

BUSINESS JOURNAL

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NEWS IN BRIEF

Disaster planners want you prepared for worst

Have you prepared for an emergency? State and local officials want residents to "think outside the box" in emergencies. Page 3.

Lake residents to have another energy source

Sixty-three miles of six-inch pipe cut through rock will bring natural gas here. Page 5.

Dock owners: get your signage now or face fine

There will be a grace period, but don't push your luck. Details on page 17.

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Is the innovation gone in golf equipment?

A raft of new irons are out for 2010, but is this hype to get you into a new set, or are there improvements to be had? Page 30.

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 6 -- ISSUE 5

MAY, 2010

Van Donsel looks for ordinance allowing vendors on Bagnell strip

by Nancy Hogland

Lake Ozark Alderman Jeff Van Donsel said he can envision a day when the Bagnell Dam Strip will be filled from one end to other with tourists, all intent on visiting shops, enjoying street-side music and hitting up every one of the dozen or more vendor tents that dot the sidewalks.

To make that dream a reality, Van Donsel will be talking to the board of aldermen about adopting an ordinance that specifically addresses vendor requirements. He asked that the item be placed on the April 27 agenda, to be held the day this paper goes to press.

"Right now we have nothing in place – it's not clear if we can or can't have vendors. I'd like to see lots of them – seasonal vendors who would set up April thru November and who would need a business license and have to pay sales tax; temporary vendors who would be allowed to sell maybe three days a week and up to five events per year; and then farmer's market type vendors who would come in every weekend to sell fresh fruit, vegetables, maybe flowers or potted plants – everything but fresh meat and fish and some dairy," he said.

Van Donsel said he spent a lot of time researching other successful tourist areas that

are similar to the Strip and found that nearly every one played host to a wide variety of temporary merchants; they



didn't limit business to the few that were willing to rent a storefront on a long-term basis.

Next, he met with owners of several different shops along the Strip to get their input.

"They pretty much all said the same thing – they want more activity here. They want it handled in a fair and organized manner so it doesn't end up looking like a gypsy tent camp, but they agree, even if some vendors provide a little competition, that will just raise the standards for everyone," he said, adding that he has since worked on verbiage that he hopes aldermen will agree should be crafted into an ordinance.

He said if aldermen agree and vote to have the city attorney to draw up the new law, vendors could start setting up shop before the Memorial Day weekend.

"People like to go places where there's lots to do and lots to look at. They don't get too excited about an area where there are several empty storefronts and everything is quiet. We have so much potential here and we have so much space to get something going. Adding to that, we have the historic value that nothing can replace. It's time we tapped into this and made Lake Ozark 'the' place to visit again," Van Donsel said.

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JB

DINING: Start on page 6

BUSINESS JOURNAL



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22nd Annual Magic Dragon Street Meet Nationals April 30 - May 2



The Lake Area Chamber of Commerce is once again gearing up to host the 22nd Annual Magic Dragon Street Meet Nationals presented by O'Reilly Auto Parts, Friday through Sunday, April 30 - May 2, 2010 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

the expanded vendor village and the motorcycle portion of the judging for the show by the Christian Motorcycle Association. Then everything kicks into high gear Friday night at 6:00PM 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

the Lake Area Fire Fighters Association Local 3987. Also vote on the best, worst and most stylish mustaches in the Fire Fighter's Mustache Shave Off. The Daybreak Rotary organization will be giving away a 2010 Chevy Camaro on Sunday following the awards ceremony in their 5th Annual Auto Raffle. The car will be on display at the main stage throughout the show. Over 850 cars, trucks, and motorcycles are expected to line the strip as Leo Case returns to "spin the tunes" and get the action revved up. Additional sponsors include Summer USA, Central Bank, First National Bank, Crown Power and Equipment,, Lake Ozark & Eldon Fire Departments and Missouri Eagle as well as various media outlets. 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. Free shuttles will be running throughout the show for your ease in enjoying the entire Street Meet. Three days full of family fun, April 30 May 2, 2010 on Bagnell Dam Blvd., Lake Ozark. For car entries, vending information, to view sponsors, or for more details and a complete schedule of events contact the Lake Area Chamber at (573) 964-1008 or log onto www.magicdragonstreetmeet.com.



include every make and model of car, truck, and motorcycle, all at one location, on the historic Strip in Lake Ozark. The show begins on the Strip at noon on Friday as hundreds of spectacular vehicles will be arriving for the show. This year registration will be off site at the Heritage Building (the old middle school), just off Henderson Road. The main stage will again be located at the permanent stage in Luby's parking lot (behind the Big Lemon) along with

your lawn chair ready! The popular "Make and Take" model car event will be back for its seventh year on Saturday, beginning at 10:00AM at the White House. Families are encouraged to bring the kids and assemble a model Camaro Concept Car and take it home free of charge, thanks to the sponsorship of Hawken Paint & Body. There will also be a color contest for the kiddos to have fun with. Then stick around to watch local firefighters cut up a car, sponsored by

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Disaster planners urge neighbors to work together, increase chance of survival

by Nancy Hogland

Local emergency management officials are making themselves available to help residents set up their own disaster preparedness plans.

Last month, Denise Russell, Camden County Emergency Management director; Barlow Biggers, Miller County Emergency Management director; Paul Harris, Lake Regional Health System, Emergency Preparedness Resource; and Bill Tull, deacon at Our Lady of the Lake Catholic Church, who is attempting to organize a ministerial alliance that will provide emotional and spiritual counseling for disaster victims, held the first of many presentations to do just that.

The meeting, attended by some 40 residents, emergency responders and community leaders, provided instruction on such things as how to create

a family emergency kit without derailing the family budget; what to expect at emergency shelters; Federal Emergency Management Agency guidelines for pet shelters; the importance of organizing a neighborhood emergency planning committee and how to establish a church-wide response team.

All the presenters stressed that depending upon the magnitude and type of disaster, it could be days or even weeks before emergency responders arrived. Longer, if there's a bridge between them and that help.

"We want people to start thinking outside the box – to start looking at the resources they have right in their communities and plan how they can pull those resources together to increase their chances of survival," Harris explained. "For instance, let's say we have a major

earthquake which means no power and no water. Well, your neighborhood has plenty of hot water heaters that are all full of drinking water so now, working together as a team with your neighbors, you have one problem answered. If several homes are severely damaged, you look at other available sheltering options – maybe someone's garage – and you work to empty it out, clean it up and you have a place to sleep. If the roads are damaged and some people don't have food, again, you work together to pool resources and prepare meals so no one goes hungry."

The group also discussed the various communications methods to be employed during an emergency. If power is not affected, residents were advised to tune in to local radio stations or listen for messages to be broadcast over emergency alert siren systems or National Oceanic and

Atmospheric Administration (NOAA) weather radios. In the worst case scenario, short-wave radio operators would be put into service.

"Just make sure you know who is giving you instructions and that you're getting your information from the proper authority," Russell warned, adding that all emergency personnel would be identified with badges bearing their photos and watermark department logos. "Because volunteers are always brought in, we're establishing a system to quickly run a background check and issue an ID on the spot."

Biggers discussed the Citizens Emergency Response Team (CERT), which teaches how to do such things as assess injuries and perform first aid; carry out basic fire suppression; safely shore up collapsing buildings to rescue trapped victims and shut off

gas lines. He said there already are about 100 men and women in the area who have completed the program but added classes will be forming soon in both Miller and Camden counties.

"It's really all about personal responsibility – not waiting for someone else to take care of you – which, as we witnessed in Katrina, is an impossibility in a major event," Russell said, adding that one of the goals of emergency management was also to help those affected get back to a "new normal."

"Things will never be the same again but with careful planning, they can be manageable and survivable," she told the crowd.

For information on CERT or on setting up training for a neighborhood or community group, contact Russell at 573-346-7108 or by email at d_russellccema@camdenmo.org or Biggers at 573-369-1880.

continues on page 41

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Martin accepts appointment



The Lake West Chamber is pleased to announce that Amber Martin, Clear Creek Collision & Marine Repair, has accepted an appointment to the Board of Directors.

Amber will be filling the remaining 2 year term on the board, due to a vacancy.

We welcome Amber and thank her for her support of the Chamber.

Lake of the Ozarks West Chamber of Commerce 125 Oddo Drive, PO Box 340, Sunrise Beach, MO 65079

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email the chamber at info@lakewestchamber.com

You can visit their website at:

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Community Foundation of the Lake:

What is it and who does it benefit

There are more than 200 non-profit organizations located around the Lake Area. Most of these organizations are small and struggle to survive, relying for the most part on volunteers and donations. Typically they are not staffed or equipped to raise or manage money. The Community Foundation of the Lake seeks to help alleviate this by creating a centralized coordinated giving process for individuals, families and corporations to help the community meet ongoing needs in the area of children, health, arts, and economic development. Affiliated with a statewide network of foundations, the Community Foundation of the Lake will provide non-profit organizations and the community a number of benefits, which translates to greater benefit for everyone through a collaborative effort.

The Heart of the Ozarks Chapter of Professional & Business Women hosts Janice Gentile, Secretary of the Community Foundation of the Lake as she shares details on the purpose, goals and objectives of the Community Foundation. Join us on Wednesday, May 5, 2010, from 11 a.m. to 12:30 p.m. at the City Grill, 5384 Hwy 54 in Osage Beach.

Janice Gentile has more than 28 years of public service experience including working for two Missouri Governors. Gentile is currently

Managing Partner for CURA Advantage, LLC/WBE a health care solutions firm providing competent, unique, resourceful advantages in healthcare. She retired from State government as the Administrator for the MC+ Managed Care Program, the state's largest Medicaid health care program for women and children. She holds two Masters Degrees and has post graduate work in Public Administration. She is currently Secretary of the Community Foundation of the Lake and worked with community leaders to establish the foundation. Gentile is also a member of the Newcomers/Longtimers media committee, volunteers as chair for the Lunch with Leaders program with Woman 2 Woman, is a member of PBW and the Lake Plotters book club.

For further information regarding PBW contact Michelle Cook at (573) 964-1008. To make reservations contact Tammy Rosenthal at tammy@francampbell.com or (573) 302-2390. Cost for the meeting, which includes lunch, is only \$10.00.

The mission of the Heart of the Ozarks chapter of Professional & Business Women is to enhance women's lives professionally, politically and personally. If you'd like to meet other professional women here in the Lake Area, please join us on May 5, 2010 at the City Grill.

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Lake soon to have another energy option

by Nancy Hogland

It could be a couple years in coming but the final details have been worked out to bring natural gas to the Lake area.

In late April, Mark Phillips with Missouri Gas Utility got the nod from the Village of Four Seasons Board of Trustees, the last area to be approached about a franchise agreement. Horseshoe Bend also will be the last area to be connected to the pipeline, Phillips said.

"I can't say for sure when we'll be here because we've got three monster bores to cross the Lake and 62 to 63 miles of 6-inch line to lay. Rock will be a big factor in our progress," he said, adding that whenever possible, crews would be boring under roadways instead of making cuts in blacktop.

Phillips said in the spring of 2011 they will begin laying line from Cole Camp towards the Lake area, hitting Highway 5 somewhere around State Road 135 in Laurie. Then they'll head south on Highway 5, providing service to Laurie, Sunrise Beach, Camdenton and points in between. Next, they'll go north on Highway 54, bringing service to Linn Creek, Osage Beach, Lake

Ozark and finally, Horseshoe Bend and the Village. He said they won't be extending service north of Lake Ozark. That area already receives natural gas from AmerenUE.

Phillips explained the franchise agreements reached with every city allows them to run a service line to each residence and connect all appliances at no charge.

"We'll also be offering rebates on new gas-powered appliances. New customers can get a \$300 to \$400 rebates on furnaces; \$100 rebates for wall heaters; \$200 rebates for ranges and \$200 for hot water heaters to help with the costs of switching over," he said.

Municipalities also will receive a "rebate" of sorts. For allowing the gas company to access and use easements to run the lines, 3 percent of all bills will be given to the municipalities.

Missouri Gas Utility made to decision to provide service to the Lake area because of a positive response they received from a postcard survey conducted in late 2008.

"We sent out 10,000 postcards and got about 15 to 20 percent back with all but a few saying they would

be interested in hooking up to the service if it became available," said Dave Moody, operations manager for Colorado Gas Company, where corporate offices are located. "We felt like that was a great number – well above the average that you typically expect to receive – so that showed us we should move ahead with our plans to bring natural gas to the Lake."

The move is part of the company's plan to expand its service throughout the state into un-served areas. Until recently, Missouri Gas Utility currently had about 1,500 customers, mainly in the northern Kansas City area. However, they just picked up another 900 customers in the Green Ridge, Cole Camp, Lincoln, Warsaw and surrounding areas of Pettis and Benton

counties and have plans to run lines to Buffalo and Bolivar in the near future.

For more information about the company or the appliances that can be powered by gas, visit www.missourigasutility.com.

Energy kinetics, Inc. a national manufacturer of heating and hot water systems provides the following comparison chart.

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5BR, 3BA lakefront home. Lakeside martini pad. 3rd deck with hot tub. Extra storage. MLS #3063144 - \$329,000



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LAKE REGIONAL
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Census workers out for the count

by Nancy Hogland

Census workers will be hitting the streets this week in Camden County which once again has the lowest return rate in the state. As of Friday, April 23, just 39 percent of all 2010 Census forms delivered were returned.

Assistant Regional Census Manager Rich Gerdes said because the percentage is based on the number of forms delivered, and because Camden County has the highest percentage of second homes in the state, it may not be as bad as it seems.

"But we still have to go back and check. Census workers will keep visiting homes day and night until either we get their form back or the worker can contact the resident or determine without doubt that the homeowner does not live there full time," he said. "We prefer, of course, to get that information directly from the resident but if, after several trips, we're still not able to catch them at home, we will attempt to get information from a neighbor."

Unfortunately, that follow-up comes with a cost. According to the U.S. Census Bureau, it costs 42 cents to mail back the census form in a postage paid envelop. It costs taxpayers \$57 per person to send a Census taker door-

to-door to collect the same information if the form wasn't returned.

Gerdes said while the cost of obtaining an accurate count is high, the cost of an incorrect count could be much greater.

"Approximately \$400 billion in funding is based on the Census results. It determines the amount of money the state gets for funding for numerous projects, for free lunches at schools, for roads – the list could go on and on. We want to make sure we count every single person so Missouri gets every bit of money its qualified to receive," Gerdes said, adding that the numbers would also decide the representation the state would get in the House of Representatives.

Bringing it even closer to home, Osage Beach City Planner Carey Patterson said lenders factor in those numbers when deciding whether to fund development projects.

Miller County is currently at 59 percent; Morgan County has a 61-percent return rate. The numbers across the state and the nation are much better where 72 percent of households mailed their 2010 Census forms back as of Friday, April 23, matching the rate achieved during the 2000 Census.

Kiwanis run for the beach brings in record-breaking total

More than 150 supporters participated in the fifth annual Kiwanis Run for the Beach on Saturday, April 10. Nearly 50 local businesses also supported the event with financial contributions and in-kind donations to bring the tally for this year's fundraiser to nearly \$7,000, a record-breaking total for the annual event. Funds raised enable the Kiwanis Club of Ozark Coast to continue local programs and projects such as emergency relief for local children and families, Terrific Kids Program at Mills Elementary, Builders Club, four \$1,500 annual college scholarships, Key Club at Osage High School and more.

"Kiwanis is so grateful for the support that the community has shown," Ann Brown, Kiwanis Run for the Beach chairperson, said. "Without their support, the Kiwanis programs wouldn't be possible."

Platinum sponsors for the event included HyVee, Spa Shiki and Baxter's Lakeside Grille. Gold sponsors were Bank Star One, Central Bank of Lake of the Ozarks, Wally's Refrigeration, LO Profile, Lake Regional Health System, Oz Cycles, Four Seasons Realty, Rapid Signs, Paul's Supermarket and The Club at Porto Cima. Numerous silver sponsors also contributed to the fundraiser.

