set or just sprucing up your gear with a few new sticks. A set from these choices will come in around somewhere \$800 or less. Not bad for golf on a budget.

Driver:



Tour Edge's GeoMax 2 460cc titanium club comes in 9, 10.5, 12 and 15 degree lofts, with one right for everyone- the new weight pads deep in the sole generate great lift and the 20% larger (hot 6A4V titanium) face makes it easier to hit. \$220 www.touredge.com

Innovex Golf has their new Beta Titanium 460cc monster with 5300 MOI and the Innovex cup face that is long, long, long. This one's available in 9.5, 10.5 and 12.5 degree lofts with graphite shaft for an astonishing \$130 on their website at www.innovexgolf.com

Fairways:



Wilson's FYbrids are available in 15 and 18 degree lofts as fairways, with a new rail design sole that is catching on with tour members. The fairways and hybrids blend together to give players options. \$150 www.wilson.com

Alpha Golf's C830.2 Plasma's maraging steel face is forged separately from the body and plasma welded into place giving these fairways a forged feel with the high COR of a loaded steel face. Maybe the best fairways

you've never heard of, \$150 www.alphagolfclubs.com

Hybrid:

SnakeEyes Q4-U has a concave sole that's designed to get you through the rough stuff with minimal contact. Weights push the CG low and deep for big lift off the deck. \$150

Irons:

Brand-name Adams Golf RPM Irons are perfect for the beginner or the mid-high handicapper looking for a solid set of forgiving undercut irons with a wide sole for easy strikes. With standard steel shafts, you can find these for as low as \$199 at various retailers.

Hireko Acer XK Pro, HT and standard sets of irons are designed for different playing abilities, but all feature under-



cut cavities and low CG. Build the set by the club, with affordable shaft and grip upgrades, even get custom lie adjustment. Starting at \$200, www.hireko.com.

Diamond Tour Golf delivers value for the golfer starting out looking to buy irons to fit the game. Pick and choose the heads, shafts, and grips. Sets like the Grand Hawk XP-28 can be ordered for as little as \$145. www.diamondtour.com

Putter:

Good putters don't have to break into three digits—evidenced by the Odyssey Crimson Series for \$90, or the Taylor-Made Rossa AGSI+ putters that are now affordable at around \$80, depending on where you shop.



- VIP/Celebrity Party
- Meet and greet Deron Cherry, Honorary Chairman; Kansas City Chiefs Ambassadors and sports celebrities
- Pairing Party and Silent Auction
- Celebrity Live Auction
- Players' Buffet Luncheon
- Putt-Off Contest
- Million Dollar Hole-In-One Shootout

Benefiting
Lake Regional
Wound Healing Center

SIGN UP NOW!

The Lodge of Four Seasons Cove Golf Course June 5-7, 2009

Interested in golfing or sponsorship?
Call 573-348-8153 today!

 **Central Bank**
of Lake of the Ozarks



THE LODGE OF FOUR SEASONS
GOLF RESORT & SPA SHIKI

Golf Done Right...

Sycamore Creek Golf Club

Voted the favorite
golf course at the Lake
for eight years in a row!

573-348-9593

Open to the Public



Sycamore Creek

Just off Highway 54
1270 Nichols Road
(Lake Rd. 54-56)

www.sycamorecreekgolfclub.com



Big name golf design at the Lake

Visitors and residents of the Lake area are afforded some amazing golf opportunities. The courses at Old Kinderhook, The Lodge of Four Seasons and Osage National Golf Resort allow us to play championship-caliber courses right here in the heart of Mid-Missouri. Not that the other dozen or so courses aren't great, just that these are the creations of some of the game's best designers.

Osage National Golf Resort – 27 holes

Arnold Palmer's original 7,150 yard par 72, 18 hole course was completed in 1992 at Osage National. They consist of nine holes each, the 'Mountain' and the 'River'. These 18 holes offer up some of the area's best golf.

The third nine at 3,559 yards, was added in 1999, and is aptly named 'The Links'. On the whole, expect the greens on this Palmer design to be tricky and anything but level. Palmer also makes use of grass bunkers to ensnare stray shots around the greens. Very strategic use of

deep sand bunkers sprinkled throughout the course heat up landing area and green defenses.

Slipping into or down one of the courses' many fairway or green-side mounds will mean a tough

recovery. Don't look for flat on the fairways, many are rolling challenges for your tee shots.

The Mountain's nine holes have dramatic elevation changes and lots of movement. They are the contrast to the River's walk-along-the-stream tranquility. The Mountain lulls you in with deceptive charm across holes one through three. Hole number four's 166 yard par three marks the start of the tough and narrow, up and down—all the way through to holes eight and nine, the Mountain's final one-two punch. Five's tough three shot fairway ends with a huge elevation change and a well protected green. Aim long for the target flag on eight and your second long iron or fairway takes you to the green. Nine can play host to a birdie for the adventurous who cut the corner over the fairway bunkers.

The River's nine holes are scenic, but don't let the beauty befuddle you. Water will influence most shots and it takes center stage on eight and nine. Along the stretch from five to nine, following the water means added strokes for errant shots.

Along the way the Osage River lurks just behind the trees. Six plays pinpoint to a tight green, and the waste bunker along eight can ruin your day. Nine's tee is tough, but leads to a terrific payoff and a spectacular ending for the original nine holes.

The Links' nine holes go by and around the River's nine, with a beautiful finish on a peninsula green. The links style holes are generally more open. They make a great way to play nine on the days you don't have time for a full round.

The Club at Porto Cima - 18 holes

The crown jewel in the Four Seasons collection is the members-only Club at Porto Cima. Jack Nicklaus personally supervised the construction on his only 18-hole waterfront Signature Course in Missouri almost ten years ago.

The 7,036 yard par 72 design is challenging, however there are five tee positions on most holes. If you're not a long hitter, don't be embarrassed to move up a couple. I'm sure Jack planned it that way.

It's not as claustrophobic as some of the narrow tree-lined courses you'll find around the

continues next page



The 'River' at Osage National tees from an island on hole nine.

Once you experience the scenic beauty and friendly atmosphere that is Lake Valley you will understand why we were voted #1 golf course at the Lake of the Ozarks!

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Porto Cima's picture-perfect finishing hole running into the clubhouse.

area, but it does demand some accurate shot placement.

On the front, you'll want to watch out for number five (the highest slope on the course) it wanders through the woods with a bit of creek here and there that notches up the difficulty with a narrow approach to the green.

On the back, water is in play on ten and fourteen, but the challenge lies at the end with the final four. Watch your tee shot and go for roll on fifteen, because your second drops into a fortress—the hole juts out impressively into the Lake. Sixteen demands precision on an incredibly narrow link along the Lake to a tiny green. Take a deep breath—hole seventeen flies the water twice—the green approach says “stick it” or you'll splash. Eighteen is a fitting masterpiece finish, a dramatic, tricky, wandering water-filled romp up to a tucked-away tiered green. This hole plays a lot tougher than it looks—and it looks like Fort Knox.

The Club at Porto Cima is private, membership only. This means you're a member, or you're lucky and your friend is. But don't despair just yet—there are a few limited play opportunities if you are staying at the Lodge of Four Seasons,

and you've already experienced one of the other great courses they offer. The Lodge can call over for an availability opening. Greens fees including cart are \$230 per person for 18 holes.

