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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 8 -- ISSUE 5

MAY, 2012

## BOATING ON BACK



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# Ameren boundary woes continue

By Nancy Zoellner-Hogland

Neither title companies nor lenders in the Lake area put much faith in the value of the Estoppel Certificate, sent to some 1,500 property owners whose land encroaches on Ameren Missouri project boundary.

According to an accompanying letter, the certificate would serve as a legally binding commitment between Ameren and those property owners, promising that Ameren would not take steps to remove existing structures located on the power company's property. The letter (published in its entirety on page ??) also stated Ameren plans to file one certificate in each of the four counties that surround the Lake if the Federal Energy Regulatory Commission (FERC) approves Ameren's proposal to comprehensively lower the Osage Project boundary to 662 plus carve out below 662 for existing dwellings.

While none of the title companies contacted were willing to speak on the record, one was willing to provide a statement off the record as long as that person's identity remained confidential.

"The title industry is aware of the Estoppel Certificate, which seems like a nice, helpful document. However, all it does is affirm easement rights. It does nothing to address fee simple ownership. I don't know how in the world Ameren thinks that this will help anyone," the title company



AmerenUE's Bagnell Dam

representative said. "Yes, people build on land all the time that's leased and not owned by them, but that's all known ahead of time. In this case, title companies wrongly issued title insurance because, according to Ameren, a lot of these people don't own the land. Now, many want to sell but find that no title company will insure it because, bottom line, unless Ameren quit claims the land to them - they're simply squatters. I think an even bigger question is - will lenders even loan against something that's only easement?"

David Creel, vice president of BancStar, Inc. which keeps some loans in-house and sells

others on the secondary market, said he doesn't know the answer to that question.

"It's one thing for Ameren to say they won't touch the structures inside property boundaries. It's another to say 'You don't own that land.' At this point, all I can say is that we'd have to look at it on a case-by-case basis and a lot would depend on the circumstances. If the entire piece of property is owned by Ameren, I think our question would be 'How can we loan money on land that is owned by someone else?' Unfortunately, it's going to be a little tricky for all affected property owners and I think it will certainly affect their property val-

ues. Homes on Ameren-owned land will most likely appraise differently than homes on land owned outright," he said.

Tim Sear, a Lake-area homeowner and Kansas City attorney who has been researching the issue since 2007, said there could be an even bigger issue at play.

"Under this Estoppel Certificate, who has easement rights and where do they begin and end? For an easement-to-build to have any value, it has to be exclusive. I need to know what the legal description is for the area in which I have an easement to build and I have to know that easement is

*continues on page 8*

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Who's representing YOU at the negotiating table?

For more information on how you can be represented in a real estate transaction and to see the latest market stats, turn to Page 22 for this month's "As the Lake Churns"





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## Armchair Pilot

By Nancy Zoellner-Hogland

**ACCORDING TO DATA** recently released by the Bureau of Transportation, the nation's largest airlines hit record highs for on-time flights and luggage handling in February. The report stated airlines were on time 86.2 percent of the time – up more than 80 percent from the previous month and 74.5 percent over February 2011. In addition, the report noted airlines received 2.64 reports of mishandled bags per 1,000 passengers, the lowest rate for any month since the airlines began reporting in 1987. Flight cancellations were down to 1 percent, which analysts said could be due to the mild winter weather; for the third consecutive month no tarmac delays of more than three hours on domestic flights or four hours on domestic flights were reported; and just 547 consumer complaints were filed during the month, down from 708 the previous month.

**NEXT MONTH, SOUTHWEST AIRLINES** will be adding one daily roundtrip flight between St. Louis and Panama City Beach. The flights are scheduled to begin June 3, the same day they will also add a daily roundtrip flight between St. Louis and Boston. The airline announced it will also be bringing back seasonal nonstop service between St. Louis and San Diego. The seasonal flights are scheduled to run through the fall. Operating out of 10 gates at Lambert-St. Louis International Airport's East Terminal, Southwest is the busiest carrier at Lambert, offering 86 flights to 34 nonstop destinations and connections to 39 other cities.

**IF THE FAMILY CAN'T IMAGINE** vacationing without Fido or Kitty, obtaining pet passports ahead of travel might make that process easier. Pet Travel Schemes, a pet passport program used by several countries including the U.S., helps travelers gather all necessary forms and devices needed for travel in order to eliminate surprises at the airport and skip the quarantine period during entry or re-entry to a country. The program requires pet owners to take their animals to veterinarians certified by the U.S. Department of Agriculture to receive rabies shots or certificates noting up-to-date vaccinations

and to be fitted with identifying electronic microchips or tattoos. Some countries require proof of treatment for ticks and tapeworms. However, don't wait until the last minute to schedule the service – some nations require a 21-day wait period between vaccination and entry. Others require dogs to be treated for tapeworm between 24 and 120 hours before travel. Check with states for domestic travel, as some require certificates of good health as well as valid registration tags before entering.

**WITH AN INCREASE** of more than 42 percent, Southwest Airlines once again ranked first on the number of passengers departing from Lambert. The airline averaged 79 departing flights per day in 2011, carrying more than 2.9 million passengers. Running a distant second was American Airlines, which transported more than 1 million passengers on 10,500 flights leaving Lambert. Delta Airlines ranked third with 929,674 passengers flying out of Lambert on more than 12,600 flights. Although the numbers grew, the rankings remained the same as 2010.

**SOUTHWEST AIRLINES RECEIVED MORE ACCOLADES.** According to the Airline Quality Rating report released last month by Wichita State University, the airline's on-time arrival percentages improved to 81.3 percent in 2011, up from 79.5 percent in 2010. The report, which uses U.S. Department of Transportation statistics to measure such topics as on-time performance, baggage handling, customer complaints and boarding procedures, also showed that although Southwest's customer complaint rate increased slightly, it still remains the airline with the lowest complaint rate in the industry. AirTran, which just merged with Southwest Airlines, was rated top

overall airline with the best rating it has seen in the 21 years the report has been produced, followed by Hawaiian Airlines, Jet-Blue Airways, Frontier Airlines, Alaska Airlines, Delta Air Lines, Southwest Airlines, US Airways, SkyWest Airlines and American Airlines.

**A FEW** Transportation Security Administration (TSA) employees have been in the news lately – and not for deeds well done. A TSA screener was arrested at JFK Airport last month after allegedly hurling a cup of hot coffee at an American Airlines pilot. According to police, after overhearing a conversation between the agent and her colleagues, the pilot told the agents they should conduct themselves more professionally in uniform and not use profanity. One screener told the pilot to mind his own business and cussed him out. After the pilot identified himself as a TSA officer who serves as an armed pilot and then attempted to read the ID tags of screener Lateisha El, she allegedly pushed him and then threw a full cup of hot coffee on him. The screener was given a ticket for harassment and misdemeanor assault. The pilot was not injured.