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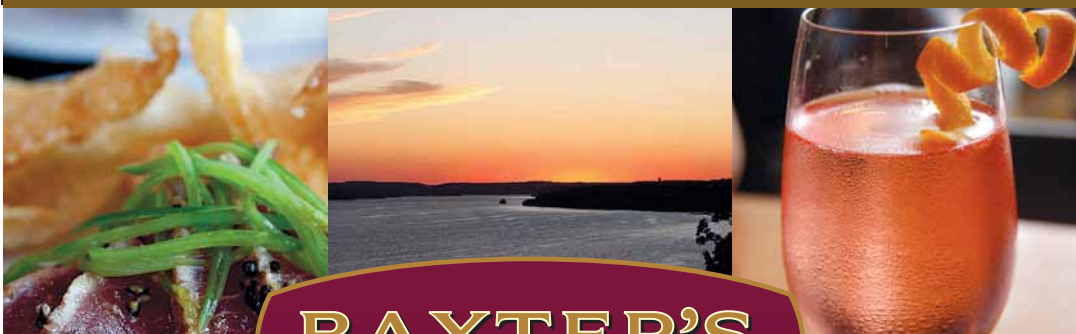
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Health Care Reform Provisions

Everywhere I go the one question everyone has is, "How Will The New Health Care Reform Affect Me"? This is a very good question and one that I don't think anyone knows for sure how it will affect all of us in the future. This bill was so big we still don't know all there is in it and how it will be interpreted. I will only try to tell you three of the scheduled changes there are for this year, 2010.

One of the changes is that dependent coverage for adult children is increased to age 26. This isn't scheduled to start until September but I have received notice that a lot of the companies are starting this in June. It is nice that the companies are doing this in June because some of the old policies said they had to be full time students. As a dependent graduated from college at 22 or 23 they had to get their own policy. This will allow them to stay on their parent's policy until 26 or hopefully until they can find employment with health insurance provided.

Another change prohibits pre-existing conditions exclusions for children. This is to start in September. If you have a child that you did not buy insurance coverage for, and now has a sickness that a company would not accept. You should try again after September. I have not received anything about how this will be handled by the companies so check with your agent later this year.

So far I have only talked about our children, so what is in this for senior citizens? Well starting this year the Government will provide a \$250 rebate to Medicare beneficiaries who reach the Part D coverage gap. This is a coverage gap in Part D that does not pay for all



J.L. Brenizer, President, CIC

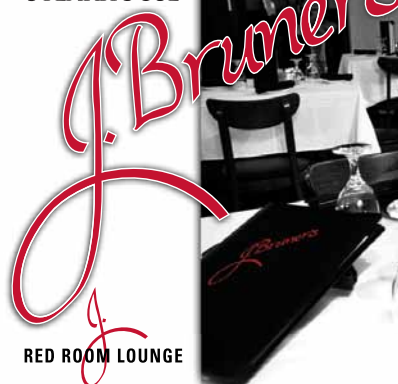
of your prescription drugs. If you have reached this coverage gap with Part D before, you know what I am talking about. The \$250 will not pay for all of the expense of this coverage gap but will help a little.

Now, one thing that has not changed. You still have to buy health insurance. We have had a few people call to cancel their health insurance because they think the government is furnishing it. They are not. Do not cancel your health insurance. You still need it and have to pay for it yourself. This really has not changed. If your employer furnishes it for you tell them thank you. It is not getting cheaper because of the changes and looks like it will only make it more expensive.

As you can see this is only 3 of the 18 changes I know of for this year, and one thing that does not change. Most of the other changes don't take effect until 2014. It will be a learning process for all of us. Some of what we learn we might not like.

Belinda Brenizer is a Certified Insurance Counselor with the Golden Rule Insurance Agency in Osage Beach. She can be reached at 573-348-1731 or at Belinda@goldenruleinsurance.com for additional comments or questions.

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Senate update with Carl Vogel

The difficult decisions continue in the budgeting process. Although the Senate has reduced the governor's budget in excess of \$400 million, it is still approximately \$100 million out of balance. Lobbyists and citizens are aggressively advocating saving various programs, but in a year such as this, the money is just not there. Revenues continue to show sharp declines from a year ago.

The total budget is hovering around \$23 billion. Since this figure is comparable to last year, there is a perception we have the same amount of revenue to spend. However, the difference is in the amount referred to as General Revenue money. These are the funds over which the legislature has any discretionary authority. The primary sources are income tax, sales tax, and corporate tax. There are few restrictions on how this money may be spent.

The 2011 budget projects an availability of approximately \$7 billion. The remaining \$16 billion is either federal money or dedicated funds. The

dedicated funds are dollars raised in fees or special taxes to pay for specific purposes. An example would be the Cosmetology Board which gets its funding from charging cosmetologists a fee to obtain a license to operate in Missouri. Another example is the sales tax which is dedicated to fund operations of the Department of Conservation. This tax was approved by the voters in 1976 and cannot be used for any other purpose. The previous year's budget contained approximately \$7.5 billion in General Revenue.

Unfortunately, the budget situation looks to get worse before it improves. There are approximately \$900 million in Federal Budget Stabilization (stimulus money) in this year's budget. It is almost a given this money will not be available in coming years. Factor in the continued decline in state revenue collections and we are looking at a budget shortfall possibility of over \$1 billion next year. The spending projects affected by this decline will be those funded by General Revenue dollars.

Budget Conference Committee members have been appointed and negotiations are underway to craft a final version of the fiscal year 2011 budget. Each legislative chamber still must approve the recommendations of the Conference Committee before the budget will be delivered to the governor's office for his signature or veto.

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



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State Senator Chuck Purgason
District 33

Chuck Purgason's Senate Report

numbers and a failing economy, we are looking at a shortfall of over \$1 billion in next year's budget.

Of the entire state budget, around \$7 billion is General Revenue or state tax dollars. \$16 billion is federal pass-through dollars over which the state has very little control. That means that the \$1 billion that will be required to be cut next year must come from the \$7 billion of General Revenue. That means that over 15% of that money will need to be found and reduced.

One way we can begin to deal with next year's budget problems is by not allowing legislation that adds to this cost to be passed into law. My job as chairman of the Senate Committee on Governmental Accountability and Fiscal Oversight is to look at bills that add cost to the state. Currently, we have over 60 bills referred to my committee. Many of these are in the dead file because we simply cannot afford them at this time.

In crafting this year's budget, it would be easier if we had total flexibility when it comes to the

issue of available General Revenue dollars. This is not the case.

We currently have around \$700 million in tax credits that are issued by the state each year. The committee, as well as the Governor, has shown concern that the legislature's budget committees have little control over this huge part of state spending. Tax credits are basically entitlements that must be paid before any of the state's other obligations are looked at. This has to change if we are to begin to put together a budget next year that does not come down hard on elementary, secondary and higher education obligations.

I believe tax credits are one way that government picks winners and losers in a free market system. Many times these credits are awarded to companies to come into the state to directly compete with existing businesses. I do not mind the competition, that is how you get a good product at a good price, but to allow government to give special favors and monetary advantages is not a level playing field.

There was an explosion of

tax credits in the 1990's when, instead of returning money that was required to be sent back to taxpayers under the Hancock amendment, the state began issuing tax credits to move money around in order not to be in violation of this requirement. This began an explosion of tax credits because other interest groups decided to try to get a piece of the action and this, in turn, began our feeding frenzy when it comes to the expansion of our current tax credit system.

I believe we must begin rethinking the way we approach economic development in our state. We currently compete with other states for jobs by coming up with the biggest Christmas package of goodies and begin the race to the bottom because all the states are suffering financial problems just like the ones the state of Missouri faces.

The facts are that 92% of our jobs are created by small businesses in our state. Why not move to a system that fosters small business growth rather than chasing after dream companies

that continue to play each state against each other in order to get the best deal?

Government is a poor creator of jobs. Most of the jobs government creates result in more bureaucrats and red tape. I believe we must begin the process of making Missouri a low tax, low regulation state that allows businesses to expand and grow to create a pro-growth economy.

The saying, "I am from the government and I am here to help you," is not a very welcome approach when dealing with a small business owner. The policy we should employ when it comes to job creation is the policy of empowering small businesses to do what they do best --- and that is to grow, create jobs, and pursue the American dream while the role of government is to assure a level playing field for all businesses large or small.

As always, I appreciate hearing your comments, opinions, and concerns. I can be reached in Jefferson City at (573)751-1882, you can e-mail me at chuck.purgason@senate.mo.gov or you can write to me by regular mail at 201 West Capitol Avenue, Room 420, Jefferson City, MO 65101.

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Foreclosure in Four Seasons. This 3 bedroom, 2 bath ranch home has a great floor plan with a dining area & separate breakfast nook. House needs some minor cosmetic work but is a real good looking house in quiet area. All the great amenities of Four Seasons. Take a look! This is a Fannie Mae HomePath property. Call today! **MLS 3069133 \$132,700**

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Linn Creek Foreclosure. Nice 5 bedroom, 3 bath Ranch style home in Whispering Hills Subdivision. Roomy 2800 sq. ft. with good storage throughout. Nice setting, wooded backyard and level front yard. Home has new carpet and some updated fixtures. Home shows very well. At \$60/sq ft, this is a bargain! **MLS 3066698 \$149,900**

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver



ROOTS COUNTRY STORE

Highway construction and the re-routing of old highways can send businesses into decline and oblivion. When U. S. Highway 54 between Eldon and Bagnell Dam was converted to a four-lane highway and re-routed in the mid-1970s, it ended the life of a number of businesses along the old highway

route including Roots Country Store, which was nine-tenths of a mile north of the Dam along the old highway portion that is now a part of Route W. It was at the entrance to Starlite Road where the Lakeside Roadside Park was located. The vacant building that formerly housed Roots Country Store is still standing though it is in bad re-

pair from decades of abandonment, and the bridge that took customers across to the store's front door looks unsafe.

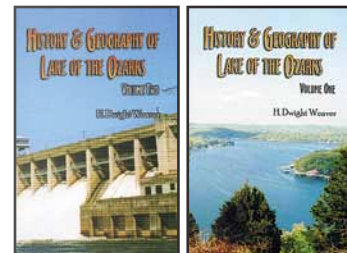
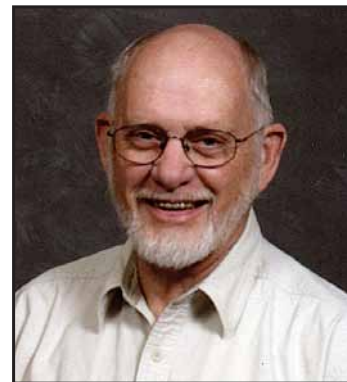
From the 1930s, when the roadside park was built by the Civilian Conservation Corp (CCC), until the 1960s, the park was the first opportunity that travelers had to catch a glimpse of Lake of the Ozarks. Roots

Country Store stood just behind the park's pull-around and did a thriving business from the late 1950s to the mid-1970s. John and Anne Roots were the proprietors. Anne took great pride in their place because it was a true country store. The building was decorated with the country theme complete with spice cabinets, tea canisters, sugar boxes, vinegar measure and Stilliard scales for measuring the cheese she sold by the "chunk." She had lots of antiques, some of which were for sale. When you visited her store you stepped back in time. Unfortunately, time caught up with her location and her business did not survive the highway change. The photo, circa 1959, was taken by Frank Gress.

Watch for the author's new book *Historic Bagnell Dam Boulevard, Past & Present*, which goes on sale in early May. ■

This vintage postcard is from the collection of H. Dwight Weaver. The photographer and publisher are unknown. Weaver is the author of four 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 him at dwightweaver@charter.net. Or call 573-365-1171. Other books by Dwight Weaver are available online at lakeoftheozarksbooks.com.



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Social media forces marketing changes

by Nancy Hogland

Soon, the Lake of the Ozarks Convention and Visitors Bureau (CVB) calendar of events will be visible to smart phone users.

According to Tim Jacobsen, executive director of the CVB, they are in negotiations with two different electronic tourism publishing entities to develop a mobile application that will allow iPhone, BlackBerry and other mobile phone users to access the information. Currently, a visit to the site nets only a message that the information is not available.

"We've known about the problem for quite some time, however, until recently, mobile applications have been very expensive. But we think we've come up with a solution that we can afford," he said, adding that if things go as planned and they can get the application "priced out right," the newly formatted calendar will be up and running in 30 days.

Jacobsen said while the \$2,000 start-up cost and \$100 monthly maintenance fee was not included in this year's budget, they felt it was essential to add the program.

"Because of competition between the cell phone companies, the number of smart phone users has increased dramatically in the past 90 days. I know they're extremely convenient, especially when you're cruising down the road and decide to check out the website and see what's going on at the Lake that weekend," he said.

According to Apple, 24.89 million iPhones, available exclusively to AT&T customers, were sold in 2009; 8.7 million were sold in the first quarter of 2010. Sales of the BlackBerry Curve, Pearl and Storm, available to customers of four different carriers, topped those numbers.

Jacobsen said the CVB fully realizes the benefit of social

media, already garnering 30,000 fans on facebook.

"I was at a tourism convention last week and a guy from the St. Charles bureau stood up and said they had 882 facebook fans. He thought they were doing good! When I said we had 30,000, they didn't believe it," Jacobsen laughed. "If you look at the cost of reaching that

many people with a mailer, it would run about \$15,000. Social media has been invaluable to us."

He said because most cell phones contain only numbers on the keypad, the CVB would also be changing the way their phone number is marketed.

"Unless you know how the alphabet is arranged on the keypad, calling

1-800-FUNLAKE is not an option. So we're going to start promoting it as numbers only," Jacobsen said.

Because the cost of making the entire vacation guide accessible to smart phones would run about \$15,000, the CVB would limit the technology to the components most accessed.

Lake Regional General Surgery relocates May 3

On Monday, May 3, Lake Regional General Surgery will relocate from Lake Regional Imaging Center to suite 205 of the Medical Office Building next to Lake Regional Hospital in Osage Beach, Mo. The clinic's phone number also will change to 573-302-2299.

Surgeons Mark Drake, D.O., and Robert Sexe, M.D., currently practice at Lake Regional General Surgery, previously known as Surgical Specialists of the Lake. Two surgeons, Scott Brick, D.O., and John Patton, D.O., are scheduled to join the practice this summer.

"We're excited about the future of our surgical program," said Kevin McRoberts, senior vice president of Business Development at Lake Regional Health System. "This move allows us to expand the practice while enhancing patient care."

Drs. Drake and Sexe are board certified in general surgery. They commonly perform minimally invasive procedures, such as gallbladder removal and colon resection, as well as hernia repair, surgical breast cancer treatments and LAP-BAND® surgery. The surgeons also treat trauma patients in Lake Regional's Emergency Department.

Lake Regional Health System provides comprehensive health care services to the residents and visitors of the lake area. The hospital is accredited by The Joint Commission and is a past recipient of the Missouri Quality Award. Lake Regional also operates primary care, urgent care, specialty and rehab therapy clinics, retail pharmacies and home health services throughout the lake area. To learn more, visit lakeregional.com.



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Second Annual Lake Taste Challenge enjoyed by all

The 2nd Annual Lake Taste Challenge brought out over 400 people to enjoy the different offerings of various Lake Area restaurants. To the pleasure of everyone's pallet, twelve restaurant members of the Lake Area Chamber of Commerce participated offering 22 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 five winners in 2010, which will have bragging rights for the next twelve months. The people's choice winners are as follows:

Appetizer Category J. Bruner's Classic Steakhouse with Onion Rings

Soup / Salad Category Seven Springs Winery with Spicy Shrimp and Crab Bisque

Entrée Category Michael's Steak Chalet with Prime Rib Bites

Dessert Category Andy's Frozen Custard with Ozark Turtle Sundaes

Specialty Category Bandana's Bar-B-Q with St Louis Style Spare Ribs

As everyone was enjoying the delectable food, they were also having a lot of fun.

Gil the Shark from Big Surf Waterpark made a special appearance having fun with the younger set as well as Mz Loretta painted many faces and arms throughout the day and Art Xpressions doing fun crafts with the kiddos. Colleen, Mary and Seth of Lotus Wellness were on hand offering chair massages to the delight of many, as well as Miss Lake of the Ozarks met guests throughout the afternoon. 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 PBW, US Food Service, Inn at Grand Glaize, Charter Media, 101.9 The Wave, KRMS 1150, 93.5 Rocks The Lake, LO Profile, 107.9 The Coyote, Lake Lifestyles, Mix 92.7, Lake TV 32 and Pepsi. As plans are already underway for next year's event, watch for dates to be announced in the upcoming months and make plans to attend the 3rd Annual Lake Taste Challenge. 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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Top 5 Most Important Questions To Ask When Getting A Mortgage

Whether you are purchasing or refinancing, getting a mortgage is the largest financial transaction that most of us will do in our lifetime. Do you know what to ask and what to expect? Home Buyers' success depends on you doing your homework and asking the right questions. Let's take a look at some insight on mortgage financing, with some very important questions to ask and tips to follow when getting a mortgage.

What Loan Programs Do They Offer?