Old Kinderhook - 18 holes

Old Kinderhook's 6,800+ yard par 71 Tom Weiskopf signature course is a masterpiece at the South end of the lake. Well worth the drive, Tom supervised the construction of the course, completed in 1999. This year marks the tenth anniversary. Tom's mastery of the terrain is very apparent here—rolling, scenic vistas combine with breathtaking elevation changes to create some truly memorable golf.

Don't get comfortable on the first hole, Tom's just easing you in with this par four 430 yard freeway. Two will start your up and downs with water off the elevated tee and a well-guarded green. Four will bring the toughest on the front nine, both it and five with water in play. Seven brings a short but dramatic fly over the ravine, and eight's towering 100 ft. leap onto the fairway guards a tough, well-protected hole. Number nine finishes up the dramatic front with a birdie opportunity.



Don't hook the tee shot on the 408 yard twelfth hole at Old Kinderhook, it's either in the trees or all wet.

Ten is along the water, eleven and twelve are both dramatically downhill, and thirteen will challenge the best in your party. Fourteen ambles back uphill toward the clubhouse with a grueling three-shot fairway par five. Fifteen on in are challenging—sixteen dares you to fly this long par three's water and bunkers. Seventeen is uphill and around the bend, with a deep well of sand protecting

the green. Eighteen finishes up with a breathtaking water-surrounded green at the end, a dramatic reward.

While the courses at Old Kinderhook, Porto Cima and Osage National will bring some players to their knees from the back tees, these three courses are also designed with the average golfer in mind. All three feature designs using multiple tees and strategic landings for the higher

handicappers. Average players shouldn't be afraid to step up and let it fly, the golf is fun and the rewards are many.

Don't forget to play some of the other outstanding course designs around the Lake. Notable designs include 'The Oaks' at Tan-Tar-A as well as Robert Trent Jones' 'The Cove' and Ken Kavanaugh's 'The Ridge' at Four Seasons.

File photos.

Adams Golf introduces Black Idea Pro muscle-back irons



ing ability with an exceptionally soft feel.

The traditionally forged muscle-back blades feature an adjustable weight port in the flange that allows the better player to customize the set to their exact swing weight specifications. Each head has CNC milled grooves with the maximum allowed volume for consistent spin and control. A thin top line and beveled trailing edge reduces turf interaction. In addition, the constant reduced offset through the irons offer superior control for players wanting to work their ball flight.

Adams Golf introduces the new Idea Pro Black irons, designed for skilled players. The premium set features eight tour-proven muscle-back irons with forged carbon steel heads and a distinctive black nickel ion finish. With a precisely located center of gravity, the Idea Pro Black irons deliver a penetrating ball flight for superior shot mak-

The stock shaft for the Idea Pro Black iron set is the KBS black steel shaft, engineered with moment of inertia analysis to increase stability from grip to club head to enhance results of well-executed swings. Limited release of only 1000 sets at \$1,100.

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Old Kinderhook holding birthday bash of the decade

By Nancy Hogland

May 14 celebrates the 10th anniversary of golfing excellence at the Tom Weiskopf Signature Golf Course at Old Kinderhook Resort and Golf Club.

To mark the milestone, Old Kinderhook will be holding several special events, some of which will also benefit the community.

"We'll be kicking off the festivities on Friday, May 1 when we hold an anniversary cook-out in the Trophy Room with live music by Justin Bowling. Then from 11 a.m. to 2 p.m. on Sunday, May 3 we'll be holding a benefit brunch, again in the Trophy Room, for the Dogwood Animal Shelter," said Jennifer Bachman, marketing director for Old Kinderhook.

The "big celebration" will be held during the evening of Saturday, May 16. Guests will be able to take part in a "Sampling Buffet," which as the name implies allows diners to sample many of the restaurant's favor-

ite dishes. Mike Clayton with Z-93 "The Mix" radio station will be broadcasting live from 5 to 7 p.m. and then Don Akers will be entertaining from 6 to 9 p.m. Bachman said drawings will be held throughout the evening.

"We'll have some nice prizes and a lot of fun so we hope everyone can come out and join us," she said adding that the birthday party will wrap up Sunday with a Citizens Against Domestic Violence (CADV) benefit golf tournament.

History of Old Kinderhook

At one time, the 700 acres of land that now boasts the golfing development was used as a ranch. However, visionaries could imagine the possibilities of designing a course that would be cut from the Ozark hills and offer fantastic scenery to its players.

Construction began in 1997 and was ready for play just two short years later. Weiskopf thought the land was

reminiscent of Loch Lomond, a course he had just designed in Scotland, and with the help of Tom Addington, who remains the club's superintendent, designed and laid out the 18-hole course.

Weiskopf was finally able to play and enjoy his creation in September of 1999 when he eagled #12. At that time he said he was very pleased with how the course had turned out and with how the community was developing.

Since the grand opening on May 14, 1999, aside from a couple of bunkers and tee boxes, very few changes have been made to the course, a 6,855-yard par 71 layout featuring Zoysia tees and fairways and large bentgrass greens. And while serious golfers will be challenged, the course also plays on the friendly side for weekend duffers. Because of the playing conditions, described "as good as they get," Old Kinderhook is consistently

ranked among the top three public courses in the state by "Golfweek Magazine" and has been rated 4 ½ stars by "Golf Digest."

The community has evolved over the past 10 years to now include 140 single family homes; a lakefront condominium; an on-site rental program; golf shop; fitness center, pool and tennis courts; two restaurants – one offering casual, affordable evening dining and another providing delicious breakfast and lunch menus; Elements Spa and 24 hour security for homeowners. In addition, being located at the 12 mile mark of the Big Niangua Arm of Lake of the Ozarks and

offering boat slips and a marina, it offers the epitome of Lake living – boating to golf!

"In fact, we link up with Marine Max to hold a Cruise-In every fall. Boaters motor to Old Kinderhook, spend the night on their cruisers, play a round of golf the next afternoon and then enjoy dinner at the Trophy Room," said Bachman. "It's extremely popular, as you can imagine!"

Old Kinderhook is located off of Lake Road 54-80 in Camden-ton and is open daily for public play. For more information on the development or any of the anniversary activities call 573-317-3500, 888-346-4949 or visit www.oldkinderhook.com.



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Happy 10th Anniversary Old Kinderhook

Save the Date



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at The Trophy Room at Old Kinderhook
as they help Old Kinderhook celebrate 10 great years at the Lake.

- ✂ Live Broadcast w/ Mix 92 ~ 5:00 P.M. - 7:00 P.M.
- ✂ Live Music w/ Don Akers ~ 6:00 P.M. - 9:00 P.M.
- ✂ Grand Menu Sampler Buffet for \$14.95
- ✂ Prizes, Give-Aways & Fun Fun Fun!

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The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Changing Seasons Landscaping & Design, located at 27570 Sequoia Drive in Rocky Mount, 573-216-2652. Pictured from left to right: Chamber Board member Rowland Todd; owners Jared, Bobbi and Marjetta Atkinson; and Chamber volunteer Michael Carter.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Missouri Storm Shelters, located at 154 Bumper Hill Road, Camdenton, Phone 573-480-3453. Pictured from left to right: Chamber Board member Duke Johnson; Storm Shelter representatives Linda and Dale Froling and. Dean Thompson; and Chamber President Mike Peters.