**A TSA** baggage inspector at Dallas/Fort Worth Airport recently was arrested for allegedly stealing eight Apple iPads from luggage in as many months. He is currently free on bond but was suspended indefinitely and faces two to 10 years in prison if convicted. Two other TSA agents were arrested in Miami in March after they allegedly trashed their hotel room and fire gunshots out the window. The two men, who work at Palm Beach International Airport, were charged with criminal mischief and use of a firearm while under the influence.

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# Lake Ozark proceeds with condemnation

By Nancy Zoellner-Hogland

Lake Ozark officials said since Mike and Linda Craig of Relaxation, Inc. seemingly aren't willing to negotiate with developer Gary Prewitt over easement rights on property needed for the Shoppes at Eagles' Landing, they decided to move forward with condemnation proceedings. That 13,000-square-foot triangle-shaped piece of property, which houses the southern entryway to the mall, is burdened with a shared parking lot easement with the Craigs for the Osage Beach Flea Market.

The condemnation paperwork was filed April 13. According to City Attorney Roger Gibbons, the next step requires the court to hold an evidentiary hearing to determine whether the city has the authority and if it's necessary for them to proceed with the action.

"It will all go back to 2007 when the city declared the property was a 'blighted' area as part of the TIF plan, meaning there was little or no chance for development without pub-

lic assistance. At that time, the city agreed to work with the developer to achieve the objectives of the TIF plan. This piece of property was included in the area designed as 'blighted,' so there's no reason this shouldn't proceed," Gibbons said, adding that if the court rules on

behalf of the city, three commissioners – disinterested residents of Miller County – will be appointed to determine the value of the land. "Unless some unexpected monkey wrench is thrown in, I hope to have a ruling by May."

The commissioners will then

have 45 days to submit their report to the court. Once that report is received, the judge will order compensation and the city will have to hand over a check to the Craigs. Gibbons said if the Craigs are not satisfied with the settlement, they can request a jury trial and

the money will be placed in an interest-bearing account until the matter is settled. However, the land will be under the control of the city, which will then sell the property back to Prewitt and receive reimbursement for all expenses associated with continues on page 13



Although Developer Gary Prewitt has been embroiled in a several-month dispute over easement property adjacent to The Shoppes at Eagles' Landing, he's not letting that slow him down. An engineer's rendering depicts two new stores that he soon will be building in the mall.

The Power Team



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# City seeks solutions for Nichols Road complaints



The city of Osage Beach is looking for ways to improve this stretch of Nichols Road after getting complaints from motorists. Nancy Hogland photo.

By Nancy Zoellner-Hogland

Narrow lanes with no shoulders and a sharp turn all make for difficult driving conditions on Nichols Road between the Expressway and Osage Beach Parkway. That's why the city of Osage Beach jumped at the opportunity to obtain a grant that will tell them how to best address those issues.

The grant, provided by the Missouri Department of Transportation (MoDOT), will pay up to 80 percent or \$8,000 of the cost of the study. According to City Engineer Nick Edelman, the city will pick up the balance of \$10,494.38.

The traffic assessment will be conducted by HR Green, Inc., a professional engineer-

ing and technical consulting firm in St. Louis County ([www.hrgreen.com](http://www.hrgreen.com)). The board approved a memorandum of understanding with the firm at their April 5 meeting.

Edelman said they decided to look into the possibility of a study after aldermen started getting calls from residents complaining about the road.

"Since Nichols is a city street, we'll have to pay for any improvements. We thought it would be best to have a professional give us some options," he said, adding that once the city determines a course of action, he will search for additional grant money to help pay for the project. "We have to not only look at the current demands

but also future demands that will be placed on that road because of growth in the area. Do we need to widen it? Do we need to improve the intersection? The study will look at all those issues."

Edelman said the assessment will include a traffic count, a portion of which will be conducted over the Memorial Day holiday.

"We want to determine current demand - see if traffic is at its peak when employees are coming to the hospital in the morning; if it's between 3:30 and 4 at shift change; or if it's the busiest during holiday. After we learn that, then we'll be exploring our options," he explained.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting to welcome Dr. Brian R. Jenkins to the Camdenton area. Dr. Jenkins joins Dr. David L. Cathcart at the Mercy Clinic Family Medicine, 404 West US Highway 54, Stone Castle Center. Pictured Dr. Jenkins, [with scissors] Jennifer & Nial Jenkins; Victoria, Larry & Ian Edwards, Dr. & Mrs. David Cathcart; Mary Lou Moulder, Tami Curley and Linda Latham, Johna Stanfield, Chris McElyea and Tracy Peters, Clayton Rogers, Alan West, Amy Hadfield and Charli Allee, Dennis North, Brenda Colter, Doug Horman and Trish Creach.



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## Lake Regional Staff Complete Health Care Leadership Program



Pictured, from left: Lake Regional staff Heather Heimbeaugh, financial analyst; Travis Messer, LRMG practice administrator; and Toni Stidham, Stepdown Unit education coordinator

Three staff members from Lake Regional Health System in Osage Beach recently graduated from the Missouri Hospital Association Center for Education's Health Care Leadership Series.

Heather Heimbeaugh, financial analyst; Travis Messer, Lake Regional Medical Group practice administrator; and Toni Stidham, Stepdown Unit education coordinator, completed the program, which provides leadership training to a diverse cross section of hospital and health care supervisors and managers statewide.

The series consists of comprehensive, leadership training courses designed to enhance hospital staff's managerial skills. The sev-

en-month program includes training sessions on building and retaining customer relationships; producing a high-performance workforce; designing and revising processes to ensure quality performance; and understanding hospitals' budgets and finances.

The Missouri Hospital Association is a not-for-profit association in Jefferson City that represents 154 Missouri hospitals. In addition to representation and advocacy on behalf of its membership, the association offers continuing education programs on current health care topics and seeks to educate the public, as well as legislative representatives, about health care issues.

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# Ameren boundary woes continue

*continued from page 1*  
exclusive to me – that others, including Ameren, cannot come onto the property without my permission. I also need to know that no one else can be allowed to build within that legal description. None of those issues are resolved by the Estoppel Certificate.

Sear said he has other concerns.

“These agreements are going to be filed one in each county so does that mean we all collectively share? That’s not addressed either. In addition, if this remains Ameren-owned property, they’re basically the landlord. The Estoppel Certificate states what Ameren won’t do, but it says nothing about what they will be allowed to do. Ameren seems to want to expand management of the shoreline. If they retain ownership, could they later require people to maintain the grounds in a certain way – require replacement of trees or certain types of plantings? There are just too many unan-

swered questions,” Sear said

Affected property owners also have a lot of questions. Sear said as soon as Ameren’s letters started hitting mailboxes, he started getting calls from people asking what they should do and asking if they are supposed to sign the certificates and send them back.