This is my first question, simply because it is really the most important question. Many lenders offer a select few options, and often give mis-information on loan programs they don't offer. Not all borrowers are the same, and most definitely their financial situations are all different. Offering a wider selection of conventional as well as government loans will ensure that your financial profile will best be matched with a loan program that will fit your personal financial situation. The current mortgage mess is a result of many borrowers getting the WRONG loan program. Your lender should offer a minimum of FHA, USDA, VA, and Conventional financing. If they do not offer these programs do you really know that you have the best loan strategy for your personal financial situation?

What Do You Need To Qualify For A Loan?

Beware of lenders that request little or no information before quoting you an interest rate. How do they know if you really qualify for the mortgage? Your personal information will play a MAJOR role in the interest rate and your approval for a mortgage. With today's minimum credit score requirements, and debt to income restrictions it is literally impossible for a lender to ACCURATELY quote an interest rate without a full application and running your credit. A full application means, providing documentation on your income and assets. While many lenders often advertise and quote rates with little or no information, you will not know the TRUE interest rate until you sign your loan documents. Different Loan Programs will offer different rates based on the risk associated with that loan program. Interest rates fluctuate on a daily basis so if you are shopping for a period of time, you may find that one lender offers a better rate today but what about tomorrow. The best option is to work with a Mortgage Professional that knows and understands the market trends and has access to REAL-TIME market data to lock your rate with the maximum savings to you. Remember getting the right LOAN STRATEGY is more important and can cost you less than getting the lowest interest rate advertised.

How Much Can You "Really" Afford? vs. How Much Can The Lender Qualify You For?

Many borrowers can qualify for much more than they may want to pay or feel comfortable paying. When a lender qualifies you for a mortgage, they take into consideration only the debts that appear on your credit report such as, car payments, credit card payments, student loans, and any other form of debt that is reported to the credit bureaus. Lenders however, do not count in the qualification process how much you personally pay for such items as, day care, electric, food, and other personal items. So you need to work with a lender that will help you navigate the qualification process with your personal financial well being in mind. Successful homeownership depends on realistic expectations on both the borrowers' side as well as the lenders'. Work out a fiscally responsible

budget. Work with your lender to determine the best mortgage payment options available to you and have a price range that will give you an affordable sustainable mortgage payment that will allow you to be a successful homeowner.

Should You Escrow or Not?

An Escrow account is set up on behalf of the borrower to deposit on a monthly basis a portion of the property taxes and insurance on your home. This money is included in your monthly mortgage payment amount. If you are getting more than 80 percent financing you have no option but to escrow, it is a lender requirement. If you are financing less than 80 percent you have the option to escrow or not for property taxes and insurance. Consider the total amount of both your property taxes and insurance. For many this can be a pretty hefty payment for both taxes and insurance due at the end of the year. Do you have a plan to come up with this large sum when it becomes due? Are you able to set aside money each month? If the lender finds that you are delinquent on your property taxes they have the right to require you to set up an escrow account at that time. If you fail to make your insurance payments the lender can force place an insurance policy at a much higher cost than your original insurance premium. Carefully consider the escrow option at the time of your mortgage application.

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There are many opportunities during the purchasing and financing stages of a home purchase or refinance where you will need to enlist the help of a professional in their industry. Be sure to seek the best in the industry and work with local companies. Realtors offer the expertise on the housing market and will guide you through the process of purchasing the right home for the right price. Title Agents will ensure that you are the rightful owner of the property without encumbrances to the property once you have closed on the property. Inspectors will ensure that your property has no hidden hazards or defects that will be a surprise to you later. Licensed Mortgage Professionals will help you obtain the right mortgage strategy and loan program for your individual financial needs.

Purchasing or refinancing a home can lead to building personal wealth if you take the right steps to protect yourself and your investment. Make sure you work with a Mortgage Professional that will help you get the RIGHT MORTGAGE strategy to ensure your successful homeownership.

As a Licensed Mortgage Professional I am committed to achieving affordable, responsible and sustainable homeownership to the homeowners of our community. Continued growth in our community depends on a solid foundation of homeowners that understand the responsibility of homeownership. Call me today for more information on the RIGHT MORTGAGE strategy for your individual financial needs.

If you have questions or comments please email them to andrew@askandrewconner.com
Call Andrew today at 573-302-0600

Website: www.askandrewconner.com

Andrew W. Conner is a Certified Mortgage Planning Specialist CMPS® and a Certified Residential Mortgage Specialist CRMS®. Less than 1% of all Mortgage Originators in the USA have these certifications. Andrew's areas of expertise are Mortgage Planning, Credit Repair Counseling, Cash Flow Management, and Real Estate Equity Management. As a Certified Mortgage Professional, Andrew has the knowledge and experience to ensure you will get the best mortgage strategy to fit your individual financial needs.

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Dock owners need to get signage in place now to avoid fines

by Alison Schneider

This summer dock owners on the Lake of the Ozarks could find themselves on the wrong side of the Water Patrol if they don't have the new 911 locator signage prominently displayed on their docks.

Effective January 1, 2010, Missouri State Law (HB 657) went into effect, requiring that all docks on the Lake of the Ozarks display their official dock permit number and the 911 address of the property to which it is adjacent. The purpose of the signage is to assist 911 call centers in dispatching to the proper location in case of emergency as well as to assist pleasure craft owners to better enjoy the Lake waters by being clear about their location.

The new law affects all lakes in the state, not just the Lake of the Ozarks. The 911 rule has received overwhelming support from the Missouri State Water Patrol and other emergency response agencies who work on the water. For the Water Patrol and fire districts, the addressing will help save time when precious minutes count.

"Anything that will aid in cutting the time it takes to respond to an emergency is good for everyone on the Lake of the Ozarks. Reducing response time by properly directing the emergency personnel to the site can save a life" according to Matt Walz of the Water Patrol. "So many times we are deterred in getting to an incident because the caller literally doesn't know where they

are." Even seasoned Lake residents can get disoriented navigating the Lake of the Ozarks, and it's much worse for visitors unfamiliar with the correlation between land and water.

While the Water Patrol will most likely give owners a some leeway, the grace period is over for compliance. Starting this summer, dock owners failing to display proper signage can expect to be ticketed for failure to follow the guidelines of the law. The fine for each incidence cited will be not less than \$25 and not more than \$100.

Required information on the sign include displaying the permit number issued by Ameren UE, as well as the street address and zip code of the adjacent property in 3" block lettering. The lettering must be a highly contrasting color from the background color and the sign needs to be located on the lake side of the dock. The locator signage should be positioned where it is most visible from the cove or main channel. Some dock owners have chosen to add their name or a phone number as well, but this information is not a requirement.

In addition to the 911 information, Ameren UE requests that dock owners also post safety messages on the sign reminding of the importance of life jackets and designated captains when operating watercraft.

A number of local businesses can make the ordering and purchase of the signage simple and affordable—a quick

internet search will give you a number of reputable, viable options. You will need your Ameren dock permit number as well as your correct 911 address. Should you need assistance in determining your correct 911 address, please contact your county 911 addressing center. For Camden County, call 573-346-4440, Miller County residents should call 573-369-1960, and Morgan County residents should call 573-378-2453.



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Dr. Charles Peterson, committee chairperson for Boy Scout Troop 145, accompanied (left to right) Jake Ogden, 15, of Camdenton; Adam Eaton, 16, of Camdenton; and Kaleb LaRue, 16, of Linn Creek; to a recent Osage Beach Board of Aldermen meeting. The teens, all attempting to become Eagle Scouts, are required to get involved in the community by attending government meetings, performing volunteer work and speaking with business leaders. Nancy Hogland photo.

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May 28 is Kiwanis Peanut Day at the Lake

The Third Annual Kiwanis Peanut Day, sponsored by the Kiwanis Club of Ozark Coast, is May 28 and, according to Peanut Day chairperson Holly Sabourin, "We have a great group of volunteers ready to man area intersections soliciting donations in exchange for a bag of delicious Kiwanis Peanuts."

Kiwanians wearing bright orange vests will target intersections located: in Lake Ozark at HH and Business 54; the Outlet Mall entrance, and at KK and Highway 54.

"We've had a pretty successful underwriting campaign, but could always use more to offset the cost of peanuts," said Sabourin. "All proceeds will stay in the Lake area to benefit needy children." Any organization interested in contributing can contact Sabourin at 573-286-2816.

The Kiwanis Club of Ozark Coast last year made contributions totaling

more than \$76,000 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 Sabourin, on May 28 contributors can give any amount in exchange for a bag of fresh Kiwanis Peanuts.

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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Your Finances

Can You Invest for College and Retirement?

You most likely need to save and invest for retirement. But if you have children, you also may want to put money away for their college education. Are these two goals mutually exclusive?

They don't have to be — but achieving them both can be challenging. Over the past generation, the responsibility of paying for retirement has largely shifted from the employer to the employee. At the same time, college prices have skyrocketed and show few signs of slowing down.

Consequently, you face a delicate balance when it comes to preparing and saving for both college and retirement. Perhaps you may be facing large college bills in your prime retirement savings years. Or if your child graduates with college loans and you plan on helping to pay for them, your cash flow may fall short of the amount needed to meet your monthly bills during retirement.

But as you think about the college vs. retirement issue, keep one overriding fact in mind: You have less time to save for retirement than your children have to pay for college. If your children do take out some loans, they will likely have decades in which to repay them.

Ultimately, the amount of financial assistance you provide for your children's college education is a personal and emotional decision, as well as a financial one. Still, you can take steps to help out your children without shortchanging yourself.

One possible strategy is to contribute to your 401(k) and your IRA, and then use whatever money you still have available to fund a college savings plan. If your employer offers a match for your 401(k) or other retirement plan — such as a 403(b) or 457(b) — you should, at the very least, contribute enough to earn the match. And if at all possible, you'll want to "max out" your IRA, which offers significant tax benefits. Your contributions to a traditional IRA may be tax-deductible, and your earnings grow on a tax-deferred basis. Depending on your income level, you may be able to contribute to a Roth IRA, which provides tax-free earnings, provided you meet certain conditions. In 2009,



Tony Reahr
Edward Jones Financial Advisor
573-964-5712

you can contribute up to \$5,000 to your IRA, or \$6,000 if you're 50 or older.

Once you've earned your employer's 401(k) match and then, if possible, contributed the maximum amount to your IRA, you can begin looking more closely at college savings vehicles, such as a Section 529 plan or a Coverdell Education Savings Account, both of which offer tax-free earnings and withdrawals as long as the money is used for qualified education expenses. (Withdrawals for other types of expenses may be subject to federal and state taxes plus a 10 percent penalty.) Also, Section 529 plan contributions may be tax-deductible in certain states for residents who participate in their own state's plan. To make sure you understand the tax ramifications of a Section 529 plan, you'll want to consult with your tax advisor.

By committing yourself to regular investing, and by taking advantage of the various investment accounts available, you can make progress toward your retirement goals while still tackling the high costs of higher education. That's a "win-win" situation.

For a free review of your annuities and insurance: contact Tony Reahr - Licensed Insurance Specialist, Accredited Asset Management Specialist and Financial Advisor at Edward Jones Investments in Lake Ozark, 573-964-5712.

To participate in the "Smart Choices in Retirement" presentation on March 30th, 2010. Please contact Tony at 573-964-5712. This presentation will help you to learn how to determine if you're on track to reach your retirement goals and what steps can help you make them a reality. A must for anyone 50+ years old considering or have entered retirement.

Lotus Wellness Center celebrated joining the Lake Area Chamber of Commerce with a ribbon cutting. Lotus Wellness Center recognizes that everyone is different and everybody has different needs. To contact us call 573-365-8944 or check us out online at www.lakeozarkmassage.com. Pictured along with Chamber Active Volunteer Ambassador from left to right are: Mary Summers, LMT; Colleen Pierce, LMT-Director; Seth Keith, LMT; Mike Wagget, MSW Interactive Designs.



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The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Safe and Sound and Bennett Electric in Laurie. For more information call Todd at 573-216-4496. Pictured from left to right: Chamber President Rowland Todd; Dennis Hansen and Todd Bennett; and Chamber volunteer Michael Carter. (left)

The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Distinctive Concrete Surfaces, Inc. Call 573-692-4179 or visit their web site at www.distinctiveconcretesurfaces.net. Pictured in the ribbon cutting, Nevada Shelkey, [with scissors] owner; Mike Nichols, Amy Hadfield, Charli Allee and Alan West, Tracey Broswell, Jo McElwee, Diann Jacobs, and Bruce Mitchell. (right)



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3718-1 07 Silverado 1500 LT Crew 4WD Dk Green 40,655 miles..... **\$21,995**

P779-1 07 Silverado 1500 LT Crew 4WD White 32,733 miles..... **\$21,995**

P702 08 Sierra SLE2 1500 Ext Z71 Red 36,306 miles..... **\$23,995**

3778-1 08 GMC Sierra SLT EC 4WD Z71 Silver 28,032 miles..... **\$26,495**

3763-1 08 Silverado 1500 RC Short LT1 4x4 Red 59,087 miles..... **\$18,995**

3803-1 08 TrailBlazer LT 4X4 Dk Cherry 30,857 miles..... **\$19,995**

3881-1 07 Aspen LTD 5.7 Hemi 4x4 Diamond 30,000 miles..... **\$23,995**

P752-1 08 Cadillac SRX AWD Beige 48,143 miles..... **\$24,995**

3783-2 07 Rainer CXL AWD Silver 49,000 miles..... **\$18,995**

3891-1 02 Ram Quad SLT 2WD Blue 97,848 miles..... **\$9,995**

P758-2 06 Colorado Crew 4X4 Blue 76,090 miles..... **\$15,995**

P767-1 07 Dodge Nitro R/T 4X4 Maroon 44,323 miles..... **\$17,995**

P756 09 Avalanche Z71 LT2 4x4 Black 8,002 miles..... **\$37,995**

P761 09 Chevrolet Impala LTZ Silver 10,675 miles..... **\$21,495**

P748 09 Chevrolet HHR LT2 Red 9,362 miles..... **\$14,995**

P777-2 09 Malibu LTZ 4 cyl White 13,439 miles..... **\$22,495**

P778 09 Cobalt Sport 4Dr Silver 16,049 miles..... **\$15,995**

P780 09 Yukon SLT2 4WD Gray 18,431 miles..... **\$38,995**

P781 09 Chevrolet Impala LTZ White 16,264 miles..... **\$21,495**

P736 09 Yukon XL SLT 4WD Dk Blue 16,576 miles..... **\$45,995**

P787 09 Chevrolet Cobalt Sport Red 14,436 miles..... **\$15,995**

P788 09 Chevrolet Cobalt Sport White 16,601 miles..... **\$15,995**

P789 09 Cadillac STS Lux Sport V6 Red 15,988 miles..... **\$29,995**

P773 10 Traverse AWD LT1 Cyber Gr 12,209 miles..... **\$30,995**

P774 10 Chevrolet Vibe AWD 4cyl White 12,958 miles..... **\$17,995**

P776 10 Malibu LT2 4cyl Black 8,462 miles..... **\$22,995**

P785 10 Impala LT 3.5 Gold Mist 8,262 miles..... **\$20,995**

P792 2010 Town & Country Touring Silver 15,895 miles..... **\$23,995**

3800-2 02 Regal LS 4Dr Dk Blue 72,012 miles..... **\$6,995**

P757-1 02 Dodge Neon SXT Silver 89,769 miles..... **\$4,995**

3309-2 08 Accord EX V6 4Dr White 26,970 miles..... **\$20,998**

3856-1 09 Malibu LTZ Green 40,324 miles..... **\$18,995**

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Lake Regional Wound Healing Center receives national recognition

Lake Regional Wound Healing Center in Osage Beach, Mo., recently received the Front Runner Award from Florida-based National Healing Corporation. The award recognized the center for achieving an overall healing rate of 87.8 percent. Of these patients, 96.8 percent experienced total wound healing within 16 weeks.

Opened in April 2009, Lake Regional Wound Healing Center specializes in the treatment of chronic wounds and non-responsive conditions using state-of-the-art methodologies. Treatments include hyperbaric oxygen therapy, vascular studies, tissue culturing and pathology, revascularization, skin grafting and clinical or surgical debridement.

Likely candidates for treatment are individuals with diabetic ulcers, pressure ulcers, infections, compromised skin grafts and flaps, and wounds that haven't healed within 30 days.

Lake Regional Wound Healing Center is located on the first floor of Lake Regional Hospital. The center is a service of Lake Regional Health System in partnership with National Healing Corporation. Founded in 1996, National Healing Corporation provides management services and the latest technology and expertise in wound healing to its client hospitals to establish quality wound healing programs.

For more information about Lake Regional Wound Healing Center, call 573-302-2990 or visit lakeregional.com.