The Lake Area Chamber recently welcomed new member Harry & David. For more information stop by the store in the Osage Beach Premium Outlets in Osage Beach or call 573.348.2520 or visit www.harryanddavid.com. Pictured along with Chamber Active Volunteer Ambassadors from left to right are: Carol Ann Whittom, Natalie Powers, Marjetta Atkinson, Sherry Yeager and Candy Wilson.

S E C O N D A N N U A L



TOM JONES MEMORIAL Golf Tournament

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 was established to provide a Memorial Scholarship in his name that began with the class of 2009. Any additional funds raised are 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 20.

Player #1 _____ Player #2 _____

Player #3 _____ Player #4 _____

Team contact: _____

Name: _____

Address: _____

Phone: _____

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:
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Saturday, June 20

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4 Person Scramble
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First annual Lake Taste Challenge a success



The 1st Annual Lake Taste Challenge brought out over 300 people to enjoy the different offerings of various Lake Area restaurants. To the pleasure of everyone's pallet, fifteen restaurant members of the Lake Area Chamber of Commerce participated offering 32 wide ranging items to sample, delighting the senses and the appetite! Attendees were given a ballot upon entry and determined the winners in each category of cuisine. The Taste Challenge boasts six winners in its inaugural year, which will have bragging rights for the next twelve months. The people's choice winners are as follows:

- **Appetizer Category – Portside Restaurant/Bacon Wrapped Jalapeno Poppers**
- **Soup / Salad Category – Windrose at Tan-Tar-A/Lobster Bisque**
- **Sandwich Category – Portside Restaurant/Mini Boursin Burgers**
- **Entrée Category – JB Hooks/Peppercorn Encrusted Filet Mignon**
- **Dessert Category – Andy's Frozen Custard/Frozen Custard Sundaes**
- **Specialty Category – Osage River Popcorn Company/Carmel Pecan Popcorn**

As everyone was enjoying

the delectable food, they were also having a lot of fun. Big Surf brought out the soon to be named Shark mascot who had fun with the younger set as well as Mz Loretta who painted many faces and arms throughout the day. Emily with T Lafata's Salon offered the finishing relaxing touch with chair massages and appearances were also made by the 1931 Troupe as well as Miss Lake of the Ozarks. Charter Media graciously donated a couple of door prizes. Lucas Mosher was the lucky winner of a signed Emeril Lagasse cook book and Jim Holcomb walked away with some Godiva Coffees. Once again the Lake Area Chamber of Commerce would like to thank the partnering sponsors who helped bring this event to the community: Heart of the Ozarks BPW, Tri-County Lodging Association, The Resort at Port Arrowhead, Charter Media, 101.9 The Wave, KRMS 1150, 93.5 Rocks The Lake, LO Profile and Pepsi. For more information on this or other upcoming events in the Lake Area contact the Lake Area Chamber of Commerce at 573.964-1008 or visit www.lakeareachamber.com



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You may be eligible for \$8000 FREE for buying the home of your dreams. Why rent? A tax credit of up to \$8000 is now available for qualified first time home buyers buying a primary home on or after January 1, 2009 and before December 1, 2009. This tax credit is completely free and does not have to be repaid.

What is the difference in the tax credits available today?

- First time home buyers who purchased a home on or after April 9, 2008 and before January 1, 2009 were eligible for \$7500 tax credit with a repayment plan of 10 years.

- First time home buyers who purchase a home on or after January 1, 2009 and before December 1, 2009 are eligible for \$8000 tax credit with no repayment plan.

The tax credit is for first time home buyers only and the IRS defines "First Time Home Buyer" as a person who has not owned a primary home in the past 3 years. The tax credit is up to 10 percent of the home's purchase price with a maximum amount of \$8000. Some income restrictions apply; married couples with income up to \$150,000 can still qualify for the full credit amount.

If you decide to take the tax credit understand you must stay in the home for a minimum of 3 years because there is a recapture/payback clause if you do not stay in the home for the minimum amount of time. This tax credit will be a re-

fund which means that you can get a check for the full amount if you do not owe the IRS any money. If you have a tax liability the credit would first be allocated to the amount due and the remainder amount would be your tax refund. The tax credit can be used for many property types as long as you use it as your primary home. Property types include: single family homes, condominiums, townhouses, and mobile homes. The home can be new construction or an existing home, the sale must be finalized by December 1, 2009 in order to qualify for the tax credit. There is no pre-approval for the tax credit; however you do need to get pre-approved for a mortgage if you need to finance the home. There are many financing options still available, even up to 100% financing. So you can purchase your home with no money down and get \$8000 free money from the government. There has never been a better time to buy a home!!!

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The Lake Area Chamber of Commerce recently celebrated new member D&S Home Repair Company's expansion to the Lake Area with a ribbon cutting. Dave and Sue Simon of D&S Home Repair are looking forward to serving the Lake Area with professional quality and superior customer service they have built their reputations on for over 30 years in the St. Louis area. For more information please call 636.928.5008. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are David and Susan Simon, Owners.



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The Vandervort Report

Boating Season at Last!

May and boating season are finally upon us, and none too soon! This year the Horny Toad is going to continue to do everything to beat back the recession, and reaffirm our commitment to provide boaters the cheapest gas on the lake! We won't be undersold, and are adding more staff to our gas dock to insure our boating customers receive fast and friendly service every time they fill up.

There is a lot of excitement in the air as the summer draws near, and so long as fuel prices stay manageable and the weatherman gives us a break I think we can all look forward to a fantastic 2009 season at the Lake of the Ozarks! People are tired of the gloom and doom, and ready to shake it off, and get out and enjoy themselves, and what better place on earth for them to do it, than the Lake of the Ozarks!

I am looking forward to a fantastic year; our new four star Resort hotel is really starting to take off; to date we've already booked more business for this year than what we did in all of last year, and everyone who has stayed with us can't wait to come back again. In light of the recession, we were able to close on 25 of our condotel suites in the third quarter of last year, and contrary to lenders tightening up on their lending practices, we still have lenders happy to provide financing to qualified condotel buyers!

One very positive sign that the economy is on its way to a recovery, is that our new Yacht Club Marina continues to fill up, which means boaters are still coming to the lake, and all indications from this year's in water boat show, that was at the Horny Toad a few weeks ago; gave a clear sign that people are ready for the coming year, and are out shopping for boats!

Our 2009 benefit concert series is finally set, and we have another fantastic concert series in store again this year. Huge names like Billy Squire, April Wine with Pat Travers, Bret Michaels, and for the younger generation, the hit rock band; Puddle of Mudd! Go to www.toadcove.com for a complete listing of all of this year's concerts, or you can purchase tickets at www.ticketmaster.com. Again this year's concerts will benefit local children's charities. Be sure and listen to Benne Media's radio stations, KQUL 102.7, MIX 92.7, POWER 97.7, or AM 1490 KDRO, for details on each concert, and how to win free tickets!

The Horny Toad is again a proud sponsor of the Lake of the Ozarks Bike Fest, and has scheduled the legendary rock band Head East to perform live in concert during the bike fest. And as a continued part of our efforts to beat back the recession this year, we are happy to announce that this year it's going to be a free concert for our valued customers!

Mark your calendars for the last weekend in September (25th, 26th, and 27th) as the fastest boats in the world will return to Toad Cove for the third year in a row, for the Offshore Super Series, National Championship Powerboat races! This incredible race has become one of the biggest racing events in offshore power boat racing, and the favorite race site among all the racers. Not only is this a sanctioned race, it's the National Championships!