“First – landowners are not being asked to sign this. They are simply being notified that this is the document that Ameren intends to file. However, at this point no one should sign anything without consulting a real estate attorney because, in the end, it could mean they are signing over the rights to their properties,” he said. “What they should do is file a claim with their title insurance company because it could take months for the title insurance company to research the property and respond to the claim.”

In the meantime, at least three adverse possession lawsuits have been filed in Camden County in which “owners” seek a declaration that they and not

Ameren own these “encroaching” properties. Sear said several more are getting ready to be filed. Adverse possession allows a “squatter” to sue to get legal title to the property after they have been in possession of the property for 10 years.

Sear said similar lawsuits were filed by property owners at Lake Taneycomo where, in 2000 and January 2012, state courts have found that an “encroaching” property owner owns the property by adverse possession and the utility – Empire District Electric – no longer owns the property. In 2006 the Missouri legislature amended the adverse possession statute to exempt utilities from adverse possession claims. However, in the January 2012 decision, the Taney County Circuit Court ruled that the 2006 amendment does not relate backwards to claims of adverse possession that began more than 10 years prior to the 2006 amendment.

Sear says that there is a very good likelihood that claims of

adverse possession can be successful at Lake of the Ozarks. However, he added if Ameren would quit claim property and mortgage releases, adverse possession claims likely could be avoided.

Russell “Sparky” Sharp said he’s “exploring all his options,” including an adverse possession claim. The former developer built four houses at the 14-mile mark of the Big Niangua, where Ameren says they own up to the 670 elevation. He lives in one of them.

“We can’t do anything with our property. When I bought this land, I ordered a corner survey and built a seawall at the 660 mark – plus a couple inches – under a permit from Ameren and then built homes under building permits from Camden County. Now that I have a spinal injury and am on disability and would like to sell and move away, I find my \$350,000 home is basically worth nothing. When I bought the property in 1995, I got title insurance but only on the land

so although I’ve filed a claim with my title company, the most I’d get would be \$15,000. It’s the same with my neighbors. We’ve all screamed and hollered to our representatives, our congressman – even the attorney general – but apparently, no one can do anything about it,” he said.

However, Sear said he came across something that could provide a glimmer of hope and show that getting quit claim deeds from Ameren for property inside the power company’s project boundary might not be as complicated as earlier anticipated.

In an earlier interview, Jeff Green, supervisor of Shoreline Management for Ameren, said their ability to release properties under quit claim deeds would be dependent upon their ability to get a release from the power company’s banker because all the Ameren-owned property at Lake of the Ozarks is mortgaged.

Sear said he found language in the indenture of mortgage and deed of trust between Union Electric and Bank of New York that might suggest otherwise.

*continues on page 44*

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# Landmark sign will let donors leave mark on history

By Nancy Zoellner-Hogland

Those who love Lake of the Ozarks now have an opportunity to leave behind a lasting legacy. By donating to the iconic Hollywood-style sign that will greet visitors to the area, that donor also "buys" the right to have his or her name included on a list that will be placed inside a time capsule. The capsule will either be incorporated into the design of the sign or

buried at the base of the flag pole.

"We're still gathering ideas about what else we want to put in the capsule but we know we want a list of the names of everyone that donates to the project, regardless of the amount they give. We thought this would be a fun way to allow the entire community to 'take ownership' of the sign and to let them be a part of its histo-

ry. Can you imagine in 50 or 100 years when the capsule is opened? People will be reading the names of the donors and be able to say, 'Hey - that's my grandpa's name. He helped build this sign,' said Joe Roeger, a member of the Lake Area Chamber of Commerce Board of Directors and chair of the sign committee. "Because this project kind-of ties into the completion of Route 242 and

the new Expressway, we believe this marks the beginning of another era at the Lake."

On May 1 dignitaries will be gathering and excavators will be digging as part of the groundbreaking ceremony for the sign, which will be installed on a wedge of state-owned property between the newly completed U.S. 54 Expressway and what is now referred to as "Old Highway 54," almost directly across from the east entrance to Route 242. The sign will include 8-foot-tall powder-coated aluminum letters spelling out "Lake of the Ozarks" sitting atop a 4-foot-high, 40-foot-long concrete wall. The white reflective letters of the sign will be lit by a remote-controlled LED multi-colored lighting system powered by solar and wind energy. The design also includes a 40-foot-tall lighted flag pole flying an American Flag that will be installed next to the sign.

Roeger said although they haven't yet met their fund-raising goal, the committee decided that since nearly \$40,000 of the needed \$55,000 in cash had been raised or pledged, it would be "safe" to move forward with the project.

"That \$55,000 total includes \$13,000 for lighting and the flag, which don't have to be installed right away. We'd like to have it all completed by July 4, but right now, we're focusing on just getting the sign in. The rest can come later if need be," he said, adding that an area Boy Scout was looking at tak-

ing over the flag pole and flag as an Eagle Scout project. "I'm also hoping that a commercial lighting firm might donate part or all of the LED lighting system as a way to showcase their products and that other businesses might consider making additional in-kind donations - like rebar or the use of the concrete pump to get the concrete up to the forms."

In the meantime, Roeger, who came up with the idea for the sign, said the chamber would be sending letters out to all its members to ask for contributions and also manning a table at the 24th Annual Lake of the Ozarks Magic Dragon Street Meet Nationals.

"We'd like to keep this out in front of the public as much as possible so we'll be looking for other opportunities to promote the sign over the next couple months," he said.

The fund-raising efforts got a big boost in January when the Tri-County Lodging Association (TCLA) Board of Directors voted to give \$10,000 toward construction of the sign and another boost when, in March, the Osage Beach Board of Aldermen voted to give \$5,000.

Business owners who want more information on what is needed or how to donate can call Roeger at 573-280-8662. Those who want to make a cash donation can visit their table at the car show on the Bagnell Dam Strip or send checks to the Chamber Sign Fund, P.O. Box 1570, Lake Ozark, MO 65049.

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## Heart of the Ozarks Professional & Business Women Elects 2012-13 Leadership



Heart of the Ozarks Professional & Business Women held officer elections at the April 2012 meeting for the 2012-13 term. PBW is pleased to announce the new Leadership Team: President, Karen Hodson of Pressley Property Management; Vice President, Tami Brown of Mills & Sons Insurance; Secretary, Amanda DeGraffenreid of DeGraf Design and LO Profile Magazine; Treasurer, Peggy Cochran a facilitator and trainer for interest-based problem-solving and negotiations. As an organization we are excited as to what their leadership will bring, continuing to help grow the organization.

The mission of the Heart of the Ozarks chapter of Professional & Business Women is to enhance women's lives professionally, politically and personally. The organization meets monthly the first Wednesday, alternating between lunch and dinner meetings. For further information regarding PBW contact Karen Hodson, 573-529-3707 or Tami Brown, 573-302-1616.