As the Lake Churns Local Lake Real Estate Increases

We have moved into our new offices and are excited about the location at the hub of activity at the Lake. We are surrounded by wonderful businesses and professional people. It is inspiring to go to work each day and see the hustle and bustle and be a part of this great area.

Thanks again to Howard Schrock and Matt Redd and all of the construction contractors for working so hard and doing such a top notch job of putting our office together.

Thanks also to all of you who took the time to come to our open house on a very cool and rainy day. We had bankers, inspectors, surveyors, attorneys, property managers, fellow Realtors, clients, friends and family join us to bless and celebrate a very exciting beginning to a new chapter in our business. Karen's father, Bill Matthews, brought his new "King of All Grills" and cooked some terrific burgers. If you were unable to be there, please feel free to stop by any time.

The local lake real estate market continues to see an increase over last year in total sales volume, average sales prices and number of properties sold. Comparing January 1 through April 20, 2009 to the same time frame in 2010, there has been an increase of 4.8% in sales dollar volume this year. This information was compiled from data from the Bagnell Dam Association of Realtors MLS System. If you would like a report more specific to your property type



Real Estate and Lake News with C. Michael Elliott

and location, please let me know.

The Missouri Association of Realtors is working to stop double taxation. Join with thousands of other Missouri residents and sign the pledge today to help mobilize friends and colleagues in support of a ballot initiative in 2010 to protect your property from a real estate transfer tax. A real estate transfer tax is a form of double taxation; it lowers homeowner equity; it negatively impacts the process of buying and selling a home; and it unfairly targets property owners and lower income residents alike. Visit my website www.YourLake.com and click on Yes To Save Homes to learn more and to sign up for email updates.

C. Michael Elliott of C. Michael Elliott & Associates is located at 3738 Highway 54, Suite 103, Osage Beach, MO 65065. You can reach him at 573.365.3330 or cme@YourLake.com.



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FARMERS

New policies could force some to purchase costly flood insurance

Hurricane Katrina has had a ripple effect that's extended all the way to the waters of Lake of the Ozarks

Because mortgage and insurance companies lost hundreds of millions of dollars on properties devastated by floods that followed the hurricane, they are now requiring many lakefront property owners here and around the nation to prove their properties are not in flood-prone areas before completing transactions on those properties.

"In the past, when a flood determination company looked at a property, they looked at the structure. If it was above base flood elevation, it was determined to be out of floodplain. Now, however, because they're looking at this differently, flood insurance is required for many buildings sitting on land that touches the floodplain. That means every single lot fronting the Lake of the Ozarks could be affected," said Shelly Hall, lead engineer with Shultz and Summers Engineering in Osage Beach.

She said flood determination companies are still rating structures at a high, medium

or low risk but many property owners are going to have to prove with a survey that the structure is elevated out of floodplain. Along with that, they will need to get a Letter of Map Amendment (LOMA) or be required to purchase flood insurance – something that could be pretty pricey. She said this is currently affecting only those property owners trying to sell, refinance or change insurers, but added that soon, banks will be going back and reevaluating every property on their books.

A representative with Farmers Insurance Group in Camdenton said the premium is based on the coverage desired and the flood zone the property is in.

"We have one homeowner who purchased \$47,000 coverage on the home, \$1,000 on the contents and she's paying \$488 a year. Another homeowner put \$200,000 on the home, \$80,000 on the contents and is paying \$326 a year," the representative said, adding that the highest annual premium she's seen is \$3,000.

The insurance is mandatory for any property financed with a federally backed mortgage

that is deemed to be in a floodplain.

Karie Jacobs, president of the Bagnell Dam Association of Realtors, said they are advising lakefront property owners and condominium complexes on the Osage, Gravois and Glaize arms to get the survey done now instead of waiting, especially if the home is on the market, because it could potentially hold up the sale.

"The new floodplain maps have been adopted by Miller and Morgan counties so you can get the LOMAs pretty quickly for properties in those areas but because the new floodplain map for Camden County hasn't been approved yet, it can take 90 days – maybe even longer. When the property sells before the certification is received, we're encouraging people to go ahead and close on the property, and just have the seller pay 90 days of flood insurance. Then when the LOMA is received, the seller can cancel the insurance and get all their money back, but it's just another step to go through," she said, adding that nearly every lakefront property she's sold has needed the letter. "My house is 65 feet in their air

and I had to get one."

Robyn Cionko, who handles marketing for Shultz and Summers Engineering, said because this new requirement has caught many homeowners off guard, they decided to make a commitment to the community to perform the needed surveys within two days after scheduling, with a two-day turn-around on the paperwork.

"Of course, it's still FEMA's determination – we are not the one establishing what is and what isn't 'floodplain,'" she said. "But we do perform a physical survey, take pictures, fill out all the forms and send them in for the homeowner. We fully realize how this is affecting people and we are doing our best to be responsive to their needs."

But the story doesn't end there.

Katrina also prompted the Federal Emergency

Management Agency (FEMA) to rework floodplain maps throughout the nation.

Chris Hall, planning administrator for Camden County, said that has caused some real problems locally.

"While 80 percent of the lakefront properties are not affected, the new FEMA boundaries place more than a thousand homes and condominiums on the Big Niangua squarely in the middle of a flood zone," he said. "But we are not just sitting back and letting it slide – we can't – it affects too many people."

He said after FEMA completed the new maps and handed them over to him for review, he started at the top of the stack. By the time he got to the bottom, where the maps of the Big Niangua were located, a large portion of the 90-day appeal process had passed. However, he immediately

Bank Star One Promotes Randal Gilleland To Branch Manager



Bank Star One, with offices in Lake Ozark, Osage Beach, Fulton, and New Bloomfield, has promoted Randal Gilleland to Branch Manager of the bank's Hy-Vee Supermarket

location here.

"Randy has been a great asset as assistant manager and acting manager in recent months," said Richard Meriage, president of the bank. "His experience and strong work ethic has been invaluable to us in making the Hy-Vee branch one of our fastest growing branches."

Gilleland has been with Bank Star One for five years and has worked in the Hy-Vee Bank Star One branch since its inception in 2005. Prior to joining Bank Star he was a customer service representative with United Express and Delta Comair airlines.

He served in the United States Air Force as a personnel specialists rising to the rank

of sergeant. He is originally from Winterset, Iowa, but now makes his home in Lake Ozark.

Bank Star One is a subsidiary of the Festus-based BancStar Inc., a bank holding company with four bank charters, 13 retail branches and nearly \$375 million in assets. Bank Star of the LeadBelt has six branches: Park Hills, Desloge, Leadwood, Farmington and Festus (2); Bank Star of the BootHeel has two branches: Steele and Caruthersville; Bank Star One has four branches: Fulton, New Bloomfield, Lake Ozark and Osage Beach; and Bank Star has one branch (Pacific) and a mortgage company (Bank Star Mortgage) in Kirkwood, Cape Girardeau, and Marble Hill. All branches are in Missouri.

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Good weather kept road projects rolling



Road artists Ralph Greeze and Brandon Kissinger put the finishing touches on their work. Nancy Hogland photo.

by Nancy Hogland

Not only did the Horseshoe Bend Special Road District complete all their road projects ahead of time, crews picked up another road that was to be included in next year's project list.

"The weather cooperated with us this spring," said John Jenkins, chairman of the road district board of directors. "And that made all the difference."

He said District Superintendent Norm Duncan learned they could expect an increase in asphalt next year, "so we figured we'd do everything we could at the lower rates." This year, the district is paying \$58.91 per ton for mix laid in place. In addition to widening and overlaying the roadways, the district crews added rocked shoulders and ditches designed to carry rainwater into culverts and then down to the Lake, and they striped the newly paved surfaces.

Roads completed this year are Waterside Point, Odellia Point, Ridgewood Drive, Reddington Road, Albany Drive, Veronica Lane, Kiowa Court, Crown Point Drive, Crown Point Lane, Kings Lane, Queens Lane and Country Club Drive.

Later this year the road district will also blacktop the Hiking and Biking Trail extension from Chessman Drive to Outer Drive and Woodhaven Circle. However, Jenkins said the rock base first needs to be tamped down by rain.

This is the first time the district picked up the tab for construction, although they

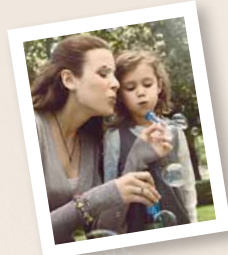
built all the trails on the Bend. The trails inside Village of Four Seasons limits were funded by the Village. The trail running between the Village limit and Duckhead Road was funded by a Transportation Development District sales tax collected at the Lodge of Four Seasons and its entities. The latest section, which is 7/10 of a mile long, cost the district \$69,000.

Jenkins said next year's road upgrade projects include Lakeview Court, Ridge Road, Clover Point, Scarsdale Circle, Coronett Drive, Autumn Lake Drive, Palmer Drive, Trevino Court, Nelson Court and Snead Circle. He said crews are already busy marking and clearing brush from right-of-way.

Much of the road work is being done under an agreement forged in 2008 between the road district and the Four Seasons Property Owners Association (POA). According to the contract between the two entities, the district agreed to take over 17.4 miles of paved and 3.93 miles of unpaved roads owned by the homeowners association, maintain them and eventually bring each one up to county standards.

In return, the POA agreed to turn over a total of just over \$3.5 million to the road district. That money will be divided into eight yearly payments of \$439,740, with the first payment made in 2008 and the last payment made in 2015. The money is coming from the portion of POA annual fees charged to homeowners that is earmarked for road improvements.

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Lake Ozark going under state microscope again

by Nancy Hogland

If Lake Ozark city officials were unhappy about providing documents recently requested by an alderman, they may be unhappier still when they are required to provide them for the Missouri Department of Labor and Industrial Relations.

At their April 13 meeting, alderman discussed revising a recently adopted resolution that allowed elected officials to obtain copies of city records free of charge after they were informed that Alderman Susan Drummond had requested numerous records that allegedly cost the city several hundred dollars. Drummond was not at that meeting but later said not only were the charges inflated, she had good reason to request the information which included audio recordings of all 2009 board meetings as well as copies of prevailing wage contracts and performance and payment bonds for all remodeling work done in the city hall and police department.

"More than \$60,000 was

paid to Larson Construction to remodel the building but although we all said we needed to go out to bid for the work, that didn't happen. One time the mayor said he got five written bids, another time our interim city administrator said they got verbal bids. But if there were bids, the board never saw them. That's why I wanted the tapes – especially the recordings from our October meetings – because that's when most of this was discussed. I wanted to listen and see exactly who said what because my next step is to take this to the Missouri attorney general," she said, adding that she was told that there were no contracts, prevailing wage or bond paperwork and while she received 17 CD recordings, October's were missing. "I was told there were technical difficulties."

In the meantime, a complaint was filed by a Lake Ozark resident with the Division of Labor Standards against the city for not following Prevailing Wage Law

procedures during the city hall remodeling project.

Wanda Seeney, public information administrator for the agency, said as part of the investigation to be conducted, investigators will be requesting a copy of the annual wage order, contracts and payroll records from Larson to determine if those requirements were met.

"Any public work project – any project funded by taxpayer money – that is designated 'major' is subject to the law. Violation of that law could result in fines and even jail time because we take this very seriously," she said explaining that before the city put the project out to bid, they were required to contact the agency for an Annual Wage Order, which would have informed the city what wages had to be paid on the job. "The city should have included the required wage amount in their bidding process to inform contractors what was required of them."

She said the entire process is

spelled out on the department website. According to those guidelines, after awarding the contract, the city was required to submit a project notification form to the Division of Labor Standards. During the course of the project, the city was required to regularly review all payroll records to ensure Prevailing Wage Law requirements were being met. Then, at the completion of the project, the city should have acquired a completed Affidavit of Compliance form from the contractor(s) before making final payment. A copy of that compliance form should have been submitted to the Division of Labor Standards.

City officials have maintained that because the work was considered "maintenance," it did not fall into the "major repairs" category and therefore was exempt. However, according to the Division of Labor Standards website, "if the size, type or extent of the existing facility is changed or increased, the work performed is subject to the Prevailing Wage Law. A maintenance project is not subject to the Prevailing Wage Law. Maintenance is recurrent, day-to-day, periodic or scheduled work unless it involves the overhaul or replacement of major constituent parts."

The city hall project entailed constructing walls in the board/court room; enclosing the dispatch center for the police department; increasing electrical service; removing

part of the floor and building stairs to allow interior access to a lower level; adding recessed lighting; and removing an overhead door, bumping out the wall and then closing that wall in while adding doors. Future plans include building holding cells in the lower level.

"Of course, it will be up to investigators but maintenance is more like changing light bulbs, maintaining equipment and making minor repairs – not building walls. I'm not sure why the city didn't think this should go to bid, but that's not our concern. Our concern is why they didn't follow the law governing wages," Seeney said.

In a 2005-2006 state audit of Lake Ozark's books, the city was cited for not following proper bidding procedures. The audit stated that although the city had ordinances requiring them to solicit bids for items or services costing more than \$5,000, bids were not solicited or bid documentation was not retained in accordance with policy in several instances.

In board meetings city officials said the board authorized expenditures of up to \$50,000 and that excused them from the bidding process.

Aldermen Jeff Van Donsel and Robert Davis said that wasn't their understanding of the process and said the handling of the matter had resulted in several calls from angry contractors who demanded to know why they had not been allowed to bid on the projects.

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Eidolon Wedges

You may wonder why it took you so long to try them, page 28

Miura forged CB-501

For those that know, these are the irons from the man who has the "hands of God" page 26.



Inside:

Adams CB1 Forged Pro Black

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New Equipment '10

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Driver Innovation

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Area Course Listing

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More Magic from Miura as they release the CB-501

by Darrel Willman

A while back we introduced you to probably the most famous golf manufacturer that you've never heard of. Nearly immortalized in Japan, club designer and manufacturer Katsuhiro Miura crafts clubs in the old-world style and tradition from billets of raw steel.

The CB-501 iron is exciting news for golfers, as Miura—who has never had a fixed time frame for new-product introductions, only debuts new models when advances demand it. In other words, unless Katsuhiro can significantly improve the clubs, he doesn't mess with them.

The CB-501 boasts a "W" nickel (satin) chrome finish, and is available in 3-iron through pitching wedge in right-hand only.

Like all Miura irons, the mild-steel CB-501s are hand precision-forged and custom crafted by Katsuhiro Miura

and his sons. Miura Golf Inc.'s 67-year-old founder, whose forged clubmaking skills over the past 49 years have prompted his countrymen to claim he has "the Hands of God," is director of manufacturing and product development at his company in Himeji, Japan.

Bill Holowaty, VP of Operations for Miura Golf in North America says, "We obviously are very excited about the CB-501 irons. During development, Mr. Miura's goal was to combine the best features from his favorite Miura irons, both past and present. Well, needless to say, Mr. Miura has done it again."

The goal was to create an iron that featured ideal ball flight, enough offset to promote playability, the perfect head size and a sole grind that would accommodate a broad range of players. A tall order.

He started with a full cavity back that possessed a bit more

offset than the company's CB-202, which has almost no offset. Mr. Miura worked on the sole grind until he had something that would not only appeal to a tour player, but also was forgiving enough for a mid-handicap golfer. At that stage, the ball flight was still not what Mr. Miura envisioned, so he borrowed a design feature from the company's past-the sweet-spot muscle-back, which was used in a very different Miura iron, the CB-1003, back in 1996.

In all, Mr. Miura spent two years integrating these design variables in different ways until he found the blend that worked best for the widest range of golfers. The result is the CB-501—a cavity-back iron featuring a small muscle-back located behind the sweet spot that delivers the trajectory of a blade iron when the ball is struck on the center of the face. This style of iron also offers cavity-back forgiveness and

ball flight, as the contact point moves away from the center of the face.

"Golfers who are connoisseurs of forged irons should make it a point to hit the CB-501 irons," Holowaty says. "We are confident the CB-501s will quickly become your new best friend if you do."

Besides the new CB-501, Miura Golf's current product line also includes the Tournament Blade; MC-102 (Mid-Size Cavity Model); CB-202 (Cavity Back Model); CB-301 (Cavity Back Model); Wedges (Wedge Series and Black Wedge Series, each available in six lofts); Series 1957 Small Blade Irons; Y and C Grind Wedges; Blade and Classic putters (two models); Precious Edition Driver, Fairway Wood and Utility Wood.

Miura Golf's corporate office is located in Vancouver, British Columbia and Miura Golf clubs are sold at the finest custom-fitting shops in North America.

The Miura brand is marketed exclusively by Miura Golf Inc., in the United States and North America. More information on Miura products can be found at www.miuragolf.com.