This year's race is going to get kicked off with poker run on Friday, that will begin with a pre-run party Thursday evening at Jeremiah's and registration on Friday morning at the Toad. In another effort to battle the recession, this year's races are going to be free to the public. Rick Derringer will be performing live in concert on Saturday Sept. 26th, and that concert will be free to the public as well!

I wish everyone a safe and prosperous 2009 summer season! See you at the Toad!

Merlyn Vandervort
President,
Toad Cove Resort Properties, LLC
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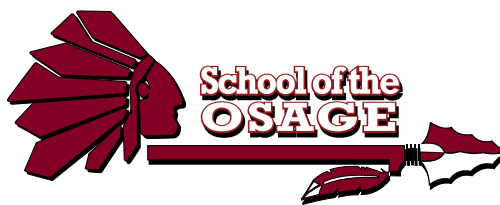


Camdenton Optimist Club VP Terry Lewis welcomed Missouri Water Patrol Sgt. Rod Sederwall, who told of regulations and proposed changes to watercraft enforcement. Optimists meet at noon on Mondays at CJ's Restaurant.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for new member Hyde Unlimited Exterior Cleaning & Design. For free estimates call 573-745-1555. Pictured in the center are owner Bill Hyde and Karl Barker. Others pictured include Brian Jacobs, Johna Stanfield, Charli Allee, Amy Hadfield, Alice Tate, Mike Peters, Sheri Tangsrud, Mark Stombaugh and Bruce Mitchell.

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Conquering the Generational Divide

As the Lake Area grows the gaps in age, generations and interests widen more than ever before. Despite the fact that organizations have employees and customers who transcend the Traditionalist, Baby Boomer, Gen X, Gen Y and Millennial paradigms, more often than not they have a one-size fits all approach when it comes to managing, marketing and customer service. This presentation is designed to help participants understand generational dif-

ferences and more effectively connect with their customers – regardless of their respective generation – in an effort to yield results that matter most.

Join Susanne C. Medley, President of Customer Communication Group (CCG), a performance improvement and leadership development studio, at the Heart of the Ozarks chapter of Business and Professional Women on Wednesday, May 6, 2009 from 11:00 a.m. to 12:30 p.m. at City Grill. If you've ever

experienced difficulty or confusion in dealing with and serving multiple age groups in your business, attend this informational meeting that will help you conquer the hurdles faced on a daily basis.

For further information, contact Melissa Carroll at (573) 280-9792. To make reservations, contact Michelle Cook at mcook@lakeareachamber.com or (573) 964-1008. Cost for the meeting, which includes lunch, is only \$10.00.

Annual book sale in Versailles May 1-2

Don't miss the annual used book, movie, and music sale at the Morgan County Library on May 1 and 2.

The book sale, which features hundreds of novels and non-fiction books at amazingly low prices, also offers a collection of CDs and DVDs. "It's a great time to stock up for summer," says Mary Jo Jackson, president of Friends of Morgan County

Library the group that sponsors the event.

The sale will be held in the library's community room from 9 – 5:30 on Friday, May 1 and 9 – noon on Saturday May 2. It will kickoff with a special Friends preview night on Thursday, April 30 from 5-7 p.m. The library is located at the intersection of Hwy. 52 and Hunter Avenue in Versailles.

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As the Lake Churns

Spring Market Showing Increasing Activity

April has shown a great increase in the number of potential buyers looking to make a purchase in time to enjoy the 2009 Summer Season.

Daryl Weatherman, Pointe Royale Developer announced some excellent incentives and has offered a \$20,000 price reduction on any unit along with a \$9,500 discount on a boat slip to the first 3 buyers to take advantage of this offer. We have already had one buyer select their unit leaving just two more opportunities to buy at a substantial discount. Pointe Royale Resort Community is located at the 3.5 mile marker of the Big Niangua and on State Route EE at Greenville, this development is perfectly situated to take advantage of quiet water and roads but is just minutes to activities, dining and shopping.

Daryl has secured 4.875% 30 year fixed rate financing with NO points for buyers. Take advantage of this along with the 1st Time Homebuyer Credit AND the limited time incentives for the best value at the lake! Prices range from \$128,900 to \$192,850 for 2 and 3 bedrooms units. The quality of construction provides low maintenance, excellent sound proofing

*Real Estate and Lake News
with C. Michael Elliott*



and fine upscale details usually found in higher end custom homes.

I'll be glad to send you a full information packet for Pointe Royale or you can stop by the decorator model 10 a.m. to 4 p.m., 7 days a week. For a virtual tour visit us 24/7 at www.PointeRoyaleCondominiums.com

If you would like a detailed sales report on your specific property type or neighborhood, or would like to ask a lake real estate question, contact Michael at 877.365.cme1 (2631) or cme@yourlake.com View all lake area listings at www.cme1st.com You can also log your opinions on Michael's real estate blog, www.AsTheLakeChurns.com





The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Little Learners Ltd., LLC, located at 455 Third Street, Camdenton, Phone: 573-346-5558. Pictured representing Little Learners are Sandra Loraine Schaefer, Carolyn Loraine, Bradley Loraine and Timothy Schaefer; Chamber representatives are Chamber Board member Duke Johnson [left] and Chamber President Mike Peters [right].



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for new member Missouri Life Magazine. Missouri Life was recently named Magazine of the Year by the International Regional Magazine Association. The beautiful four-color magazine's mission is to explore and celebrate the state, and the staff loves to surprise and delight readers with something they didn't know about their home state. For more information or to receive a media kit, contact call 660-641-7874. Pictured from left to right are Board member Rowland Todd, Angie Wells; and Chamber volunteer Michael Carter.

"Premium Advice"

with Steve Naught of
Naught-Naught Insurance

What is Co-Insurance?

When people hear the term coinsurance they may tend to think of their health insurance and the percentage of a claim they will be sharing with the company after paying the deductible. In the case of property insurance, the coinsurance is the amount you must insure the property in order avoid a coinsurance penalty in the event of a partial loss.

For example, if you get a great deal and buy a \$100,000 replacement cost building for \$50,000 you may be tempted to insure the structure for the \$50,000. Your thought might be: "I only have \$50,000 invested so if it burns down I would be fine with getting that amount in return." In the case of a total loss the policy would pay \$50,000 less the deductible; however in the case of a partial loss you would likely have a coinsurance penalty because you did not insure the building to value. Think about it this way. If half of the building was damaged in a fire and caused \$50,000 in damage, then which half burned, the half you insured with the company or the half you "self" insured?

This is why most companies have a coinsurance percentage requiring the insured cover the property to value. A typical coinsurance percentage is 80 or 90 percent. This means that you

would only need to insure the building to 80 or 90 percent of the replacement cost to avoid a penalty. If you were to use a lower value you may wish to consider insuring the building for actual cash value instead of replacement cost.

Be sure to discuss your replacement cost with your agent to make sure you won't have a coinsurance problem in the event of a loss. Steven Naught is a Certified Insurance Counselor with the Naught-Naught Agency. He can be reached at 573-348-2794 or at stnaught@naught-naught.com.



Steve Naught, CIC

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

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A Mystery in Time: Spanish Fort Carondelet

continued from page 14
evidence" made Halley's Bluff the "most likely" location of the fort, there was still room for doubt. He concluded that if Halley's Bluff were not the site, "it must have been an important trading post of about the same period."