Pictured from left to right: Treasurer, Peggy Cochran; Vice President, Tami Brown; President, Karen Hodson; Secretary, Amanda DeGraffenreid.

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# Lake Ozark proceeds with condemnation

*continued from page 3*  
the process.

In the meantime, Miller County Judge William Hass recently ruled that Prewitt would not be required to remove the roadway and then fill it in and repave it as long as the condemnation paperwork was filed by April 15.

Gibbons explained that typically, once a municipality shows it intends to take the property, judges don't usually order restoration of any disturbances on the land.

However, the judge did order Prewitt to return a portion of the parking lot behind the flea market building to its original state but that piece of land is outside the area of condemnation. According to Prewitt, because there's a chance that Judge Haas could order RIS, Inc. to tear out other improvements, including sewer service, communications lines and three phase electrical service, and then re-grade and pave any property that is in the easement property yet out-

side the current condemnation boundary, he asked Lake Ozark to also condemn the property that houses those improvements.

"This represents a clear and immediate threat to the existing users – Menards, Kohl's, CVS Pharmacy – and any future development at the center. Complying with this order will mean interruption of power service, communications service, septic service, regarding the inline space slope area, the loss of the fire access loop road around the inline space, the Kohl's area, and the loss of buildable square footage and parking area. The immediate cost of this work is expected to be over \$200,000. The long term cost of this work, including the loss of the ability to put a large user in the development next to Kohl's, will cost RIS, Inc. and the city of Lake Ozark millions of dollars in revenues. If this ruling is made, it will be impossible for RIS, Inc. to develop into Phase 3, which is a perfect big box location that Menards

originally was interested in over their current location," he wrote in a letter that was read to the board of aldermen at their April 10 meeting.

The board responded by approving a resolution stating they would move forward with another condemnation request on the additional land, if needed.

"For that to happen, another ordinance would have to be adopted and then we'd start all over again with this new piece of property," Gibbons said. "The Craigs would have to be served with notice that the city intends to proceed with condemnation; they'd have 60 days to respond; and then we'd have to order an appraisal of that property. I think the city is waiting to see if that's going to have to be necessary. Unfortunately, there seems to be a stalemate between the Craigs and Mr. Prewitt so this next action might be required."

Lake Ozark City Administrator Dave Van Dee said he still hoped that an agreement could

be reached, and further legal action could be avoided.

"Honestly, I don't understand what this is all about. When Gary Prewitt put in the new entry way, he ripped out the building that used to house the fireworks store and Domino's Pizza; the old go-kart track was also pulled out. That parking lot used to serve four businesses. Now it serves one. Once the condemnation proceeds, the easement agreement for that ground will no longer be in effect so the Craigs will lose the rights to park there. I'm not sure how this is going to benefit them," he said. "We'd much rather this be settled between the two parties out of court. However, the city views this as a very important project and loss of any portion of this project could have very negative consequences so I think the board is prepared to move forward with whatever action is needed in case a settlement can't be reached."

Prewitt said when he bought property, which extends all the

way to the edge of the flea market building, he was unaware of the easement issue. He said that in an attempt to resolve the matter, he offered to give his property between the road and the flea market building - the current parking lot - to the Craigs, as well as provide commercial water and sewer lines and an access from the new road to the easement parking lot. He also offered help in securing a retail client for the Craig property. That proposal was rejected.

Development continues at Lake's newest mall

Developer Gary Prewitt isn't letting a dispute with a neighboring property owner slow him – or his new development project – down. This month he will begin construction on two more stores at The Shoppes at Eagles' Landing.

"Our retail base is growing daily," Prewitt said. "We already have tenants interested in the new spaces."

*concludes on page 51*

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# Property Management 101

*with Lisa Hesprich of  
Nichols Management*

## **Maintenance: Critical to Property Value**

An effective property management company understands the importance of a good maintenance plan. The plan will fall into three categories; routine short term, routine long term and the dreaded, emergency mode maintenance! Let's take a brief look at each.

First, short term maintenance. This category covers the day to day maintaining of a property. Things like scheduling trash pickup, cleaning the pool, cleaning decks, touching up paint, changing light bulbs, mowing..., in other words, boring, day to day stuff that must be done.

Here's the thing, this is actually a crucial part of maintaining a property. Yes, when owners or prospective owners drive in you want the property to look in top notch shape. You want people to be glad they purchased their property at "your" complex. You want prospective buyers to remember how well kept the property looks. But, it is during the performance of routine chores that your staff should be on alert for anything that is in need of repair. You must be able to count on your maintenance staff to be your eyes and ears. You must have a system in place where they can report to you any area that is in need of attention. Write it down and address it quickly to prevent a small issue from turning into a large and costly issue.

Second, long term/preventative maintenance. This category requires a group consensus to establish. The property manager needs to work with their board of directors, their maintenance staff and outside contractors to set up a plan to maintain crucial



areas of the property. This covers pool liners, pumps, parking lots, roofs, concrete repair, landscape needs... You need a plan based on the expected life of big ticket items. Homeowners do not like unexpected assessments. By creating this plan, the cost can be spread out over a number of years, reducing the likelihood of critical failures and large assessments.

The third area is emergency maintenance. This area separates a good property manager from an outstanding property manager. Your property manager can and should be prepared for emergencies. True, you can't know the exact nature of an emergency until it happens, but with a little forethought, your manager should be ready to act.

How? By playing the "what if" game. If we have a water main break, then we do this.... If we have a fire, then we do this.... If a gas leak occurs, we do this... A plan must be in writing; plain, simple and concise. That plan needs to be reviewed with maintenance staff as well as homeowners. As many people as possible should be trained on how to implement the plan. Copies of that plan need to be readily accessible. This plan will not only help contain property damage, but will likely save lives.

**Lisa Hesprich, Nichols  
Management, 573-964-0476**

### *Stay In Touch!*

*If you have a local church or civic group event, please feel free to submit it for inclusion in our daily Lake of the Ozarks Business Journal Blog. Haven't seen it? Visit our webpage at: <http://www.lakebusjournal.com> for the link!*

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# Meetings give residents opportunities to ask questions, get answers

By Nancy Zoellner-Hogland

Lake area residents will have two public forums to pick from on Tuesday, May 1.

The Camden County Commission will be holding a meeting at 5:30 p.m. to take public input on potential ballot initiatives for funding for the Camden County Health Department and the Camden County Road and Bridge Department. The town hall meeting will be held in the third floor court room in the old courthouse.

Camden County Commissioner Bev Thomas said they are holding the meeting to share information and allow residents to ask questions about two proposed taxes – a special use tax to fund the Camden County Road and Bridge Department and a mil tax to fund the Health Department.