The CB-501 can be tested by



Wow— you don't even have to golf to think these are some good looking irons.

visiting www.miuragolf.com to locate the closest Miura dealer. Miura Golf distributors outside of North America include Golfballistix (Belfast), Golf Partners (Hong Kong) and Torque Golf (Singapore).

\$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. \$46 for 18/Twilight \$24
Fri.-Sun. \$55 for 18/Twilight \$28
9-Hole Rates \$30 (M-T)/\$36 Weekends
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
Asst. Pro: Drew Jordan
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. \$39.00 for 18 / \$30.00 for 9
Fri.-Sun. (holidays) \$44.00 for 18
\$34.00 for 9
Twilight rates after 1 pm 18 holes \$30/\$34
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

Fairway & Greene for 2010

Fairway & Greene is a staple in the green grass shops across the country, bringing seriously comfortable clothes to players.

"For the Men, there are four distinctive color palates that range from late summer transitional cool pastels, to sun-drenched brights, onto warm fall jewel tones and finally a sophisticated range of heritage classic natural colors.

We have expanded our knit shirt categories to include an opening price point Peruvian Pima cotton jersey, our newest generation of polyester pique and jersey technical knits, Pureformance™ blended cotton and poly still represent almost fifty percent of the collection and rounding out the offering – our signature Cotton Lisle – always classic in coloring and styling.

A repeating theme across all collections is the attention to detail. Whether it be a suede trim on a Merino sweater or a leather zipper pull, a cross

stitched button, an under collar striping on a knit shirt or a hand linked initarsia pattern on a sweater – we continue to raise the bar.

Our outerwear has added

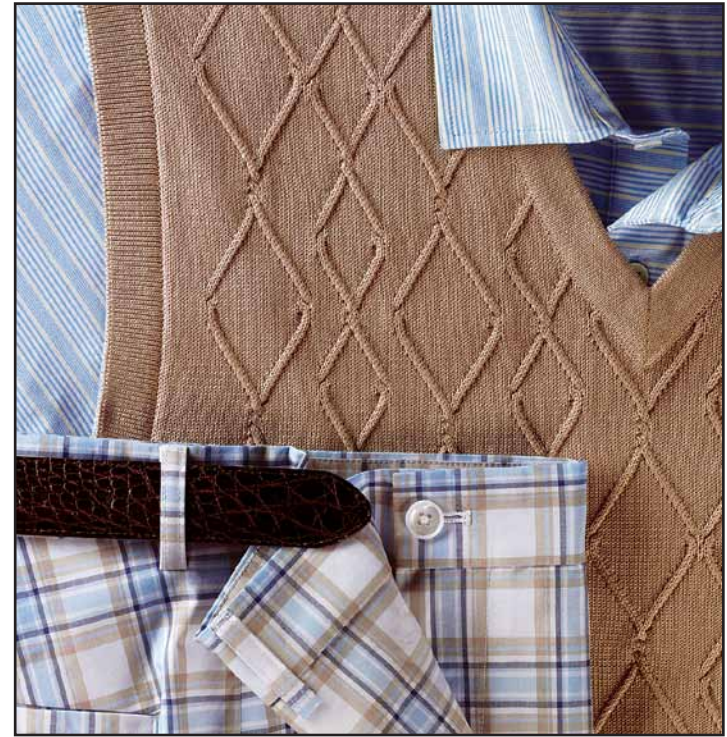
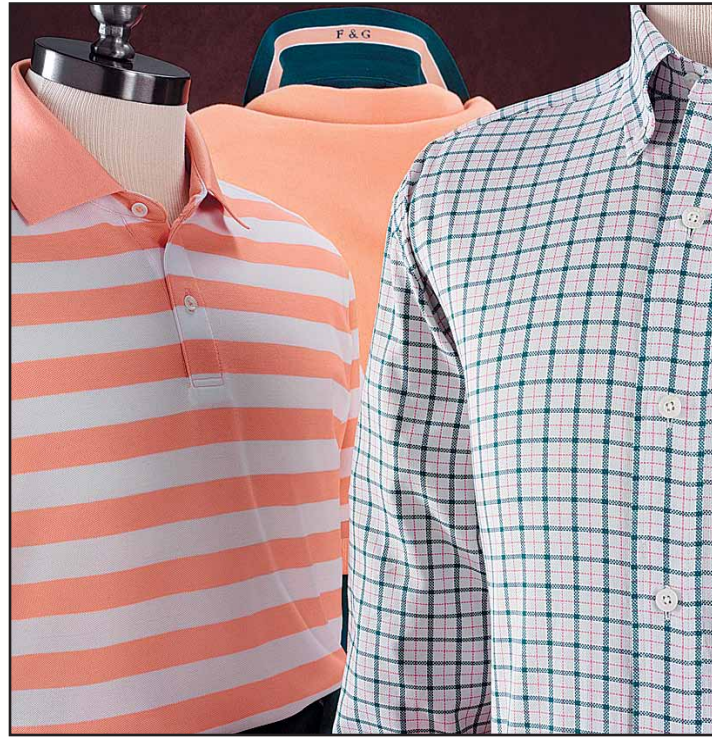
functioning details for performance and blended them into true fashion pieces appropriate for the season from suede to tropical wool jackets.

We have expanded our In-

stock Clubhouse Classics selection to include our Pureformance™ solid lisle in seven colors as well as a broader range of Italian Merino sweaters. Perfect combinations for

tournament business.

The bottoms category for Fall has the broadest range of selection to date. From Cotton Corduroy, Micro Pima and Poplins to Cocona Microfiber, Tropical Wool and a Wrinkle Resistant Brushed Cotton Twill."



\$39⁹ 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

\$54¹⁸ 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

\$60¹⁸ 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

\$59¹⁸ 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)
Weekdays: \$29.00 for 9/\$49.00 for 18
Weekends: \$35.00 for 9/\$59.00 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

\$85¹⁸ 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: Rusty Fuller
Architect: Tom Weiskopf
www.oldkinderhook.com
golf@oldkinderhook.com



Eleven-acre driving range and 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. \$69.00 for 18
Fri.-Sun. (holidays) \$85.00 for 18
Twilight rates after 3 pm \$45 for 18
Club Rental \$30.00-18. Same Day Repeat rates available. Memberships available. Soft spikes required.

Tees	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

Eidolon wedges can make a difference to your round

by Darrel Willman

A smart guy I know once told me that the money rides on your shots on and around the green.

I tend to believe that, as I've seen some big hitters drive the ball like crazy and get to the green only to three putt the hole. Everyday golfers don't always reach the green in one or two shots. And they're (we're) the ones who need the help—those pros can play with a spade handle.

For us everyday hitters, great wedges and solid putting are going to shave strokes off that round. The right stick gets you just that much closer. That's why custom wedges from folks like Eidolon can get you on the green faster. A stick that's made for you from a company that only does wedges gives you the advantage over the other weekenders out there.

Eidolon sells wedges in 48, 52, 56 and 60 degree lofts made from 8620 mild carbon steel, with CNC milled face and grooves giving you the most bite allowable. Shafts are avail-

able in steel and graphite in any flex desired. And, each club can be adjusted up or down a few degrees in loft to let you "dial" in on your perfect wedge. Best of all, each one comes with a guarantee—that if you don't lower your score you can send them back, no questions asked. Eidolon's patented V-sole gives you the flexibility in your wedge's bounce that allows you to hit off the hard-pan or out of the rough with equal ease.

But don't take my word for it, give them a shot-- worst-case they get a wedge back. Best-case, you get through that next round with a few fewer strokes.

Visit their website at www.BestWedge.com.

"Our new website includes a comprehensive range of information on EIDOLON Golf, and wedges in general," says industry veteran Terry Koehler, President of EIDOLON. "The website also allows us to share the feedback we get from our enthusiastic owners, who immediately learn that our patented V-SOLE, CNC-milled

faces and grooves, and premium shafts combine to deliver the results EIDOLON promises and guarantees."

The www.BestWedge.com Home page explains why EIDOLON wedges are nothing like the off-the-rack selection from other wedge brands sold in stores, and how EIDOLON backs each one with their exclusive No Risk Guarantee. Instead of a mind-boggling array of specialized bounce angles, EIDOLON's patented V-SOLE can handle any kind of lie golfers might encounter.

As opposed to a steel shaft that's too heavy and too stiff (who says one size fits all?), EIDOLON offers premium steel and graphite shafts in a range of flexes to ensure optimum feel and performance.

Most importantly, EIDOLON wedges are custom built for each golfer who's going to play them.

Consumers have the opportunity to learn about EIDOLON wedges, and wedges in general via free downloads of ebooks and information such as "All

About Wedges," "EIDOLON V-SOLE Wedge Owners Manual" and "The Spin Zone: The Real Truth About Grooves."

"EIDOLON has an innovative and important story to tell to consumers, and our new website is a great place to learn about us," Koehler says. "This is going to be a big year for wedges, with the grooves changing for 2011. But to just

randomly buy one more off-the-rack wedge from a major brand is going to leave the golfer disappointed. If you're going to make the investment, make sure your wedges fit you and your game."

Learn more about EIDOLON Golf and its outspoken President at www.BestWedge.com.



\$89 18 Hole Par **72**

Osage National Golf Resort
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Toll-free: **866-365-1950**
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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.golfrollinghillsc.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 preferred

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**

The 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
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www.4seasonsresort.com
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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

Adams Golf's new Idea Pro Black CB1

Adams Golf introduces the latest offering of its successful and industry-leading Idea franchise with the new Idea Pro Black CB1 irons. Designed for skilled players, the premium set features eight tour-styled forged carbon steel heads with a dramatic nickel-chrome plated and black physical vapor deposition (PVD) finish. Engineered for and played by some of the best players in the world, the Idea Pro Black CB1 irons deliver a penetrating ball flight for superior shot-making ability with an exceptionally soft feel.

The traditionally forged 8620 carbon steel head construction provides outstanding control, performance and feedback for the lower-handicap golfer. Each head has a precision milled cavity and precisely located center of gravity to offer longer, more consistent distance with improved accuracy. The set also features milled grooves that comply with 2010 USGA competition requirements while maximizing spin from

all playing conditions. A thin top line and beveled trailing edge reduces turf interaction, delivering the look and feel from a variety of lies that better players expect. In addition, the constant offset through the entire set offers superior control for players wanting to work their ball flight.

"Originally developed exclusively for our professional staff players like Tom Watson, the overwhelmingly positive comments about the feel and performance of the CB1s from the tour inevitably led us to make this set an integral part of the successful Idea family of irons," said Chip Brewer, President and CEO of Adams Golf. "This stealth-looking set has already received high marks from golf enthusiasts plugged into the online community so we look forward to bringing the CB1s to low-handicap golfers everywhere who appreciate the control and workability of this forged set of irons."

The stock shafts for the

Idea Pro Black CB1 iron set are the Rifle Project X Flighted steel shaft or the Mitsubishi Rayon Javln FX i95 graphite shaft, available in regular, stiff or extra-stiff flexes. Offered standard in a right-handed 4-GW set configuration, the Idea Pro Black CB1 iron sets begin shipping to golf shops April 15 with a suggested retail price of \$899.99 for steel and \$1,099.99 for graphite.



TourEdge Exotics CB3 Driver



From the beginning, Exotics fairway woods have inspired both tour pros and amateurs alike. Now, in the tradition of the popular CB2, the Exotics design team is proud to introduce the next generation: the CB3. In fact, Tour Edge is so proud of the CB3, they are guaranteeing it is 20-yards longer than your current fairway wood.

Improving on the past, the CB3 Tour boasts a forged 15-3-3-3 titanium cupped face that is lighter and more powerful, delivering undeniable real-world performance. The club's new and improved variable face thickness includes a thinner perimeter ring around the striking surface. This makes it the thinnest fairway wood face in golf and produces one of the longest hitting, best feeling Exotics fairway woods yet.

The club's breathtaking looks and jaw-dropping performance compliment its traditional design that combines a high-tech, titanium cupped face with a heavier hyper steel body. Focusing entirely on performance, every single gram of excess weight is eliminated from the face area and shifted to the rear skirt and sole for a deeper center of gravity.

Just like previous versions, the CB3 Tour utilizes our rev-

olutionary no-weld Combo-Brazing process. The two dissimilar metals, titanium and steel, are chemically treated, pressed together, and vacuum heat cured for permanent bonding without welding. The intrinsic quality of the process is unparalleled, resulting in a lower and deeper center of gravity, greater spring off-the-face, unheard of feel, and a pure energy transfer that's not possible from a traditional welded club head.

For the ultimate in workability, the CB3 Tour has a smaller tour preferred, classic pear shaped head, lower spin rate, and a higher center of gravity location that promotes a more explosive launch from any lie.

Tour Edge invites you to take the distance challenge and discover for yourself the extra distance you've been waiting for. If the CB3 Tour fairway wood doesn't deliver 20-extra yards to your game you can return it under the company's 30-day play guarantee for a store credit or refund depending on the retailer's policy. The fairway wood sells for \$299 and comes with a Fujikura Motore Tour White graphite shaft. All Tour Edge clubs come with lifetime warranty. For more information, call (800) 515-3343 or visit www.exoticsgolf.com.

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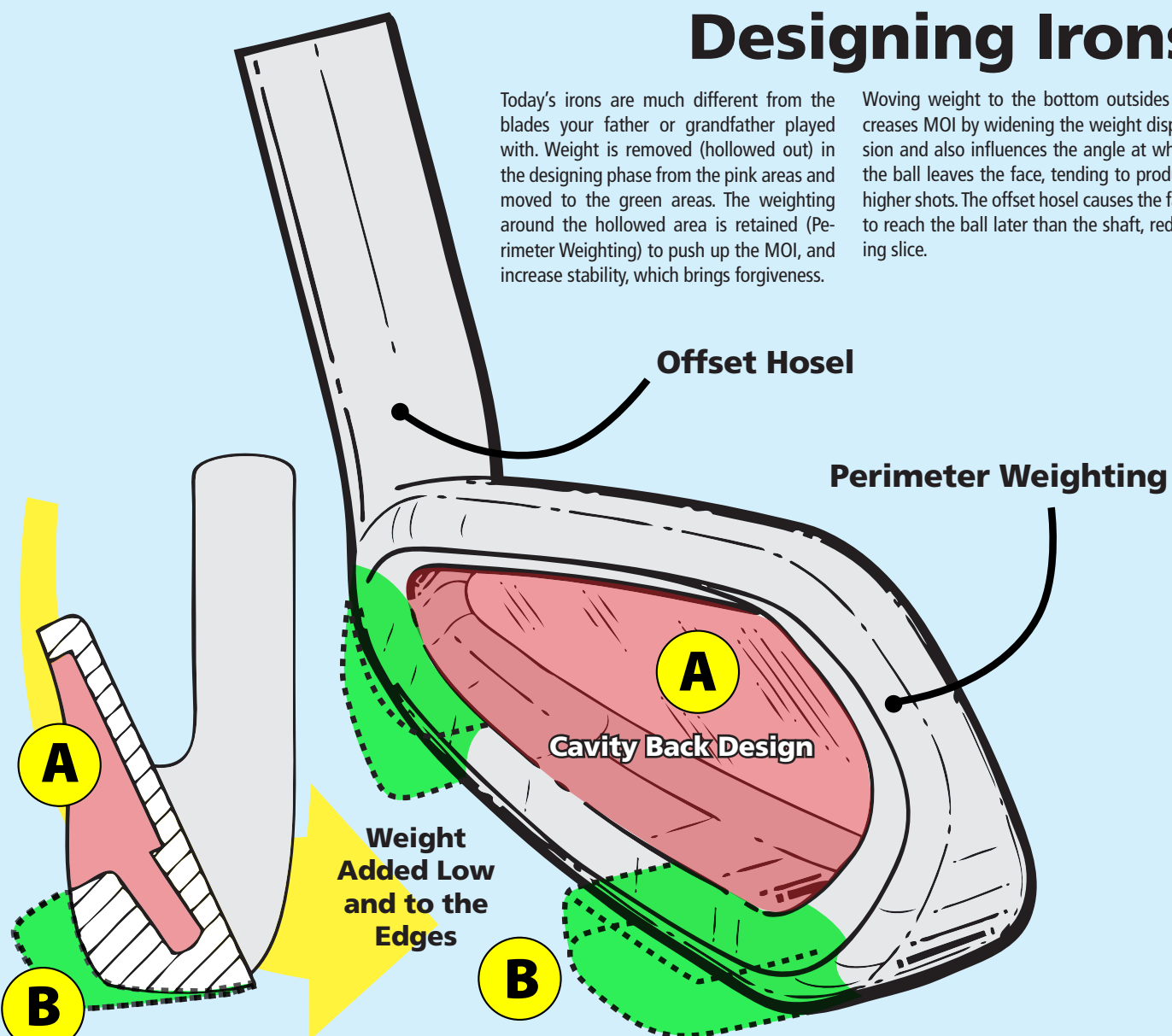


The most-used clubs in your bag- Irons

Designing Irons

Today's irons are much different from the blades your father or grandfather played with. Weight is removed (hollowed out) in the designing phase from the pink areas and moved to the green areas. The weighting around the hollowed area is retained (Perimeter Weighting) to push up the MOI, and increase stability, which brings forgiveness.