Curiously, the one and only survey that might hold the key to locating the fort was never consulted. Pike's traverse tables, lost for a century in Mexico, were discovered in a Mexico City archives in 1907. But even after their discovery, they were largely ignored. Pike's nearly forgotten book of a century earlier had been discredited as an unreliable and inaccurate source. It wasn't until 1966 that Pike's complete notes were published, and by then no one bothered to trace his actual route.

Perhaps they should have. Pike followed the Osage River westward. In most places the

river is confined by hills and bluffs; its course has not appreciably changed over two hundred years. If one takes the time to trace his compass bearings and distances, the resulting line is remarkably similar to today's Osage River. And when his descriptive remarks and diary entries are factored in with his survey notes, it is easy to figure out where he was at any given time, and what he may have been looking at.

Pike's survey puts Fort Carondelet three miles east of Halley's Bluff, in an area that never was searched by archeologists. He indicated the presence of ten French houses in the close proximity to the fort site. He passed Halley's Bluff the next day and made mention only of high cliffs — not the site of a fort.

So why didn't Chapman and others search Pike's location? The only rational explanation

is that they were misinformed as to the availability and validity of Pike's notes. Many historians have mistakenly believed that Pike's lost documents were never recovered. Others simply dismiss the man as an uneducated frontier officer who had made errors on a previous expedition and was likely to have made errors on this one. Even some of Pike's biographers have contributed to Pike's tarnished reputation by referring to him as "the lost pathfinder," and "the poor man's Lewis and Clark."

But until Pike's site, which is on private property, is examined by archeologists it cannot be ruled out. The true site of Fort Carondelet may still be out there, waiting to be discovered. Indiana Jones, where are you when we need you?



Pike's survey of the Osage River was remarkably accurate considering the primitive compass he used. The simple drawing in yellow represents his survey line of the river, as taken from his notes. The aerial photo underneath shows the same area today. Pike was only interested in following the main channel of the Osage and did not include the many tributaries.

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Wooded lots located between Osage Beach and Camdenton, starting at \$15,000. Several plans to choose from or use own builder, Linn Creek

County continues planning for sound, smart growth

By Nancy Hogland

The public is once again asked to come together with community leaders and the consulting team led by MACTEC Engineering and Consulting, Inc. to help plan the future of Camden County.

The firm, hired last year to help determine where the county currently stands, where it's going, where residents want it to be in 20 years and how it will get there, will be hosting a Framework Workshop at 6 p.m. Thursday, May 7 in the 3rd Floor Hearing Room of the Camden County Courthouse.

Marty Sewell, senior planner for MACTEC, said the workshop will include a presentation of the information gathered during the visioning workshops, including the recommendations made for addressing local issues and opportunities.

Participants will also have the opportunity to take part in exercises designed to fine tune the community vision for growth and development and to participate in discussions of the future development map and key areas of the Lake where more specific plans may be warranted.

"The MACTEC team will then use the input from the workshop to prepare a final draft of priority issues and opportunities, proposed character areas to guide development patterns, a community vision and recommended implementation strategies," Sewell said.

Once those final drafts are completed, public hearings will follow. The final stage will be adoption of the plan by county commissioners.

MACTEC began working on the plan several months ago

by holding meetings around the area to explain its purpose. Ron Huffman, director of planning for the firm, said his firm could develop a plan of growth that would include designs for neighborhoods, transportation corridors, parks, shopping malls and green space but needed input from residents in order to provide a plan that would meet the community's needs and expectations.

Since that time, residents have been allowed to provide input by participating in an online survey, answering questions like "What do you like about the Lake area?" and "Twenty years from now, what kind of place do you think the

Lake area should be?" Those responding also had the opportunity to make suggestions on specific topics such as housing, economic development, transportation and land use.

In addition, visionary workshops have been held over the past several months to establish priorities and guidelines for growth. The MATEC group has also been working with a steering committee comprised of a cross section of the community.

County Commissioner Carolyn Loraine said because of budget constraints, the project, which will cost the county \$140,000, would be stretched out over a three-year period.

The first payment of \$60,000 was made last year; \$40,000 will be paid in 2009 and 2010.

"Because of the growth the county is experiencing, we felt it was important to have a plan in place. This will give our planning and zoning board the tools it needs to make decisions not only on what to do right now, but also the course of action we need to take to plan for the future," she said.

According to estimates based on historical trends, the population of the county has risen 47 percent over the past decade – 15 percent higher than the rest of the state, making it the fastest growing county in Missouri.

Kiwanis to hold Peanut Day Fundraiser Friday, May 22

The Kiwanis Club of Ozark Coast will hold its second annual Peanut Day fundraiser on Friday, May 22. On that day, Kiwanians and volunteers will man busy intersections 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 54 and 42, and at KK and Highway 54.

"We're looking forward to another successful Peanut Day here at the Lake," said David Creel, chairman of the event. "Our volunteers are ready and will be on the streets for a good part of the day. Everyone's been briefed on safety procedures and we want people to know that we're raising funds for worthwhile local programs that benefit area kids. Please be careful and please be generous in your donations.

"In the past year alone," Creel continued, "the Kiwanis Club of Ozark Coast has made contributions totaling more than \$50,000 to such worthwhile local programs as CADV, Camp Wonderland, Hope 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, annual educational scholarships, and much more. In addition, the Kiwanis Club has provided emergency assistance to children and families in need."

According to Creel, 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.

The Club is also soliciting underwriting contributions to help fund the cost of the peanuts in exchange for a 100-bag box of fresh Kiwanis Peanuts. Any organization interested in contributing can contact Creel at 573-365-2265.

The Kiwanis Club of Ozark Coast has served Osage Beach, Lake Ozark, and surrounding areas since 1988. The Club meets weekly at noon at JB Hook's on Business 54 in Lake Ozark. For more information, see www.ozarkcoastkiwanis.org.

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The Lake West Chamber is pleased to have welcomed Hospice Compassus with a recent ribbon cutting. www.hospicecompassus.com

or call 573.348.1566. Pictured are: 1st row: Sharon Taylor, Chaplain, Debbie Wells, Office Manager, Mary Fletcher RN, Director of Clinical Services, Tiffany Rudolph, On-Call RN 2nd row: Tony Ward, Hospice Care Consultant, Vickie Clark, Hospice Care Aide, Melissa Awbrey, Social Worker, Sarah Monson, Volunteer Coordinator, Dixie Matchell, Hospice Care Aide, Dr Samuel Brayfield, Medical Director 3rd row: Theresa Stienkuehler, Bereavement Coordinator and Sarah Willson, Executive Director along with June Hackathorn and Leslie Schaub, Ambassadors, holding the ribbon.

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Let the search end with one trip to Blue Anchor Bay. Less than a 2.5-hour drive from Kansas City, Blue Anchor Bay Condominiums nest at the .5-mile mark of the Gravois Arm.

The bay at Blue Anchor has long been regarded as one of the best water-ski spots at the lake. The calm morning waters are perfect for safely pulling and throwing the kids from giant tubes while the rest of the family cheer on, sipping coffee from the condo's porch above.

The bay is also one of the few spots on the lake sailboats are frequently found catching cool breezes.

"The other day I got up early, around 6:30 or 7:00, got on the SeaDoo and rode all the way to the end of the Gravois," the newest resident at Blue Anchor said during his family's first week-long vacation to their second home. "The sun was just coming up, the water was like glass, the mist was lifting from the lake... it was perfect. That ride has been the highlight of my week so far."