“A Missouri Supreme Court ruling went into effect on March 21, 2012 that declares sales tax can no longer be collected on out of state purchases of cars, trucks, boats, motors and trailers or on in-state purchases of those items when they’re purchased from individuals. That’s going to severely impact our revenues. Last year, we collected more than \$370,000 in sales tax on those items and in some years it’s brought in close to a half million dollars. We know that no one likes paying taxes, but we felt it was important to explain to our residents what the loss of this money will mean,” Thomas said, adding that at the meeting the commissioners will explain the ruling and go over the budget cuts that might have to be made. They’ll also explain the special use tax,

which would not mean a tax increase. “It would simply maintain the tax rate at the current rate. I believe 40 or 41 of the 114 counties in Missouri, including Miller and Benton counties, already collect a special use tax.”

Presiding Commissioner Kris Franken said that in addition to county revenue shortfalls, the elimination of the sales tax on these items could have a devastating effect on the local economy because of the area’s reliance on the sales of boats and automobiles.

“In essence, this ruling incentivizes people to purchase these big ticket items outside of the state of Missouri in order to avoid the payment of local taxes,” he said.

The Mil Tax is under consideration to provide additional funding for the health depart-

ment. Thomas said the Health Department is currently funded through general funds.

Both issues would have to be approved by the voters however the last day that the ballot initiatives can be filed is May 29 in order to be on the August 7 ballot.

“That’s why we need to start discussing these issues now. We put them on a general election ballot at a very minimal cost,” Thomas said.

The same night, Osage Beach will hold a forum from 7 to 8 p.m. at City Hall.

Bob Lynch, district engineer

with the Missouri Department of Transportation (MoDOT), will be on hand to discuss new signage that will be posted along the new U.S. 54 Expressway and hear comments and concerns from the public on roadway issues. However, city staff will also be prepared to discuss several other topics including building codes and permit requirements; recycling; backflow issues; the fall festival scheduled for September 8; the citywide rummage sale set for September 15; and updates at the city’s parks.

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## A Matter of Trust

with Trenny Garrett, Central  
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### Aging In Place

The percentage of Americans over 85 is growing steadily, and with it, a new conundrum: Where will the elderly live? For a growing number of folks who are still healthy, the answer is "right at home." According to the federal Consumer Expenditure Survey, the best estimate is that the figure doing so is now about 70%.

The current housing market may well accelerate the trend. The tradition of selling the family home for a large profit, moving to smaller quarters and keeping the savings to augment the retirement nest egg is difficult to implement in a falling real estate market.

The idea of not moving out of one's lifelong home has been dubbed "aging in place" by sociologists. Financial independence is one core element to making this hope a reality. Adapting the home for an older resident is another. The housing needs of someone over 85 are markedly different from those of younger persons. Some homes may need renovations if they are to remain livable for an aging person.

### Basic Steps

Four areas need to be addressed to improve a home's livability:

Access and mobility: The biggest concern for the elderly is avoiding falls. Accordingly, the house should be inspected for slippery floors or areas where rugs or carpets can bunch up, creating a tripping hazard. Additional handrails for stairs are a good idea. The house may need a wheelchair ramp or a lift to get to the second floor.

Bathrooms: Grab bars are recommended, and toilet modifications may be appropriate. Placing a chair in the bathroom may make grooming easier. Bathtubs and showers can be modified for easier and safer access.

Kitchen: Cabinets that were once easily accessible may no longer be convenient when they involve



**Trenny Garrett, J.D., CTFA**

bending or reaching. Stepstools are not a good answer; a kitchen makeover for cabinets and appliances may be needed.

Lighting: A common problem facing seniors is deteriorating vision. Poor lighting can affect safety as well as the quality of everyday life. Illumination should be even, free of glare, and automated whenever possible.

If there will be a full- or part-time caregiver for the elderly person, attention will need to be paid to create privacy zones and separate living quarters.

### Don't Be Afraid to Say "No"

Not every home is suitable to be renovated for senior life. Renovations can be too costly in some cases. Sometimes it is better to admit that a house is really designed for younger families, and move to another, more appropriate house. "Aging in place" doesn't necessarily mean "aging in the same place."

### Bottom Line

We're here to help ease this transition. For more information on this subject, give us a call to set up an appointment.

Trenny Garrett is Senior Vice President at Central Trust & Investment Company, Osage Beach. You can contact her at 573-302-2474 or visit [www.centrustco.com](http://www.centrustco.com). Central Trust & Investment Company is affiliated with Central Bank of Lake of the Ozarks.

### Press Releases are Welcomed!

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# LOWA septic tank pump-out program back

By Nancy Zoellner-Hogland

The Lake of the Ozarks Watershed Alliance (LOWA) is trying to "lighten man's footprint" to preserve the water quality at Lake of the Ozarks.

One of the ways they hope to accomplish that goal is by educating property owners about septic tanks – how they work, why they need to be pumped out regularly, how they need to be maintained and the cost of neglecting that maintenance.

Donna Swall, executive director of LOWA, said her organization will be holding four "Lunch, Learn and Earn" seminars in coming weeks. Each class will include a free lunch or dinner, depending on the time the class is held, followed by a one-hour workshop. Those who attend will receive up to a 50-percent discount on a septic tank pump-out. The workshops are open to the public and couples are allowed to attend. However everyone must register in advance in order to receive the free dinner. Registration can be made by emailing contact@soslowa.org.

The class schedule is as follows:

May 5 –Lunch will be served at 11:30; workshop follows from 12:30 to 1:30 at the Lions Club in Rocky Mount on Y Road at the W-Y junction. Reservations must be made by May 1.

May 9 –Lunch will be served at 11:30; workshop follows from 12:30 to 1:30 at Camden on the Lake in Toad Cove at the 7 mile mark by water or at

the end of Bittersweet Road on Horseshow Bend.

May 17 – Dinner will be served at 6 p.m.; workshop follows from 7 to 8 p.m. at the Osage River Bar and Grill on Highway 5 in Laurie.

June 2 –Lunch will be served at 11:30; workshop follows at 12:30 at Porto Cima clubhouse on Route MM in Shawnee Bend.

Swall said they set the workshops, to be taught by Dr. Robert Broz, extension assistant professor at the University of Missouri Extension and director of the Water Quality Program, up on varied days at locations all around the Lake so everyone could find a time and place that was convenient.

"I grew up on a farm where we had a septic tank. However, many of our lake residents – especially those who moved here from the city – don't know how to take care of them. Some don't even know they're hooked up to septic," Broz quipped. "That's why it's important that we inform the public."

At a recent LOWA meeting he gave a condensed version of the class, explaining that all conventional septic systems have a septic tank, which is usually a large buried rectangular or cylindrical container made of concrete, fiberglass or polyethylene. Wastewater from all plumbing fixtures drains into the septic tank. As the system is used, heavy solid materials settle to the bottom of the tank, where bacterial action produc-

es digested sludge and gases. Lighter solids that float such as grease, oils and fats, rise to the top and form a scum layer. Liquid from the septic tank flows through pipes in the yard for final treatment by organisms in the soil.