Moving weight to the bottom outside increases MOI by widening the weight dispersion and also influences the angle at which the ball leaves the face, tending to produce higher shots. The offset hosel causes the face to reach the ball later than the shaft, reducing slice.



The Burners' undercut cavity and thicker topline appeal more to the casual player that wants a brand-name. The beveled sole, recessed heel and toe and offset all give the weekend warrior something to cheer about. The TM irons all have the dialed-up distance players crave.

In the "We want to please everybody" category, Titleist brings us the AP-1. The cavity we want for forgiveness, but a reduced thickness face for more feel. A solid look at address, but a thinner topline for the 'player' in us (but still clunky). Refinements in the blade lengths and weight distribution. All in all, a great improvement and a very nice set of irons.

Cleveland's CG7 Black Pearl. Well, here's a refreshing look *continues next page*

Golf clubs in general for 2010 have reached a sort of "stasis"-- an equilibrium if you will, when innovation is now hamstrung by regulations. Manufacturers can't exceed the parameters set out in the rule books and so changes are more subtle than in previous years. All drivers are now capped at 460cc for volume, limited to .830 for Coefficient of Restitution (springiness) they all max out at 5900 for moment of inertia, and so forth. The rules also apply to irons, they are limited as well-- as are all clubs.

What then drives change-- and the market-- when innovation falters? After all, we can't play with the same clubs more than a year or two. So say the big names in golf, who freshen up the line every year,

enticing us with the next 'big thing'.

The focus this issue is on irons-- but we'll get to some drivers at the end-- and what's new and why in the market. Virtually every manufacturer has freshened up or re-done their line for the season. The buzz-words for 2010 are aerodynamics and speed, speed, speed. A faster head means a longer shot. So lighter heads and more aerodynamic looks dominate the market. Here's a selection.

The Callaway Diablo Edge and Edge Forged irons: the forged heads have a thinner topline, a lighter face made from forged Carpenter steel, along with a center of gravity that's dropped 40% lower and nearly 50% deeper than the company's X-Forged line.



Callaway Diablo Edge

Lightening the face allowed 23 grams to be put to the outside for forgiveness around the deep undercut cavity. Almost a player's club-- but with enough help for the low double-digit crowd. With steel, around

\$1,000.

The Adams A7 Idea irons are yet another incarnation of the mixed iron/hybrid sets from the company, although for 2010 they have lost the box look in favor of a more traditional one. Also gone is the tech look-- what's in is an easy-to-hit set for the ultra game-improvement set without looking like it. Pick these up for an inspiring set that will help you out. About \$500 in steel.

TaylorMade's Burner and R9 irons, \$700 and \$800 respectively in iron. The R9s are for a bit better player-- although still for almost everyone-- they feature a "foam-filled chamber behind the face" that purportedly allows for higher ball speeds-- as well as the trademark inverted cone technology TM is known for.



Adams Idea A7



TaylorMade Burner

continued from page 30
from them, although style-wise they are still somewhat bloated. The wide-sole offset gunmetal black look combines with some serious tech here. We have



Titleist AP-1

vibration dampening behind the 'laser-milled' face along with the varying undercut topline (wow) for optimizing the center of gravity for each head specifically. Big, undercut cavity for forgiveness. A real game-improvement stick with some sex-appeal to make it look and 'play' better to buyers. \$700 street in steel.

The Ping G15. \$700 gets you thinner faces and wider soles (where have we heard that before) -- weight moved from the face to the perimeter, moved 'tuning port', and more. A wider sole than most of these moderate game improvement clubs. Definitely worth a look in the \$700 range.

The Cobra S2 will now



Ping G15

be brought to you by Puma, that changeover is said to be effective in August. But in the meantime, the S2 is one high-tech looking club, with judicious use of polymers to arrange the weight, MOI and dampening-- not to mention the black matte looks cool at

address. All of the other basics of the game improver-- cavity, perimeter weighting, stepped wide sole, strong dialed-up lofts, light weight-- and so on. A steal at \$600 for amount of aid the player gets with these.

Mizuno has a reputation for being a player's company (that sells improvement clubs) and the MX300 is true to that. Get your handicap into shape and pick these up at \$800 for a bargain boost of no-nonsense irons. Mizuno also took weight from behind the face and moved it underneath for better trajectory, but it's

milled rather than cast, and the power-bar on the money clubs (8-GW) boosts feel around the greens. The offset is held to a minimum, and is set up with a dual cambered sole with an eased trailing edge and beveled front for no-dig swings from the fairways. These look nice and feel nice at \$800.

Nike's \$700 MachSpeed uses welding that's off the face to join the face to the frame, for better bounce, and then undercut the deep cavity so they could move the weight back and low. The "Powerbow" look is right out of StarWars

but is window dressing for the basics underneath, like perimeter weighting, offset heads, undercut cavity-back, and the like. Solid and wild for 2010, if you like the look. Personally, I'd opt for their very-nice VR (Victory Red) forged split cavity irons-- an outstanding set.

Some driver standouts:

The Cobra ZL is probably the sweetest-sounding driver you'll hear this year. If the other makers sound master this zing they'd sell by the bushel. It also has some tech behind it with an adjustable shaft, a milled face insert and graphite inserts so the weight could be distributed-- you guessed it --

low and back \$300 street.

The Cleveland Launcher DST for 2010 is just that -- a launcher. Light, it just flies around to the ball. Did I say light? This is a featherweight whooping stick with a lot of punch and not a lot of whiz-bang-gee-whiz, get yours for \$300-- but take care, light is not always right.

The rest of the pack includes TaylorMade, Callaway, Nike and Mizuno with the adjustable this and movable that will set you back from \$300-\$500, with additional dollars for extra shafts where applicable.



Cleveland's CG7



Cobra S2 for 2010

TaylorMade Titleist Callaway
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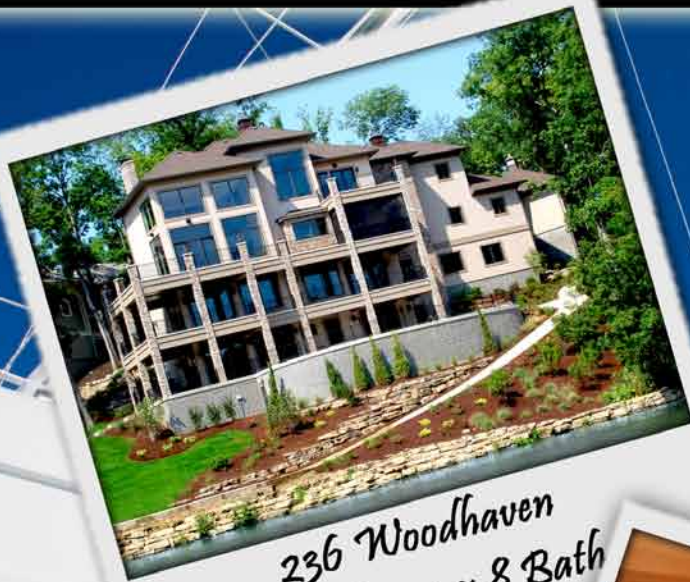
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Driver innovation is sparse, look for speed and upscale shafts

by Darrel Willman

We may have mentioned in our article on irons for 2010 that the innovations are fewer and the surprises absent when talking about golf clubs for 2010.

Speed is the key word for drivers in 2010. Increasing the clubhead speed increases ball speed, which results in more yards. Tory Hayes, PGA professional and owner of Birdies and Tees in Osage Beach explains; "Adams came out last year with the Speedline driver. And the testing that Adams did was in a wind tunnel. Looking at how the air flowed over the head in the wind tunnel, they concluded through testing they could pick up four miles an hour. When the ball is struck perfectly, with the right amount of backspin, the length of the shot is increased by 2-1/2 yards for each mile per hour."

In other words, they gained 10 yards by streamlining the head on their driver. You and I might not see the 10 yards, but for some hitters 10 yards may be the way to crack that score they've been after. It didn't take long for the other manufacturers to make the same changes.

The other major features in drivers this year are weights and shafts. The technology behind graphite shafts is racing ahead of the rest of the golf industry. Upscale shafts are custom-designed to accomplish specific goals, such as higher ball flight, more penetrating

flight with less ballooning, more or less kick, mid-shaft stability and a host of others. A premium shaft can make a huge difference to a good player. Shafts from companies like Fujikura, UST and Grafalloy can now be custom ordered with a club, and command more than \$100. Matched iron shaft sets are similarly priced.

Weights for driver heads is nothing new, as Tory says, "Most of the time for the good player they don't need that adjustability. They know what they need when they buy the driver. They can put a couple of pieces of lead tape on it to do what they want."

The golfer with a solid swing who gets enough practice time will likely leave the weighting on these heads neutral. For the rest of the players, correcting a swing problem can make a big difference in their game. Tory explains; "Brand new, is TaylorMade's R9 Super Tri, which is basically a combination of the R9 425cc head with the three movable weights and the R9 460 which did not have the movable weights and the adjustable shaft, and now you have a 460cc head with movable weights and the adjustable shaft."

The weights are augmented by shaft variances. If desired, players can buy shafts that bring a specific profile to the driver. "There's eight shaft variations-- add a degree of loft, take a degree of loft off,

make the club more upright or flat. Then the movable weights allow for a draw bias, neutral or fade bias there is something like 75 yards of adjustability from left to right. This is for somebody who is not going to take golf lessons to change their swing. You can fit this driver to your swing."

Everyone else will look for a combination of improving their technique and equipment. Tory says, "These players really need someone that understands why the ball does

what it does. And then we can make the adjustment for them. Custom fitting is how you are going to have to sell a driver today. They're all 460cc pretty much, they all have .83, everything is the same. So now it comes down to the best shafts and other minor changes. The shaft is the engine. You could take 10 driver heads-- put the same shaft on them and they'll perform much the same."

The New iZ Callaway- they went away from the square and went back to the triangle. What

they've done is with the round-head driver, you're going to gain more distance but lose control. Square heads you gain control but lose distance. It's a compromise-- not as square as it used to be, not as round as it used to be, you will control it more than the round head but you're not going to hit it as far. With the iMix you can change shafts-- if you want a higher launch angle, or to carry the ball further in wet conditions."

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Birdies & Tees in new spacious home, adds indoor golf simulator



Tory Hayes, owner of Birdies and Tees in the Outlet Mall, shows off the new indoor golf simulator's ability to let players experience any of 20 different courses from around the country, with as many as four players at once. The high definition display also offers Hayes the ability to show training videos or other video in HD resolution.

Tory Hayes and company at the Lake's full-line golf equipment and accessory shop Birdies and Tees has moved into new 12,000 square foot quarters--now located above First Bank of the Lake in the Outlet Mall. Hayes is a PGA teaching professional, and so is looking forward to the new expanded location so he can begin giving golf instruction again. To aid him, Hayes has acquired a 14'x20' IST high definition indoor driving range and shot monitor so players can be fitted for new clubs and receive instruction. The range also has an entertainment feature, in that players can enjoy any one of 20 different famous courses from around the country virtually, with up to three of their friends. Hayes envisions leagues built around the indoor virtual course aspects of the range in the winter when weather makes it impossible to play.

Twin high-speed video cameras will allow players and instructors/clubfitters to instantly see and replay a swing

to diagnose technique and/or equipment problems and correct them. Along with the driving range, Hayes has devoted 500 sq. ft. to an indoor putting green, so you can test out and work with the most important club in the bag.

Hayes will be joined by professional David Byrd and Master club-fitter Irl Robinson from Custom Clubs in Clinton Missouri. Byrd formerly worked with Birdies and Tees and is now rejoining the staff in the new location. Robinson is known worldwide in club-fitting circles, having achieved awards for being the best in the state, region and nation. Robinson has also been named the best club-fitter in the World. Irl will be doing custom club-fitting, assembly and repairs by appointment, staffing the location on Mondays and Wednesdays.

Hayes said he intends to expand the selection to include other sports like baseball and soccer.

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Cobra Golf unveils the new high-performance Cobra S2 Max

Cobra Golf unveils the new high-performance Cobra S2 Max in both iron and iron-hybrid integrated sets. While both sets are designed for maximum forgiveness and high launch for mid- to high-handicap players, the S2 Max Iron-Hybrid Set features Baffler-style hybrids that provide proper distance gapping throughout the set for players who prefer hitting forgiving hybrids over long irons.

"The new Cobra S2 Max

Irons and Iron-Hybrid Set are truly the ultimate in super game-improvement clubs," said Brian Zender, General Manager of Cobra Golf. "The combination of the Baffler-inspired hybrids and low-profile, wide-sole irons in the S2 Max Iron-Hybrid Set provides superior forgiveness and accuracy. The iron-hybrid set is also designed to provide consistent distance gaps to promote reliable distance from each club in the set. The fact

that the Cobra S2 Max line received a Gold Award in the 2010 Golf Digest Hot List is a testament to its superior performance and forgiveness. The S2 Max was also named category leader for Look, Sound and Feel, which speaks to the quality of these game-improvement clubs. Golfers will experience the highest level of forgiveness that Cobra offers and will play with more confidence from the fairway and rough."

COBRA S2 MAX IRON-HYBRID SET

For golfers who prefer the increased forgiveness of hybrids to hit long shots, the Cobra S2 Max Iron-Hybrid Set is offered with hybrids as long-iron replacements. The Baffler-style hybrids are ideal for mid- to high-handicap players seeking maximum forgiveness in a set. The clubface features Cobra's exclusive 9 Point Face Technology, which helps increase ball speeds on shots hit across the face. The iron-hybrid set offers consistent distance gapping from one club to the next throughout the set, so the transition from iron to hybrids provides consistent, reliable distances.

"The Cobra S2 Max Iron-Hybrid Integrated Set has been specifically designed and tested to achieve correct and consistent distance gaps between clubs," said Tom Preece, Vice President of Research & Development for Cobra Golf. "The set comes pre-customized with hybrids and irons, so players don't have to choose which irons need to be replaced by hybrids. In addition, the hybrids were designed utilizing the technology of our No. 1-selling Baffler hybrid and provide the superior forgiveness, accuracy and versatility that mid- to high-handicap golfers desire."

9 Point Face Technology

* 9 Point Face Technology offers improved forgiveness and accuracy across the clubface due to a larger sweet zone.

Low-Profile Irons with Baffler-Style Hybrids

* Wide-sole, low-profile irons increase forgiveness and provide high launch. Deep-face hybrids provide a large sweet zone and high MOI for maximum forgiveness.

Consistent Distance Gapping

* From long hybrids to short irons, the S2 Max Iron-Hybrid Set is designed to provide consistent and reliable distances from one club to the next.

The Cobra S2 Max Iron-Hybrid Set is available in two sets for men, along with Women's and Seniors'/Lite:

* Men's Graphite set includes 3/H, 4/H and 5/H hybrids, and 6-PW irons, featuring Aldila DVS-HL shafts (\$776 SRP).

* Men's Steel set includes 3/H and 4/H hybrids with Aldila DVS-HL graphite shafts, and 5-PW irons with FST steel shafts (\$632 SRP).

* Women's and Seniors'/Lite sets include 4/H, 5/H and 6/H hybrids, 7-PW, and SW irons with Aldila DVS-HL graphite shafts (\$776 SRP).

Gap and sand wedges are also available separately for any version of the set. All clubs have Golf Pride grips.

The Cobra S2 Max Iron-Hybrid sets are shipping to golf retailers now.

COBRA S2 MAX IRONS

The Cobra S2 Max Irons offer improved forgiveness, accuracy and distance for super game improvement. An expanded sweet zone – from Cobra's exclusive 9 Point Face Technology – helps generate consistent ball speed across the entire clubface. The cavity back design complements the wide-sole, low-profile design in this set, to promote maximum forgiveness and a higher launch.

9 Point Face Technology

* 9 Point Face Technology creates an expanded sweet zone that promotes consistent power with improved forgiveness and accuracy.

Wide-Sole, Low-Profile Design

* The wide sole and low-profile design shift the Center of Gravity (CG) low and back to improve launch characteristics and maximize forgiveness, while a contoured sole improves turf interaction for more consistent shots from any lie.