If you want to find out what life is really like at Blue Anchor Bay, just talk to the people who live there. They're easy to find and are always welcoming poolside, around the hot tub and down at the dock. On nice weekend afternoons, you can see them lounging in real time on a live web-cam at BlueAnchorBayCondos.com

"At Blue Anchor we're all about family," Mark Westhues of Blue Anchor Bay Condos says.

It shows.

They've built a playground and basketball court onsite, and summer weekends are filled with laughter and giggles from the pool. For the adults, Blue Anchor offers a beautifully manicured boardwalk and poolside fitness center. For the real toys there are plenty of Boat and PWC slips in top-of-the-line Boat docks.

Nestled quietly near the end of State Route O, Blue Anchor Bay is poised to benefit from the present and future growth of the lake's booming west side. Community leaders are negotiating with the Missouri Department of Trans-



portation to widen Highway 5 and new businesses are continually sprouting up in Sunrise Beach, Laurie, and along O Road, affectionately called "The O" by locals.

Residents at Blue Anchor Bay enjoy plush fairways only a short putt up "The O" at Indian Rock Golf Course. The Lake West Cinema, only five minutes from Blue Anchor, plays the newest movie releases for the days when the weather doesn't cooperate with boating plans.

The variety of dining and nightlife options might be one of the biggest selling points. The Gravois Arm's newest hot spot, Coconuts, is only a short boat ride away and the Horny Toad and Shady Gators are around the corner and across the main channel, mere minutes from Blue Anchor's docks. By land there's a variety of local restaurants serving up some of the lake's best steaks, pizza, barbecue, Mexican, Chinese and Creole cuisine.

Blue Anchor Bay Condos accommodates the part- and full-time residents that want the best of everything, but would like to avoid the bottleneck weekend traffic of the lake's east side.

Everything is quality and the builders, who live at the condos, pay close attention to the details. The entire complex is handicap accessible from car to condo to pool to dock. The builders go the extra mile with a willingness to customize to the buyer's tastes and specifications.

The buildings face north to avoid direct penetration of eastern and western sun through giant California-style bay windows and doors.

The location, cost per square foot, amenities, quality construction, and most of all the neighbors make Blue Anchor Bay Condos epitomize lake living at its finest.

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A remarkable lake area family -- the Fletchers

Story by Monica Vincent
Photos furnished

The Fletcher family is the most unlikely and fascinating group of individuals you will ever find in the Lake area. Lake of the Ozarks Business Journal, and this writer in particular, found them so unique to our area and their stories so compelling that it would be nearly impossible to tell them in one issue. So, for the enjoyment and amazement of our readers we would like to share their adventures over the next couple of issues.

We first took notice of the Fletchers when we got wind of a rumor that an award-winning racing sloop was being refinished in the fields around Mack's Creek to sail on the lake. So we begin with Toby Fletcher -- home from Louisiana and the Gulf of Mexico where he has been working as captain for a deep sea commercial dive venture. "We go out with a boat load of crazy divers." He holds a 1600 ton domestic license and 3000 gross ton international license and a Master of towing license. He lives on the 180 foot dive boat 28 days on and two weeks off when he comes home to mow and cut firewood (tongue in cheek).

Fletcher is adding some diversity to the Lake with a 1924 racing

sloop brought in last year from the Virgin Islands where it watered in St. Croix, and is moored now in a cow pasture in Branch. He bought the sloop named the Rusla (in Swedish -- a girl who wanders) in 1989 in Tortola and sailed her around for five years before hauling her out to start the rebuild process in the Caribbean. He completely replanked and decked the Rusla there. The boat was banged a lot in the \$15,000 shipping process and is in the stages of being faired out and repainted with a new engine install and a rebuild of the mast.

The Rusla was built in Sweden in 1924 and raced between Copenhagen, Denmark and Oslo, Norway the capitals of each country. He has the first place medal from that race, along with the original compass and log book from the 20's. The Rusla was moved to Denmark during WWII to help smuggle Jews to safety. All of the log entries from that time period are missing. The sloop has been around the Caribbean a couple of times, back to Europe and in New York.

Fletcher has one aim -- "To have her sailing again in all her glory. You can almost feel they're alive. These wooden vessels have a different



Albert, Annie and Toby Fletcher in front of Rusla.

feeling from fiberglass. They have a personality. I've caught myself talking to her -- promising her I would come back and finish her. The acoustics inside and out are different as well."

Fletcher began sailing around the world with his parents when he was only twelve years old. On his first trip they sailed from California to New York and home schooled on the boat. Then he got his own captain's license in 1986 when he was twenty. He worked in Monterrey Bay, California for about two years

teaching people how to sail when he was offered a job captaining a 46' cutter which sailed to Venezuela and back. After several other captaining ventures, Fletcher ended up captaining the Electra -- a 73' Ketch. He went commercial in 1996 and started working in the oil fields while he continued to upgrade his licenses.

Toby Fletcher is actually an amazing story within another incredible story currently unfolding in Branch, MO at Mystic Oaks -- the homestead of his parents,

Albert and Annie Fletcher. In 1959 Albert and Annie were married and had two children, Linda and Toby. Eventually they divorced and remained so for 38 years until they remarried a year ago. In that 38 year span, Albert married Dottie who remained a great friend to Annie until her death. It was Dottie, with whom Albert spent nearly twenty years sailing around the world and raising and home-schooling Toby on their boat The Duen. And although Toby started sailing with them when he was only twelve years old, Annie said it was not a hard decision to make. "It was very important for him at that time in his life to be with his father, and I knew Albert and Dottie would take very good care of him." When it became clear that sailing was something Toby loved and would never give up, Albert realized that "The best thing I could do for Toby was help him get his license."

It could be said the Fletchers have sailing in their blood. Albert's younger brother, Herbie Fletcher is a world champion surfer and one of the first to surf with a jet ski, and his great, great grandmother was a remarkable woman for her

continued on page 46

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Real estate symposium explains lake market conditions

By Nancy Hogland

For the past several months, national news reports have been full of stories of doom and gloom for the housing market.

However, according to a group of leaders in real estate and lending, the good news that isn't told is that 30 percent of all homes across America are owned free and clear and of the 70 percent that are mortgaged, 96.7 percent are not in foreclosure. Locally, the picture is even better.

"Of the 2,361 homes listed in the two MLS systems at the Lake, only 66 have entered as foreclosures – less than one percent," said John Garrett, broker and manager at RE/MAX Lake of the Ozarks, one of the presenters at a recent Real Estate Symposium. "In addition, only 17 of the 1,590 condos for sale are in foreclosure. As you can see, foreclosure is not a problem at Lake of the Ozarks."

In fact, with foreclosure actions at 1.66 percent, Missouri as a whole is faring better than the rest of the nation, according to Frank Christensen, chief executive officer of RE/MAX Lake of the Ozarks.

Garrett and Christensen,

along with Phil Bracken, executive vice president for Wells Fargo Home and Consumer Finance Group; and Jeff Krantz, owner RE/MAX Lake of the Ozarks, addressed a crowd of some 200 realtors, lenders and property owners last month, detailing what had been taking place in the housing market but also offering hope for the future.