Normally, properly designed tanks have enough space for up to 3 to 5 years' safe accumulation of sludge. When the sludge level increases beyond this point, sewage has less time

to settle properly before leaving the tank. If they are not removed by periodic pumping, solids continue to accumulate until they over-flow into the drain field, which can cause it to plug up. The first signs of clogged lateral lines may be slow draining fixtures. Broz said if left unchecked, the system eventually could discharge sewage into the ground, releasing E coli into the Lake and sewage could back up into the

house. Total neglect of the system could cause the drain field to become plugged beyond repair and homeowners could be forced to replace their existing septic with an engineered system that could cost as much as \$30,000.

"Most septic tanks are designed to last 40 to 50 years. If managed properly, they will adequately treat the sewage and never cause a problem.

*continues on page 21*

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| 1,000            | 5.9 yrs  | 3.7 yrs  | 2.6 yrs  | 1.0 yrs  |
| 1,250            | 7.5 yrs  | 4.8 yrs  | 3.4 yrs  | 2.6 yrs  |
| 1,500            | 9.1 yrs  | 5.9 yrs  | 4.2 yrs  | 3.3 yrs  |

You may have to clean out twice as often if the garbage disposal is used with a septic tank

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## "Insurance Talk"

**with Amanda Fagan of  
Golden Rule Insurance**

### Liability Policies

Many businesses feel that a General Liability policy covers their operations for all exposures and their hunch is not completely far fetched.

Your liability policy responds to claims in regards to property damage, bodily injury, personal or advertising injury. The issue today is when classifying yourself as a professional whether a real estate agent, home inspector, architect or even a tattoo artist, to name a few, one policy may not keep you from a lawsuit.

Since the fall of the economy more people are trying to pass the blame and lawsuits are increasing by citing negligence, violation of good faith, along with misrepresentation or inaccurate advice. What better way for a home buyer to get back to even than to sue his real estate agent that guided him in every step of purchasing his perfect dream home that subsequently lost value after being such a great deal a few years prior?

Or what about the shareholders whom are now suffering and, by opinion, as their attorney you gave bad legal advice? Another example would be a landscape contractor advertising specialized experience in lawn maintenance and retaining walls then a project error happens and the homeowner is looking for compensation due to this misrepresentation of your skill.

Errors & Omissions Insurance comes in to play when an alleged mistake causes financial harm to another. In a smaller community a handshake may still stand for something or it will until inaccurate advice causes your good ole buddy to have a major financial loss. At that point it is too late to draw a written contract



Amanda Fagan

giving step by step instructions of what will or will not be performed during your professional servicing and signed by all parties involved. Shortly after a threat of suit or phone calls from a disgruntled client you will be contacting your Independent Insurance Agent looking for relief from this pending dilemma.

If your business is giving professional advice on any level an Errors & Omissions (E&O) policy may be a benefit to maintaining a successful operation for years to come. Keep in mind that carrying E&O coverage will not automatically clear your case and many carriers are offering extras such as data breach, cyber liability, and social media liability in the same policy as the professional E&O to better protect you. Developing a strong and adequate system of documenting client's request, securing client's data, and offering above standard levels of service are all important to practice.

Stop by our office or call Amanda Fagan at Golden Rule Insurance to discuss how an E&O policy can clear up any uncertainties. Amanda can be reached by phone at 573-348-1731 or by email [amanda@goldenruleinsurance.com](mailto:amanda@goldenruleinsurance.com)

**Lindsey Widtfeldt**  
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# System Utilities for 2012 Help Keep You Computing

The top applications in this category run 'neck-and-neck'-- being that they all share the common functions we've talked about. Selecting a clear winner from them is somewhat a matter of preference as far as functionality is concerned. Two criteria allow us to make recommendations however: ease of use and price versus performance.

All of these utilities are offered on a trial basis so you can see if they are right for you.

Tune-Up Utilities 2012 - \$35 - <http://www.Tune-up.com> - Up to 3 PCs

An affordable easy-to-use favorite that sets the standard. Tune-up Utilities 2012 opens to a tabbed window -- the main program. From here you can start One Click Maintenance, scan your system for ways to increase its performance, fix problems that it has identified or enable active system protection. There's also a PC optimization mode that offers economy, standard and Turbo options.

Tabs include Status & Recommendations, Optimize System, Gain Disk Space, Fix Problems and Customize Windows. Each tab now includes buttons for the individual tools grouped under it-- a super move. There is also an easy-to-find tab at the end "Overview of All Functions", that gives you each function of the program separately. The Status tab gives you colored symbols to indicate the system's well-being, and leads you through to correct prob-

lems automatically.

Tune-up Utilities has been on our list for a long time, and for good reason. It includes all of the utilities that you need to find and repair common problems on your computer. It'll hunt down and eliminate bloat, check your hard drive for errors, optimize your startup menu, clean and defragment your registry, and more. An exciting addition for 2012 is the ability to weed out the start-up programs, but also "deactivate" the unseen bits used by all of your programs launched at startup. This proved extremely enlightening, as it revealed many add-ins we would not have expected to launch at startup.

Advanced System Care Pro 4.0 - \$20 - <http://www.iobit.com>

Easy to use, effective, affordable. All of the tools from last year, as well as a significant number of new ones are included in version 4.0. Drive repair, startup analysis, registry repair, junk removal, web optimization and tons more. The price tag is in just the right spot on this one, it's a value at \$20. Like Tune-up, this one has all of the tools you need, and they make them easy to use-- and find. The free version of this suite is outstanding if you are looking for a free utility.

System Mechanic Pro 11.5 - \$50 - <http://www.iolo.com>

A perennial favorite, Iolo's top utility is varied, efficient and thorough. System mechanic Pro 11.5 is a very pol-

ished application suite, with all the tools you need to take care of your computer on a daily basis. It's main window is streamlined and designed for ease-of-use. The Dashboard provides an overview with problems that you may want to repair, the ActiveCare menu features automated tasks, Internet Security examines your anti-malware and Anti-Virus options, and finally the Toolbox provides

all-in-one tools or individual tools. The \$50 price tag is for a set period of time, after that, you must purchase additional time through their website. It is often offered at sale prices, watch it a while if you are looking to buy.

Advanced System Optimizer 2012 - \$30 - <http://www.Systweak.com>

An easy-to-use thorough application suite with comprehensive tools. Not as in-

expensive as some of the others, but with all the features. Watch this one when clearing registry errors-- it can leave applications without essential entries.