The Cobra S2 Max Irons are available in men's high-launch Aldila DVS-HL graphite shaft as well as and lightweight FST steel shafts (4-PW, GW) and women's and seniors' Aldila DVS-HL graphite shafts (5-PW, GW, SW) – with Golf Pride grips.

The Cobra S2 Max irons are shipping to golf retailers now, with a suggested retail price of \$500 for steel and \$630 for graphite.

For more information about the Cobra S2 Max Irons and Cobra S2 Max Iron-Hybrid Integrated Set, visit them online at www.cobragolf.com.

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Armchair Pilot

American Airlines Inc. has forged a partnership with JetBlue that later this summer allow passengers to connect to 18 domestic markets where the two airlines currently do not compete. The deal is also allowing JetBlue passengers to connect to American flights out of Boston and New York to several international destinations serviced by American including Barcelona, Spain and Tokyo, Japan.

The agreement will mainly benefit passengers flying out of New York's John F. Kennedy and LaGuardia airports and out of Boston Logan International. To facilitate the process, American will transfer eight slots at Ronald Reagan National Airport and one at White Plains, N.Y. to JetBlue.

There's good news for travelers flying out of Lambert-St. Louis International Airport. A Dunkin' Donuts opened in late April in the E Concourse of Terminal 2, used by Southwest Airlines. The new restaurant will be open from 4 a.m. to 9 p.m., every day. A second Dunkin' Donuts will open by early summer in the A Concourse. Dunkin' Donuts just returned to St. Louis this spring after a 10-year absence.

Last month, American Airlines, once the top carrier at Lambert-St. Louis International Airport, dropped 46 flights daily from St. Louis to 20 different cities, allowing Southwest Airlines to move up to the top carrier in St. Louis. However, on July 2 American will add daily roundtrip jet service from JFK Airport to St. Louis, as well as flights to Fort Lauderdale, Cincinnati, Indianapolis, and Norfolk, Va. American is also adding flights from LaGuardia to Atlanta, Charlotte and Minneapolis-

St. Paul and upgrading its aircraft and terminal facilities at LaGuardia to the tune of \$30 million.

Under new policy, travelers from 14 countries that have been home to terrorists and that fit specific descriptions will now undergo additional screening before they are allowed to board planes headed to the U.S. In the past, only those travelers whose names have been on terror watch lists have been screened. But because Nigerian Umar Farouk Abdulmutallab, who was charged with boarding a Detroit-bound airliner on Christmas Day with a bomb hidden in his underwear, was not on a watch list, the government decided to expand its safety precautions.

Under the program, if U.S. intelligence has information about a Nigerian man between the ages of 22 and 32 that is a known threat, all Nigerian men within that age range will receive the extra screening, which includes such things as full-body pat-downs. The ban continues on travelers whose names appear on terror watch lists.

Although law does not require the increased screening, if carriers from Afghanistan, Algeria, Cuba, Iran, Iraq, Lebanon, Libya, Nigeria, Pakistan, Saudi Arabia, Somalia, Sudan, Syria and Yemen do not agree to the new guidelines, they could be fined and refused rights to operate flights to the U.S.

Although Spirit Airlines has been taking a lot of heat since announcing it will charge up to \$45 for carry-on bags beginning Aug. 1, airline officials said they believe the move will result in happier customers that pay less because of shorter security

lines, a quicker boarding process, fewer injuries due to overcrowded overhead bins, fewer delayed flights and less passenger frustration. Fliers are allowed to bring one personal item onboard, such as a purse, briefcase, backpack or laptop computer as long as it measures no larger than 16 by 14 by 12 inches. The company also recently announced "fuel only" fares for their \$9 Fare Club members that are equal to the cost of fuel, each way, plus taxes and fees. Some

restrictions apply, but those club members also will pay just \$9 for checked bags.

Chicago O'Hare Airport is getting \$410 million in federal stimulus funds to put towards a runway and facility upgrade. In 2005, the Federal Aviation Administration committed \$337 million, bringing federal support for the project to \$747 million, the largest ever federal investment in an airport reconstruction project. When completed, the airport will have eight runways, reducing

delays from 20 minutes to six and adding 300,000 flights per year.

Although Trip Advisor attempted to spoof the public on April Fool's Day by announcing since space travel was now available to the public, it was going to start featuring reviews from those who had taken space voyages, the joke was on them. Employees were kept busy all day answering inquiries about the "new service."

T H I R 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 Tom's name. Because of the active participation of our community, \$5,500 in scholarships have been awarded to School of the Osage Seniors. Tom loved golf when he had time to play.

Please join us in remembering him at this annual event Saturday June 19th.



Sign
Us Up!

Player #1 _____ Player #2 _____

Player #3 _____ Player #4 _____

Team contact: _____

Name: _____

Address: _____

Phone: _____

Tee Time Preference: _____ 8am _____ 2pm

For More Information Call:
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Enclose Entry Fees and Mail by June 8 to:

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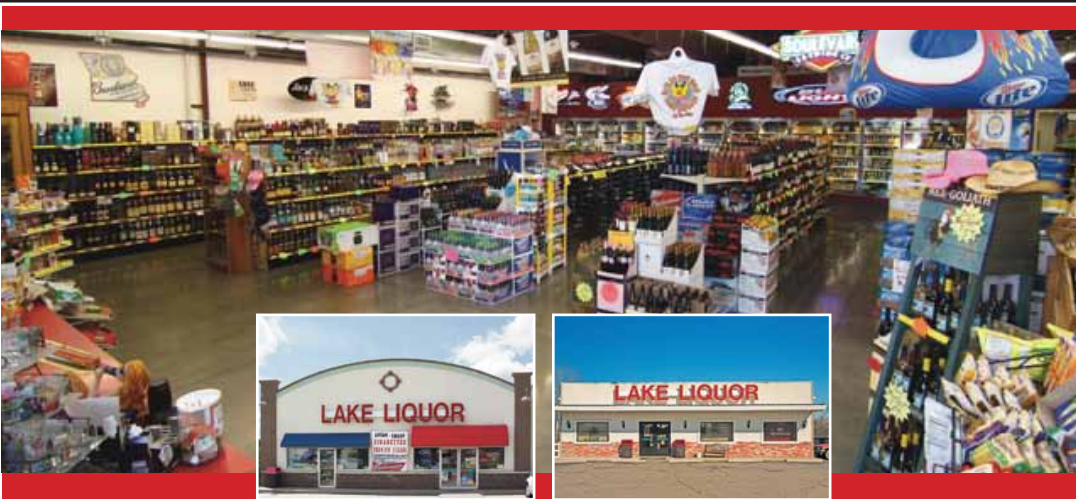
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Water and sewer could soon cost more in Osage Beach

by Nancy Hogland

This month, Osage Beach residents and business owners are invited to attend a public hearing to discuss the proposed rate hikes for water and sewer. According to Gina Albertson, assistant city administrator, the matter will be discussed at the beginning of the May 20 Board of Aldermen meeting.

Osage Beach City Administrator Nancy Viselli said the hike is needed to cover a shortfall created by a decrease in the city's collection of its Capital Improvement Tax (CIT).

"We collect a 1-percent CIT as part of our sales tax that is put toward our water, sewer and transportation costs. However, we're not taking in as much tax money as we have in the past so we need to boost the income because lately, we've had to dip into reserves to meet operating costs. If we would continue to do that, and then have a problem with our system, we'd have an even bigger problem on our hands," she said, adding that even with the hike, the cost for service will still be lower than every other municipality but one.

"The typical customer that uses 5,000 gallons of water per month pays \$35.81. Under the increase, their water and sewer bill will go up to \$41.17, which is still very reasonable," Viselli said.

Albertson said she ran a comparison of all municipalities and found that only Camdenton charged less.

She said that was because their cost of providing the service was lower.

"Camdenton has fairly flat terrain where we have to pump a lot of our sewage uphill. That in itself raises the cost but it also makes it quite maintenance intensive. Even getting water out to the houses, especially lakefront homes, is more difficult because there

are long spans without any customers. Because of the terrain and the distance we cover, our system had to be quite unique," she said, adding that the Department of Natural Resources had already given the nod on the new rates. Because the system was funded thru government loans, they had to sign off on any changes made.

Albertson provided the following water and sewer rates for other municipalities in the Lake area, based on the same 5,000-gallon per month usage:

Camdenton \$36.30

Eldon \$48.05

Horseshoe Bend (on Lake Region's system) \$48.53

Lake Ozark \$51.05

Laurie \$77

Shawnee Bend \$51.96

Viselli said aldermen will be asked to approve the new rates at the June 3 and 17 board meetings so they can go into effect on July 1. She also said smaller rate increases are also planned in 2012 and 2014.

Lake Region Water and Sewer Company, which serves approximately 140 customers on Horseshoe Bend and 600 customers on Shawnee Bend, is still waiting to find out if they will be able to enact a rate increase.

General Manager John Summers said the hike, formerly requested Oct. 7, 2009 from the Missouri Public Service Commission (PSC), is needed because rates haven't changed in 12 years.

Summers said the PSC has already completed a Cost of Service study which looked at Lake Region's operating and anticipated construction costs to determine if the requested increase was reasonable and justified. Although they have come to an agreement on rates for Horseshoe Bend, because the Four Seasons Lakesites/Porto Cima Property Owners

continues next page

Water and sewer

continued from previous page
Association is continuing to battle the hike, additional hearings will be required. Summers said because the PSC has up to 11 months from the date of filing to make a decision, the matter could drag on until September.

Lake Region's currently charges \$21.96 per month for sewer on Shawnee Bend. With the proposed 61-percent

increase, rates would rise to \$35.36. The standard residential rate for water is currently \$11.54 for the first 3,000 gallons and \$2.16 per each additional 1,000 gallons. Lake Region is requesting a 17-percent increase for water, bringing the base rate to \$13.50 and the per-1,000-gallon rate to \$2.53.

Lake Ozark and Linn Creek also recently raised rates.



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Thieves use health care to steal from Missourians

by Nancy Hogland

Phony insurers now have another avenue to run scams.

According to Missouri State Insurance Director John Huff, scam artists have hit the streets, trying to sell "government" health insurance. He said the door-to-door salesmen claim to be federal agents selling insurance under the new health-

care reform law. He also said he suspects senior citizens will be a prime target for the crooks. Huff warns that anyone claiming to work for the federal government selling insurance is a fraud and those visited by the phony agents should immediately contact their local police.

More information on the health care reform bill can be

found at www.healthreform.gov. The measure is spelled out on the website, including information about what measures are immediate and which are to be slowly implemented.

A state-by-state breakdown is also available to show what is happening in individual states regarding the new law.

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You've decided it's time to "Go Condo." Maybe it's your first time buying a home at Lake of the Ozarks or perhaps you've finally decided that weekends are for boating, golfing, shopping and eating -- not yard work.

Realtors have led you by the hand through complex after complex but you just haven't found "The One."

You're looking for a quality three-bedroom condo with a view you could see only once, die, and be happy.

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."

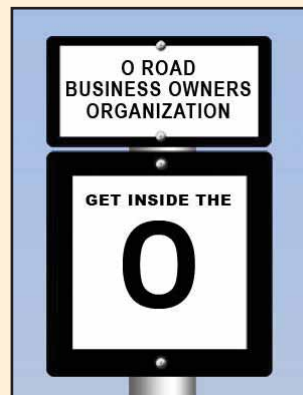
If you want to find out what life is really like at Blue Anchor Bay, just talk to the people who live there. They're easy to find and are always welcoming pool-side, around the hot tub and down at the dock. On nice weekend afternoons, you can see them lounging in real time on a live web-cam at BlueAnchorBayCondos.com.

"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 Transportation 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 hot spot, Coco-nuts, is only a short boat ride away and H. Toads at Camden at the Lake 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. Construction has already begun on the newest building and will be ready for occupancy in August. Blue Anchor Bay is one of 2 projects at the Lake of the Ozarks to qualify as a "Fannie Mae Approved Condo Project".

Don't miss the chance to see for yourself why life is better at Blue Anchor Bay.

ON THE WEB: Live Web Cam

<http://blueanchorbaycondos.com/webcam>

Floor Plans, Pictures, Pricing

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Disaster planners

continued from page 3

Harris, who is available to speak to groups and help them establish a plan, can be contacted at 573-348-8351 or by email at pharris@lakeregional.com. Tull can be reached at 573-480-3093.

More information on disaster planning is available at www.ready.gov; www.sema.dps.mo.gov; www.dhss.mo.gov; and www.redcross.org.

Disaster teams also address needs of furry family members. After hundreds of abandoned dogs drowned as a result of flooding during Hurricane Katrina, the federal government adopted the Pets Evacuation and Transportation Standards Act. That law states that in order to qualify for federal disaster relief funds, emergency preparedness authorities must include in their plans accommodations for household pets and service animals.

According to Laura Brown, animal care specialist who worked on a Katrina search

and rescue team, the majority that died had been left chained in yards or locked in homes and couldn't get away from rising waters. Others starved to death. Most were left behind because public transit wouldn't allow pets to board busses and emergency shelters turned them away.

"Those that were still alive after two to three weeks with no food were so messed up psychologically that it was hard to do anything with them. Some dogs would just run in circles, chasing their tails totally oblivious to the rescuers. Others, who were probably very friendly at one time, almost seemed to eye us as a food source and were very aggressive," she said, adding that most were "nothing but a bag of bones and severely dehydrated. To make matters worse, the weather was insanely hot."

Russell has instructions for creating pet emergency kits that include such things as dry food, a gallon of water and

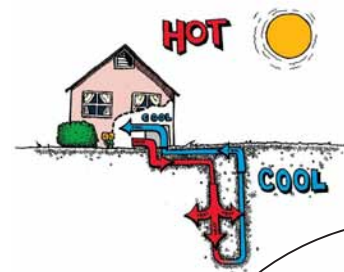
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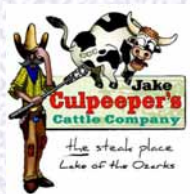
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Disaster planners

continued from page 41

a collapsible crate for small animals or a leash or harness for larger dogs. Cat owners should also include a small litter box and an extra bag of litter.

"We've also established pet shelters that are within walking distance from our people shelters," she said, adding that service dogs would be allowed into shelters with their owners.

Additional information can be found at www.avma.org, the American Veterinary Medical Association website.

Brown stressed the

importance of including companion animals in evacuation plans.

"You should never - no matter what people tell you - you should never leave your animals behind," she reiterated. "It could be days or even weeks before you can get back to them. I know a lot of people who left their animals behind when they evacuated for Katrina planned to come back the next day to take care of them, but that didn't happen - not because people didn't want to get their pets - because they couldn't. Pet owners have to be prepared for that scenario."

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The Lake Area Chamber of Commerce was on hand to welcome new member Classic Home Improvement, LLC with a ribbon cutting. For more information or for a free estimate, contact Bob or Susan Beal at 573.693.8989 or visit www.ClassicHI.com. Pictured along with Chamber Active Volunteer Ambassadors from left to right are: Michelle Cook, Lake Area Chamber Marketing Director; Bob & Susan Beal, Owners.



2006 Mercedes Benz C280, all-wheel drive, only 39,000 easy miles, check it out! \$21,900



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2007 Nissan Pathfinder, third row seating, one owner, only 35,000 miles, let's trade! \$21,900



2007 Dodge Ram 1500 4X4 Crew Cab, 4.8L V8, 20" wheels, Big Horn edition. Cleanest truck you'll find for \$21,900



2007 Infiniti G35X all-wheel drive - beautiful car inside and out. Must see and drive. 46,000 miles, just \$24,900



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Boating

AT THE LAKE OF THE OZARKS



**The In-Water Boat Show at Dog Days
was held April 16-18th**

To buy or not to buy?

by Randy Kelly

To Buy Or Not To Buy...That Is The Question!

It's the season when lots of folks are considering either upgrading their existing boat or maybe taking their first step towards being a boater and we are going to exchange ideas about some of the choices. Obviously, there is the option of a new boat purchase but for this segment we will chat about the pre-owned market.

There are lots of places to buy boats in the world today that did not exist even a few years ago

and most of them are centered around the Internet. With the enticing "deals" there are also some potential ghosts that can be a little tougher to uncover. Anytime a blanket statement is made, there will always be exceptions, but I have hardly ever seen a situation where someone bought a "salt-water boat" and won on the deal....bottom line is beware, no matter how great the price seems.

Moving to buying a boat either from the www or in person, it is highly recommended to subject the sale to a contingency

of a full mechanical inspection. This is really nothing different than what you had done to your home before you close. A full mechanical inspection needs to include at least these following items:

Haul-out and inspect bottom.

Pull outdrive and inspect gimbal, u-joints, fluid and engine alignment.