"I'm not wearing rose-colored glasses, but there are a lot of positive that we can focus on," said Krantz, who grew up at the Lake. "While sales have slowed, condominiums are still important in the Lake area. In 2008 nearly 30 percent of all transactions were condominium sales – almost identical to 2007. The average sale price in 2008 was \$197,102, down slightly from 2007 when the average selling price was \$198,637. And last year we had a record high sale price on a condo of \$1,624,820!"

He said several additional condominium projects were in the works and detailed 16 projects that would include several hundred units.

"The good news is condominiums provide huge contributions

in tax dollars for our schools with minimal impact from additional students," Krantz said.

He also said because infrastructure was the key to the growth and because several major highway projects were underway, he expected that growth to continue.

"A lot hinges on the new Expressway and with Highway 5 opening this summer, we'll be seeing many more commercial projects," he said, adding that several already were in the works.

The list includes Parkside Village, the Gateway Building and the Professional Office Park, which all offer leasable office and medical space; the Kwik Kar Wash, a 15,000-square-foot automotive center and tunnel wash capable of handling 120 cars per hour that will be employing 18 to 25 people; Shoppes at Eagles Landing; Furniture Factory Outlet; Old Town Osage featuring a Carhartt store, Chicky's wings restaurant, an auction barn and a seed, bait and tackle shop; and The Rose, a \$29-million congregate retirement living center.

In addition to the positives, the group also addressed sev-

eral negative issues including the cause of the housing slowdown. They blamed slow homes sales and the resulting excess of inventory on a scarcity of funding, caused when lenders overcorrected after the Fannie and Freddie blunders.

"During the Clinton administration there was a push to increase home ownership," Bracken said. "However, they left out one word – 'sustainable.' Loans were given to people who had no sustainable way to pay them back."

He said while it was important for lenders to adopt responsible practices, he felt banks were now being over-cautious.

"Lenders need to start loaning money again. Credit guidelines are more difficult than they were before but there are really just three things we need to do to get from where we were to the next plateau," Bracken said. "We must stem the tide of foreclosures. Two – we have to find a way to absorb the existing inventory and three – we need government stimulus money."

He said a recently approved housing stimulus package in-

cluded \$200 billion to help homeowners make payments; to make loan modifications and help people stay in their homes; to shore up Fannie and Freddie; and to provide an \$8,000 tax credit to first-time home buyers. (See related story about the new tax credit on page 7)

Christensen said slow sales also could be attributed to other factors including the \$8 trillion loss in the stock market, nosediving 401k plans, fear that the country was heading into recession and rising unemployment.

However, the presenters agreed that while those combined factors had caused a decline in the home prices, which was bad news for sellers, that was also extremely good news for buyers.

"Interest rates are at historic lows, inventory is plentiful and sellers are eager to deal. Taking into consideration that fact that real estate is still an excellent investment, we believe we're going to start seeing sales pick up," Christensen said.

To see all the information presented at the symposium, visit www.lakeretrends.com.

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Magic Dragon Street Meet Nationals May 1-3 Bagnell Dam Strip

The Lake Area Chamber of Commerce will host the 21st Annual Magic Dragon Street Meet Nationals presented by O'Reilly Auto Parts, Friday through Sunday, May 1 - 3, 2009 on Bagnell Dam Blvd. in Lake Ozark. The largest show of this kind in Central Missouri is right here at Lake of the Ozarks! The Street Meet Nationals is a FREE three-day family event. This year the Street Meet will include every make and model of car, truck, and motorcycle, all at one location, on the historic Strip in Lake Ozark.

Everything kicks into high gear Friday night at 6:00 with the Friday Night Fever Cruise, which will begin at Christ the King Lutheran Church, go across the Dam, loop

around Hwy 54 to Business 54 and parade down Bagnell Dam Blvd back to the strip – have your lawn chair ready!

The Daybreak Rotary organization will be giving away a 2009 Dodge Challenge on Sunday around noon in their 4th Annual Auto Raffle.

Admission is FREE and the public is welcome to attend. Various parking lots will be available at either end of the Strip offering spectators the convenience of daily parking for a minimal donation to their youth organizations. Three days full of family fun, May 1-3, 2009 on Bagnell Dam Blvd., Lake Ozark.

Call 573-964-1008 or log onto magicdragonstreetmeet.com.

Lake Regional

Planning Ahead

When it comes to estate planning, many of us are in uncharted waters. The good news is professionals can help you steer clear of probate while providing for the people and organizations you value in your will or trust.

Join "Estate Planning" hosted by Charles McElyea, esquire, at 5:30 p.m. Wednesday, May 20, at J. Bruner's restaurant in Osage Beach. The event, sponsored by Lake Regional Hospital Foundation, will help simplify the estate planning process for individuals with estates of all sizes.

"The problem is that many of us delay preparing our estate plans or avoid it altogether," said McElyea, an attorney at Phillips, McElyea, Carpenter and Welch, P.C., in Camden-ton. "It seems too complicated and time-consuming, and it involves issues we'd rather avoid thinking about — our mortality, our children's ability to manage the wealth they will inherit from us and our potential to be philanthropic."

However, once many individuals have determined how much they will need to ensure financial independence during retirement, it's likely they will have discretionary assets. These assets can be directed to family, to charitable causes and organizations that will perpetuate their values, or to the IRS in the form of taxes.

"Americans always have had a philanthropic spirit," said Terri Hall, director of Lake Regional Hospital

Foundation. "During the past four decades, through wars, recessions, and other world crises, the total amount of giving in this country has increased almost every year. As Americans, we can take pride in our generosity and philanthropy — even as we realize there are needs in our community that require our help."

What's the best way to leave your mark? How can your excess wealth benefit others and improve the community? These decisions will reflect the things and organizations you care about the most.

"By making a charitable gift, you will transfer more than just part of your wealth," Hall said. "You will transfer your values, as well, for the good of society. These gifts help others long after you are gone. As noted author Albert Pike once wrote, 'What we have done for ourselves alone dies with us; what we have done for others and the world remains and is immortal.'"

To register for this seminar, contact Mary Ellen Coy at Lake Regional Hospital Foundation at 573-348-8265 or mcoy@lakeregional.com. The program is \$10 per person, which includes dinner and program materials. Dinner options include chopped sirloin steak, grilled chicken breast or chicken pasta.

To learn how your estate gifts can make a difference at Lake Regional Health System, contact Terri Hall, Foundation director, at 573-348-8153 or visit www.lakeregional.com.

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A remarkable lake area family -- the Fletchers

Story by Monica Vincent
Photos furnished

continued from page 43
time, sailing her own three masted schooner. Dottie's daughter Vicky and her husband also caught the wind with their own sailboat in which they spent over fifteen years traveling the world. Vicky recently moved to Branch in order to help Toby finish the Rusla and sail again with him.

Dottie was a teacher and Albert was in the trucking business when they first decided to set sail in their own renovated 30 foot twin diesel Chris Craft. Neither of them knew a thing about boating but managed to make enough pleasant trips up and down the California coast to whet their appetites for more. Preferably a life of it in a big wooden boat. So they did what many brave souls did in the sixties -- they dropped out. Albert gave up his trucking business, they leased their house and set sail for the Canadian coast. They finally had to dock for the winter in Seattle where Dottie found work in a marina office and Albert found steady mechanic work on the docks. It was here they saw their idea of a dream boat and found the Norwegian gentleman who could lead them to it.