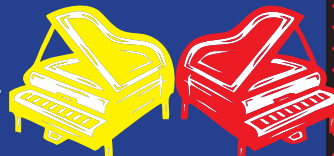
Free Utilities

Glary Utilities - Free - Pro Version \$28 - <http://www.Glarysoft.com>

Pirion \$25 - <http://www.Pirionform.com>

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## Mortgage \$ense

*with Mike Ogle of  
First State Bank Mortgage*

### Five Reasons to Refinance Your Mortgage

There is the old adage that it's good to refinance your mortgage if you can lower your interest rate at least one percent; however, there are many more reasons to refinance your mortgage besides lowering your rate. Here are just a few:

#### **Lower your interest rate.**

Securing a lower interest rate is one of the top reasons for refinancing. This could make a big difference in your monthly out-of-pocket costs for housing and save money on financing fees.

#### **Build equity faster.**

If you are in a position to make higher monthly payments, you may want to consider changing to a shorter term on your mortgage. This enables you to build equity faster and save a considerable amount of money on financing fees.

#### **Change your loan program.**

You may find that you would like to change from your Adjustable Rate Mortgage (ARM) to the stability of a Fixed Rate mortgage at some point. An ARM was probably the most attractive rate and loan program when you first financed your home, but you need to compare different loan programs to find out if you can save money with another type of loan program that might work better for you now.

#### **Credit Score has improved.**

If your credit score has improved as a result of making your mortgage payments on time and in full each month, you may be in a position to take advantage of your



improved credit standing. We can review your current credit score, the terms of your existing mortgage, and review options for other loan programs that could not only reduce your monthly payment, but also save you money on interest fees paid over the life of the loan.

#### **Use the equity you have established.**

A cash-out refinance allows you to tap into the equity you have built up in your home. You may want to pay off revolving credit card accounts, send a child to college, or use the money for home improvements or personal expenses.

Regardless of your reasons for wanting to refinance your existing mortgage, the First State Bank Mortgage Team and I are interested in helping you make a decision that works best for you. We can review the terms of your existing mortgage program and discuss the options that are available to you. It's not about the rate but rather helping you achieve your financial goals.

Mike Ogle is a Residential Mortgage Lender at First State Bank. Contact them at 573-302-0080 or on the internet at [www.fsbfinancial.com](http://www.fsbfinancial.com).

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# LOWA septic tank pump-out program is back

*continued from page 17*

However, you can dump things down your drain that will destroy your tank," he said, adding that latex paint, grease and raw foods run through a disposal were all harmful. "We recommend that systems be pumped at least once every three years for homes not having a garbage disposal. However, garbage disposal use can shorten the time between pumping by 50 percent."

This chart, provided by the University of Missouri, provides a suggested pumping frequency based on the size of the tank and the number of people using the system. However, Broz said it's important to remember that using a garbage disposal can cut that time in half.

(SEE CHART)

Broz also suggested that homeowners use companies that are certified by the counties where they operate.

"They'll not only do the job right, they'll dump what they pump in an approved location," he said.

Jennifer Eblen, director of Camden County's Wastewater Department, said the county's list of certified companies includes A&A Septic Inc.; Handy Jon, Inc.; Richard Umlauf, R-N-R Complete Septic LLC; Jeff

Hanks/Dan Hanks, Amos Septic Service; Trinty Kincaid, Kincaid Portables/Septic; Charles Rickey, Rickey's Septic; Travis Bullock, Bullock Septic Pumping; Marty McGinnis, McGinnis H-S Septic Service; and Ed Thompson, Thompson Ditching & Septic.

For additional information, visit [www.camdenmo.org](http://www.camdenmo.org) and click on the "Wastewater" link, located on the left side of the page.

LOWA officials said regular maintenance is especially important because some of the earlier systems were not intended to be used on a full-time basis or were not installed properly. Camden County Commission Kris Franken estimated that some 5,000 septic tanks were installed prior to 1996, when laws regulating the systems were adopted.

That law established minimum set-backs for septic systems; orders sufficient dirt for lateral fields; requires 120 feet of lateral lines per bedroom and states those lateral lines must be constructed 50 feet from the Lake and spaced 10 feet apart from each other. The law also required the septic tank to be placed at least 100 feet away from the well.



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## As the Lake Churns Who's Representing You?



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

Missouri law allows real estate licensees to work for the interest of one or both of the parties to the transaction. The law also allows the licensee to work in a neutral position. The general public, and even many licensees, believe that if you are working with a licensed real estate agent, they are working on your behalf. However, Missouri law requires that you must enter into a written agreement if you want representation.

At the onset of communication, a licensee must make you aware of the choices available to you in terms of representation. Without a written agreement stating the type of relationship you have with an agent, that agent is working in a neutral position, not as an advocate for you or, if they are the listing agent on a property you have interest in, most likely they are working for the seller. In a neutral, or Transaction Brokerage, position the agent still has a duty to be honest and fair with all parties and cannot disclose any of your confidential information. If you'd like a copy of the types of representation that are available call or email me.

Be sure you understand from the start, who the agent you are dealing with is working for. Ask for recommendations from friends and co-workers. Ask the agent for previous clients you can contact for insight into their real estate experience. Many buyers are concerned about entering into an exclusive agreement with an agent in case a "deal" comes along that they could "save" on commissions. I have assisted numerous sellers over the years who are struggling to re-sell that "deal" they cut for themselves. Consider enlisting an experienced, knowledgeable, reputable agent to work on your behalf. A great agent can save you time, money and a great deal of headaches down the road.

Now for an update on the current lake market. A year ago, I wrote that I was seeing an upward trend in the number of homes sold, the total sales volume and an increase in the upper range of sales prices. I was cautiously optimistic that the lake home market was starting toward a slow but positive recovery.

As you'll see in the chart below, our market has continued a steady growth.

This chart lays out the number of homes sold, average sales price, and average days on the market based on data from our Bagnell Dam Association of REALTORS Multiple Listing System comparing the time frames of January 1 thru April 15 of each year from 2003 to the 2012.

| Year # | Homes | Avg Price | Days On |
|--------|-------|-----------|---------|
| 2003   | 77    | \$248,618 | 152     |
| 2004   | 177   | \$215,332 | 131     |
| 2005   | 192   | \$300,801 | 144     |
| 2006   | 208   | \$346,356 | 150     |
| 2007   | 155   | \$366,520 | 144     |
| 2008   | 117   | \$373,789 | 143     |
| 2009   | 89    | \$282,467 | 139     |
| 2010   | 105   | \$302,275 | 172     |
| 2011   | 111   | \$317,341 | 200     |
| 2012   | 143   | \$302,079 | 172     |

If you would like a detailed sales report on your specific property type or neighborhood, or would like information on the best buys at the lake, contact C. Michael Elliott & Associates at 866.Your.Lake or [cme@yourlake.com](mailto:cme@yourlake.com) View thousands of lake area listings at [www.YourLake.com](http://www.YourLake.com). You can also log your opinions on Michael's real estate blog, [www.AsTheLakeChurns.com](http://www.AsTheLakeChurns.com)

### Press Releases are Welcomed!

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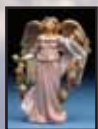
The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Jake Culpepers, located at 5923 Osage Beach Parkway, Osage Beach. Pictured are Chris McElyea, Karen Tittle, Linda Craig, Pat Thurston, Mary Nelson, Bill Paul, Desiree Westhoff, Jan Deleon, Michelle Cook, Trish Creach and Johna Stanfield.