Run compression test on engine/engines.

Test all systems on your cruisers.

Upon completion of these services you will be in a much

better position to proceed with your potential purchase. Just the basic concept of more information helps one make a better decision.

By the way, there are a lot of used/brokered boats sold that are eligible for an Extended Service Contract. You might consider this as part of the purchase and finance it along with the boat.

Thanks for your time and have a great summer boating here on the Lake.



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OUR TRADE INS

1998	SEA RAY 280 BR - ENG. 7.4 - 470 HRS.....	\$33,000
2005	FORMULA 292 FASTTECH - T/6.2 - WHT - 85 HRS.....	\$69,000
2007	RINKER 300 EC - T/350 - N/BLUE - 100 HRS.....	\$89,000
2006	BAJA 30 OUTLAW - T496 - N/BLU TRL - 102 HOURS.....	\$99,000
1997	BAJA 302 BOSS - T/454 - WHT/PPL - 250 HRS.....	\$45,000
1988	WELLCRAFT 32 ST. TROPEZ - T/350 - WHT.....	\$29,900
2000	FORMULA - 330 SS - 7.4M - 500 HOURS.....	\$59,000
2005	SEA RAY 36 SUNDANCER-BLU/WHT.....	\$189,000
2005	FORMULA 370 SS - TWIN 8.1 - 300 HOURS.....	\$199,000
1990	SEARAY 420 DA TWIN 454 - UPDATED CABIN- REDUCED!.....	\$80,000
2005	REGAL 4260 HT - T8.1 - TT/SAND - 400 HRS.....	\$239,000

PERFORMANCE

1995	FOUNTAIN 27 FEVER - ENG. 525 SC - 380 HOURS.....	\$35,000
2005	FORMULA - 292 FASTTECH - T/6.2 - WHT - 85 HRS.....	\$69,000
2006	BAJA 30 OUTLAW - 496 MAG - 102 HOURS.....	\$99,000
1999	BAJA 302 BOSS - TW/454 MAGS W/TRL.....	\$45,000
1997	BAJA 302 BOSS - T/454-WHT/PPL -250 HRS.....	\$45,000
2001	ADVANTAGE 31 VICTORY 496M 120 HOURS.....	\$51,900
1989	FORMULA 311 TWIN 454 BRAVO 1.....	\$33,000
1999	BAJA 33 OUTLAW - T454 - WHT/PRL-320 HRS.....	\$59,000
2003	BAJA 33 OUTLAW - T496 - RED/BLK - 260 HRS.....	\$85,000
2006	BAJA 35 OUTLAW - T/496 MAG HO - 190 HRS.....	\$149,900
2006	DONZI 35 ZR - T496 MAGS HO - 120 HOURS - WHT.....	\$129,000
2008	DONZI 35 ZR - 525M - WHT/BLU/GRN.....	\$220,000
2001	BAJA 36 OUTLAW TWIN 496 MAG HO 236 HRS-REDUCED!.....	\$69,000
2000	FOUNTAIN 38 FEVER - TW/575.....	\$123,000
1998	WELLCRAFT 38 SCARAB - T502 - N/TEAL.....	\$68,000
1999	BAJA 38 SPECIAL - T/502 MERC.-N/GRN - 1000 HRS.....	\$70,000
1999	FORMULA 382 FASTTECH T502 263 HOURS.....	\$90,000
1996	FOUNTAIN 42 LIGHTING TWIN 525 BRAVO 1 129 HOURS.....	\$80,000
2007	BAJA 405 - T496-T/BLK/RD -68 HRS.....	\$159,900

BOWRIDERS

2003	REGAL 2200 - 5.0 S - SAND - 130 HRS.....	\$21,500
2004	REGAL 2200 - 5.7GI - WHT/RED.....	\$22,900
2004	FOUR WINNS 234 FUNSHIP - 350 - WHT/BL/T.....	\$25,900
2002	REGAL 2400 - 350M - WHT - 300 HRS.....	\$29,000
2000	BAYLINER 2659 RENDEVOUS - 5.0 - WHITE.....	\$15,000
2008	BAJA 277 ISLANDER - 496M -WHT - TRL - 175 HRS.....	\$67,900
1998	SEA RAY 280 BR - 7.4 MPI BRAVO 3 - 470 HOURS.....	\$33,000
2004	COBALT 282 - TW/350 MAG - ONLY 96 HOURS.....	\$76,000
2008	CROWNLINE - 270 BR - MERCURISER 350 MAG - 125 HRS....	\$53,000
1997	REGAL 8.3 SE - T/BLUE - 7.4 GI DP - 470 HRS.....	\$26,500
1994	REGAL 8.3 SE 7.4 GL DP WHT/GRN 393 HRS.....	\$19,000
1996	REGAL 8.3SE - 7.4 V - WHT - 450 HRS.....	\$28,000
1998	REGAL 2800 - 5.7 GXI DP - WHT/MAROON - 550 HRS.....	\$29,900
1999	REGAL 2800 5.7 VOLVO DP 320 HP 470 HOURS.....	\$32,000
1999	REGAL 2800 7.4M T/GRN - 330 HOURS.....	\$37,000
2001	REGAL 2800 LSR - 350 MAG - N/BLUE - 370 HRS.....	\$39,000
1999	CHAPARRAL 2830 SS 7.4L WHT 350 HRS.....	\$29,900
2003	REGAL 2900 - ENG. 496 - NTT/TAN - 125 HOURS.....	\$54,900
2002	REGAL 2900 - HRS UNDER 200 - WHITE/BLUE.....	\$47,000
2003	ENVISION 3200 COMBO - MERC 496MAGHO BRAVO3 130 HRS.....	\$49,900

CRUISERS

2004	BAYLINER 245 - 5.0 A - WHT/BLU.....	\$22,000
2005	SEA RAY 280 SUNDANCER - T/4.3 - N/BLUE - 230 HRS.....	\$63,900
1997	CHAPARRAL 290 SIGNATURE - MERCURY 5.7 BRAVO 3.....	\$29,000
2007	RINKER 300 EC - N/BLUE - T/350 - N/BLUE - 100 HRS.....	\$89,000
2003	MONTEREY 302 - T5.0 W/GEN. - PRICE JUST REDUCED!.....	\$90,000
1992	WELLCRAFT 300 MONACO - MERC 5.7 MERC - WHT.....	\$24,900
1988	WELLCRAFT 32 ST. TROPEZ - T/350 - WHT.....	\$29,900
1999	CHRIS CRAFT 320 - 7.4 VOL DP - 400 HRS.....	\$79,000
2006	SEARAY - 320DA T6.2 - N/BLUE - ONLY 75 HOURS!!.....	\$136,000
2002	REGAL 3260 - T-5.7 - NTT/SAND - 570 HRS.....	\$90,000
2004	REGAL 3260 - 5.7 GXI DP - TT/SAND - 250 HOURS.....	\$99,000
2007	SILVERTON 33 SC - 8.1 - 130 HRS.....	\$199,000
2000	MAXUM 3300 SCR- TW/300 - WHT/TN -175 HOURS.....	\$69,000
1992	SEARAY 330 DA - ENG. MERCURY - WHT - 800 HRS.....	\$38,900
2001	SILVERTON 330 SB - T/7.4 - WHITE - 500 HOURS.....	\$89,000
2005	REGAL 3350 - T5.7 - N/SAND - 141 HRS.....	\$125,000
2005	REGAL 3360 TWIN 5.7 MERCURISER GEN / A/C 20 HOURS....	\$140,000

2006	REGAL 3360 - T/5.7 - WHT.....	\$165,000
1999	SEA RAY 340 SUNDANCER TW 7.4 GEN /A/C -REDUCED!.....	\$91,000
2006	REGAL 3560 TWIN 8.1 VOLVO LOADED BOAT LIKE NEW!.....	\$224,000
2006	REGAL 3560 -T/ 8.1G - TT/SAND.....	\$189,900
2005	SEARAY 360 DA - 370 - BLU/WHT.....	\$189,000
1997	WELLCRAFT 36 MARTINIQUE T7.4 260 HOURS.....	\$84,000
2003	REGAL 3880 SEDAN TWIN 8.1 LOADED BOAT! REDUCED!.....	\$185,000
2006	SILVERTON - 39 MY - VOLVO D6 EDC - WHT.....	\$229,000
1991	MAINSHIP 39 - T8.1 CRUSADER HO.....	\$79,900
2004	FORMULA 400 SS - TW/500 EFI - 305 HOURS.....	\$199,900
2007	REGAL 4060-T-8.1 - ONLY 9 HOURS!.....	\$285,000
1997	MAXUM 4100 SCR - TW/502 - GRN/WHT - 1100 HOURS.....	\$58,000
1990	SEARAY 420 DA T454 - REDUCED!.....	\$80,000
2003	REGAL 4260 TWIN 8.1 LOADED WITH HARD TOP!.....	\$225,000
2003	REGAL 4260 TWIN VOLVO 75P DIESEL LOADED BOAT!.....	\$290,000
2005	REGAL 4260 HT - T8.1 - TT/SAND - 400 HRS.....	\$239,000

CUDDYS

1993	REGAL 8.3 SC - 7.4GL DP - WHT/GRN - 393 HRS.....	\$19,000
2000	SEARAY 280 SD - T/MERC. 4.3 MPI ALPHA ONE - 230 HRS.....	\$63,900
1996	REGAL 8.3SC - 7.4 D - WHT/GRN - 306 HRS.....	\$19,900
1999	REGAL 2850 350 MAG BRAVO 3 - 270 HOURS.....	\$34,900
2004	SEA RAY 290 SS-T/5.0 - T/BLK - 115 HOURS.....	\$65,000
2000	FORMULA 330 SS - 7.4M - WHT/TAN - 500 HOURS.....	\$59,000
2005	REGAL 3350 -T5.7 - N/SAND-141 HRS.....	\$125,000
2007	REGAL 3350-T350-WHT/BLU-100 HRS. SOLD!.....	\$125,000
2004	REGAL - 3350 - T5.7 - WHT/SAND - 200 HRS.....	\$89,900
2005	FORMULA - 370 SS - TWIN 8.1 - 300 HOURS.....	\$199,000

DECK BOATS

2000	BAYLINER 2659 RENEGADE - 5.0 - WHT.....	\$15,000
2004	SEA RAY 270 SUNDECK - 496M - N/GRN -300 HRS.....	\$39,900
2004	CHAPARRAL - 274 - 6.2M - WHT/BLUE - 125 HRS.....	\$33,900
2004	FOUR WINNS 234 FUNSHIP - WT/BLU- ENG. 350.....	\$25,900

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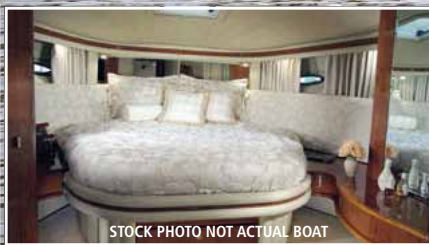
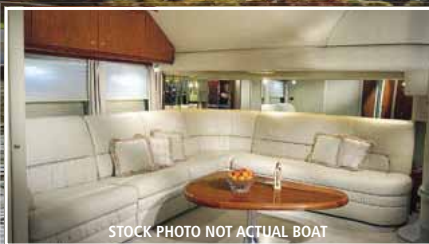
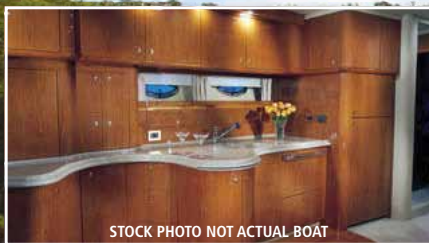
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Four-county call to action to create joint sewer district not sitting well with some officials

by Nancy Hogland

A representative with the Lake of the Ozarks Watershed Alliance (LOWA) announced at a meeting in late April that, with help of professionals, technical advisors, scientists, federal, state and local officials, they had put together a plan to establish and fund a joint public sewer treatment system for Benton, Camden, Miller and Morgan counties.

Bill McCaffree, who frequently does pro-bono work for LOWA, pitched the proposal, saying it would lessen the burden of cost for all involved; provide more reliable, cost effective treatment at existing plants without interfering with "turf" or imposing additional layers of regulations; ensure facilities were run by properly educated professionals; and streamline the process.

The project, estimated to cost upwards of \$150 million, would be funded by a 1-percent sales tax to be collected in all four counties. A waste water district would be established to oversee expenditure of tax dollars and work with engineers to design a "hub-and-spoke system." That system would connect some 30,000 lakefront homes and businesses in the four-county area either to expanded, existing systems that would be linked together or to new systems, also built with tax dollars.

McCaffree said the first step would require

commissioners from those counties to put the tax before the voters. He and Donna Swall, executive director of LOWA, stressed the importance of letting the people decide, placing the responsibility for that choice directly on the county commissions.

However, while he didn't elaborate, Miller County Presiding Commissioner Tom Wright said the plan was a complete surprise. Ditto for Camden County Commissioner Bev Thomas.

"I know a lot of people have been looking for ways to develop a sewer district, but this is the first I've heard about this and I know neither of our other two commissioners have been brought into discussions either," she said. "I think it's a noble idea, but I wish someone had come to us first for input."

Benton County Presiding Commissioner Mark Breshears agreed.

"Actually, I was a little disappointed in the whole thing. I thought since they called all of us together - representatives from Ike Skelton's and Clair Mc Caskill's office, EPA, DNR, engineers - we'd get to discuss some ideas - brainstorm - make some commitments. Truthfully, holding a special election so the people can decide just doesn't seem like a wise expenditure of money. Our last election cost the county \$17,000. If we're going to 'test

the waters,' we could do that with a poll," he said.

Breshears also said while he felt most property owners recognized the value of the Lake and wanted to protect it, he felt Warsaw residents might draw the line at paying additional taxes so lakefront property owners could have sewer service.

"I believe the general consensus would be, if you can afford a lakefront home, you should be able to afford a decent sewage treatment facility," Breshears said.

Donna Swall, executive director of LOWA, said it was time that residents and politicians stopped waiting for someone else to take care of the problem and pointed to the success of a similar program in Taney County as a model.

"Their lake was like pea soup at one time. They didn't know if they could bring it back. But they overwhelmingly passed a sales tax, started bringing septic systems online and today they have a wonderful system and a clean lake. If they can do it there, we can do it here," she said.

Thomas said because she was a "numbers person," she immediately put a pencil to paper to see if it all added up.

"They were saying this would get 30,000 septic systems off the Lake but they placed the cost at \$150 million. That puts the cost at \$150,000 per septic, which is ridiculously high, while the proposed tax would be way

too low to fund that amount," Thomas said.

Jim Rogers, who served on the first task force formed in 1993 to study the feasibility of bringing sewer service to the Lake, and who currently serves as chairman of LOWA's Waste Water Committee, also took exception to some parts of the plan.

"We absolutely have to address this issue now and not wait another 20 years or we won't have a lake to protect," he said. "I also agree it is imperative for commissioners in all four counties to work together on a solution because whether we like it or not, if there's a major spill near Truman and the press gets hold of it, the story will just say that there's been another sewage spill into Lake of the Ozarks. Even though they're all the way at the opposite end, Osage Beach or Lake Ozark business will be affected by the negative publicity."

However, he said funding a project of this magnitude would take a combination of different types of grants, sales tax and loans.

"First, we'd need at least 25 'hubs' - central treatment plants - to cover the entire area between Truman and Bagnell dams. Right now we have six at this end - the Lake Ozark/Osage Beach system, Linn Creek, Camdenton, Laurie, Sunrise Beach and Gravois Mills. I'm not sure what they have at the other end but there's a lot of ground to cover in between.

We'd also need funding to help those who might not be able to afford to pay the hook-up fee and to cover the operating and maintenance costs over a long period of time. We're talking about major expenses - a 1-percent sales tax won't do it," he said.

Another Lake-area official who asked not to be identified said McCaffree may have lost some support when he praised a story that appeared in the Dec. 21 issue of the Kansas City Star and on stltoday.com, the online version of the St. Louis Post Dispatch, that talked about "bizarre" septic tanks that leaked sewage everywhere. The article claimed the Star found that stopping the "frequent flows of sewage" and cleaning up the hundreds of thousands of unregulated septic tanks would be difficult because no one knew the extent of contamination.

At the meeting, McCaffree said the reporters "did an excellent job of digging out information about the Lake" but dismissed the group of community and business leaders that had joined together to sponsor LakeWaterQuality.org, a site dedicated to informing the public that Lake of the Ozarks is one of the most tested and cleanest Lakes in the state.

For more information about the plan, visit www.soslowa.org.

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