So they sold their Chris Craft, packed all their belongings in two large crates, carefully counted their money, and flew to Norway where they were to encounter their partner for the next twenty years -- a wooden Colin Archer ketch named the Duen (Dove) that was once used to ferry Norwegians escaping the Gestapo in occupied Norway in 1941.

In an autobiographical account for the Pacific Skipper magazine in 1976, Dottie wrote, "Our bridges were burned so to speak. We bought our tickets, a fair sized investment, and in January, we boarded an airplane that was to start us on an adventure we never dreamed of as well as change our entire lifestyle."

In the beginning, the Duen looked like anything but a dream boat. Said Albert, "She was a big, solid, sturdy boat that could really hold up to the seas, but she had been a working fishing boat and that's what she looked like." At the time, the 72' foot long, 50 ton boat sported a pilot house and lots of dragnets and fishing apparatus. Built in Norway in 1939, she was a ketch design with her hull fastened completely with wooden pins and

frames that were nine and a half inches by six inches with only seven inches between frames and the entire boat was double planked with Norwegian pitch pine on pine and oak.

By lucking into free docking, a cheap three story boat house to escape the freezing winds, and the hospitality of a Norwegian family, the Fletchers were able to work non-stop on the renovation of the Duen for 18 months. They did all of the unimaginably tedious back-breaking work themselves including lowering their own diesel generator and 350 gallon water tank into the holds.

Dottie humorously described the Duen's engine in the 1976 Pacific Skipper article. "I discovered much to my horror the engine room contained a monster named Rapp. He, Rapp, our engine, stood eight feet tall and was a one cylinder monstrosity called a semi-diesel. It took 14 distinct and somewhat lengthy steps to start that engine including turning a one ton flywheel to top dead center, which took all my strength. I did learn to start it, but never volunteered. Rapp was about 50 years old and

weighed close to five tons. This starting process was one thing tied to the dock and another altogether on a black night in a rocking, rolling sea and noone awake but yourself." Albert describes how funny it was to ka-chonk into new harbors with black smoke pouring out of her.

Over the years, the Duen went through a lot of changes -- namely multiple, dramatic changes in her rigging, the loss of the pilot house and of Rapp the monster in favor of a 6 cylinder diesel engine, and an overhaul of her sleeping quarters to accommodate the addition of Dottie's son Michael and his family which included two and three year old toddlers -- all of whom stayed for two years.

Why did their dream of sailing around the world require such hard work? Says Albert, "We were purists. We wouldn't have done it any other way. We were operating turn of the century sailing and were intent on that. Dottie wanted a gaff rig schooner. And since we didn't know anything about sailing in the beginning, we didn't understand we would need crew to run something like that. It's probably a good thing or we would have never had

the nerve to make it out of Norway."

Over the years the Fletchers took on different sailing partners, family members and crew members, had unbelievable adventures in ports around the world, visited countless uninhabited islands, survived multiple near death experiences and covered thousands and thousands of miles of ocean in a circumnavigation around a world that did not include satellite or cell phones. They made their living by taking charters in different locales and working in various ports bartering with Albert's mechanical skills. Once he even became a chief engineer for a shipping company in New Guinea where their experiences with the natives were absolutely fascinating. The Duen even won the Australian race for her class in 1980, and author Jimmy Cornell dedicated his book, "Ocean Passages of the World" to the Fletchers and Duen's incredible voyage.

After twenty years at sea, Albert and Dottie eventually made the decision to live on land again. Said Albert, "There's a lot of things involved there to bring that decision to the top. It was harder to find slips

continued on page 48

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A remarkable lake area family -- the Fletchers

Story by Monica Vincent
Photos furnished

continued from page 46
and ways to pull your boat out to work on. Couldn't afford union or other specialized help. It was harder to make money and get charters off the beach. There was just a big transformation of the Caribbean up to 1986 with better satellite and more regulations."

"We were about 45 to 46 (years old) when we stopped. It was over. It was an incredible life in a lot of ways, but there's a balance in it. So many uninhabited islands, lots of bugs, dangers, sharks, etc. And when you'd get somewhere it was always the same. Drop anchor,

clear customs, find a pub, looking for the party boat, catch up on what's happening. Same everywhere, but we knew we would miss the wonderful people we met."

And the Duen was where everyone wanted to be. "You couldn't tear it up, it was basically a work boat -- 8 to 9 feet wide and 30 feet long, everyone liked to party on a bigger boat like the Duen. When you're sailing the oceans, it's either full blown terror or really peaceful. So when you stop and get together, you are seeing the best state of mind of people. You never know if you are going to see each other

again. There are just not a lot of ego games played there. It's easy to be naturally on good behavior."

The Duen was sold to a Canadian outfit who operate her now as an educational cruise charter at www.duenadventures.com. She has maintained most of the rigging and improvements the Fletchers made, but the wheelhouse was put back on for the cold, wet Canadian weather, and the interior was redesigned to accommodate charter passengers.

The Fletchers decided to settle in Laguna Beach, California where they spent six years, eventually getting the bug to move on again. "All those years in the quiet -- we just discovered we needed elbow room. California was too crowded. After so many years with that dropped out lifestyle, California was really busy. We wanted something with room so we could kick back."

"The penny savers (magazines) were floating around, and Dottie saw a bold ad for acreage in Missouri -- turkey, deer, and fishing. We called the developer and he just happened to be in Southern California and came up to see us with photos. He wanted \$8,000 for five acres in 1989. That sounded good to a couple of Californians who were used to much higher prices. So we gave him \$200 faith money on a five acre plot. Were they nervous at all? "No," he laughs, "It just gave us a destination."

So Albert and Dottie loaded up in their green Volkswagon bus and headed east to Mack's Creek and a site at Hwy 7 and J where they found "...deer ticks and chiggers while we were wandering around like complete city slickers in sandals and shorts and tanks talking about how pretty everything was."

The Fletchers decided to see what else was out there and found a Help U Sell office in Camdenton.



A hand carved native wooden totem from their travels

Said Albert, "It was the last of the 80's depressed market, so we saw lots of good places available in a 100 mile radius of Camdenton. We wanted a creek, off the road, etc. and a classic farmhouse. We wanted a different hat to wear."

After looking for ten days they found 40 acres with a dome home, but because it wasn't their vision of the classic farmhouse they passed it by. But then, said Albert, "On the last evening here we were hanging out in the bus, having libations and asking ourselves 'Who's going to build a dome? Hippies out in the middle of nowhere, of course!' It began to matter to us who would have built such a house, and all of a sudden we knew it was the right place for us."

As it turns out, the dome home was originally built by local Dennis Wright. The Fletchers made a lot of improvements over the years including decking and room extensions as well as an extensive and

immaculately maintained cleanup of the property and outbuildings. Hard work is apparently something they never sailed away from.

Make no mistake, this is one story that is still currently in progress. Albert moved on from restoring wooden sailing boats and is now an avid car restorationist with a completed 1923 Model T Roadster hotrod and a 1924 Model T 4-door, with a 1927 Model T Roadster in progress and a 1935 International Pickup in use. Waiting in the wings is a 1928 Model A Coupe and a 1928 Model A 4 door Sedan. And in addition to the Rusla sloop parked in his field, he recently parked something else there. Fitting for the next chapter in the Fletcher saga -- it's a motor home.

Stay tuned for an upcoming issue with more of the Fletcher's sailing advice and adventures, their take on pirates, how to live on less, and an update on the progress of the Rusla.



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