A ribbon cutting was held due to the relocation of Thrifty Threads & Things. Photo Left to Right: Katie Karr, Michelle Cook, Polly Scott, Craig Lee, Wendy White and John Cara. Thrifty Threads & Things relocated to 425 Hwy 42, Kaiser, MO 65047. Phone: 573-302-1700.

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## Building an effective web presence

Guest column by Danae Cooper,  
 MSW Interactive Designs LLC

### "Pin" your way to more Business!

You may have heard about a new social media channel called Pinterest, and you likely rolled your eyes and thought, "Just what I need... another social media fad to take up more of my time." In reality, Pinterest is rapidly becoming another great avenue to promote your business and build your brand.

A few facts about Pinterest that might convince you to start pinning:

- Pinterest drew 23.7 million first time visitors in February alone (up from 3.5 million in September)
- Pinterest is ranked by Experian Marketing Services as the third-most-popular social networking site behind Facebook and Twitter.
- Approximately 70% of Pinterest's users are women – studies have suggested that 85% of household decisions are made by women.
- 21% of Pinterest users have purchased products after seeing them on the site.
- Lowe's reports a 32% jump in followers on their Facebook page after incorporating Pinterest.

#### Get Started on Pinterest

Currently Pinterest is invite-only, so you will need to request an invitation to become a member or have someone who is currently a member request membership for you. Go to [www.pinterest.com](http://www.pinterest.com) to request your invite.

Set up categorized "boards" relevant to your business. While the site is for pinning things that interest you, try to keep in mind that you want to interest your clients and potential clients. Just like all social interaction, you want to provide value messages that inter-mingle with promotional messages for your products or services.

#### Engage Followers

Follow, Like, Comment, and Re-Pin are key words in Pinterest. Start "Following" other Pinterest users (typically this is reciprocated) and interact with them. Interaction comes



Danae Cooper

in the form of "Liking" or "Commenting" on their "Pins" and "Re-Pinning" content. In my opinion, the most valuable interaction is the "Re-Pin" – this translates to a referral. When someone re-pins your content, they are telling all of their followers "this is valuable and worth looking at." How cool is that?

#### What to Avoid

Don't be a one hit wonder. Use your account often to introduce specials, cool products, and ways to use your product or service. Become an influencer by being active, involved, and by providing content of value.

Pinterest has also recently changed their terms of use, so be sure to get educated at [www.pinterest.com/about/copyright](http://www.pinterest.com/about/copyright). Once you have an understanding of what you can or can't use on Pinterest, have fun growing your brand and business!

#### Happy Pinning from MSW Interactive Designs LLC!!

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#### Stay In Touch!

If you have a local church or civic group event, please feel free to submit it for inclusion in our daily Lake of the Ozarks Business Journal Blog. Haven't seen it? Visit our webpage at: <http://www.lakebusjournal.com> for the link!

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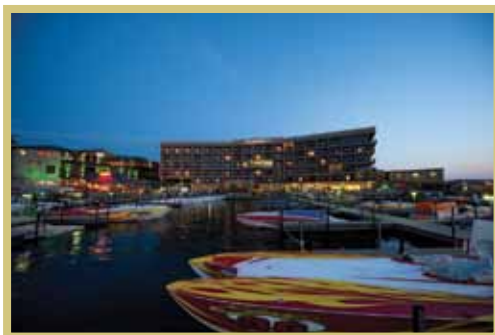
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## A Green Home is a Healthy Home

*with David Braddy LEED GA  
of Bolivar Insulation Systems*

### Does a green home really cost more?

First what is a green home? It is a structure that is energy efficient, environmentally friendly and healthier to live in.

Yes there are certain aspects of a green built home that have a higher price tag up front, but does that mean they cost more?

There are many components of a green home but the higher price of some materials can be offset by the savings in other areas, through proper planning of your project. This planning starts well before any work starts and it must involve everyone associated with project from the owner, designer or architect, contractor and subcontractors. Everyone must know the goals of project up front. This is where the typical green project begins. The key is to have a knowledgeable green construction manager overseeing the project.

Keep in mind there is a big difference between price and cost, while a typical green project may have a higher initial price tag, the overall cost will usually always be much less. If this is a financed project as most are, the monthly cash outlay will normally be less, even with a higher upfront cost. As an example let's say with proper planning and execution your upfront cost is 10,000.00 higher than a conventionally built home, this would result in an approximate addition of 60.00 per month amortized over a 30 yr mortgage. But what if this extra money spent saved you an average of 150.00 per month or more? This would give you a positive cash flow of 90.00 or more per month. This is the purpose of a properly built green home, not to mention a better investment.

Now with that said, many people are using the Green title in everything for promotional purposes, but that does not necessarily make it green or environmentally friendly. Make sure you are getting the real thing. Here are some things to check for.

1. Was low VOC paint used?
2. Was a renewable hard surface flooring used or green label carpet used?



3. Was advanced framing methods used to allow for less waste and a better sealed structure?
4. Were high efficiency windows with low-e used?
5. Is the envelope sealed to Energy Star or LEED standards?
6. How far were raw materials transported to job site?
7. Is mechanical ventilation being implemented with an ERV or HRV?
8. Has the HVAC system been resized accordingly? (should be smaller)
9. Has SPF insulation or a Hot Roof System been implemented?
10. Was formaldehyde free glues used in building materials, especially in cabinets and countertops?

This is certainly not everything but a truly green home should have most if not all of these things implemented.

Did you know that 90% of people surveyed in 2006 by the AIA said they were willing to pay more for a green built home?

Did you know in an actual case study a 3400 sq ft home done to EnergyWise standards had an annual energy cost of 400.00 or 33.31 per month?

Did you know that EnergyWise, which is a NASA spin-off company, will actually guarantee you these types of savings by using their total systems approach to green building? Other energy efficiency requirements pale in comparison to theirs.

Did you know that Bolivar Insulation was your local EnergyWise Company?

Are you starting to see how it actually pays to build green?

**David Braddy is the General Manager of Bolivar Insulation Systems in Linn Creek Missouri, you can contact him at 573-346-3321 for more information.**

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# Golf at the Lake

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

Hole #1, at Deer Chase Golf Club  
Photos by Darrel Willman

## Inside:

**A Better Game This Year**

**with Larry Salsman**

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**New Irons for 2012**

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**Drivers for 2012**

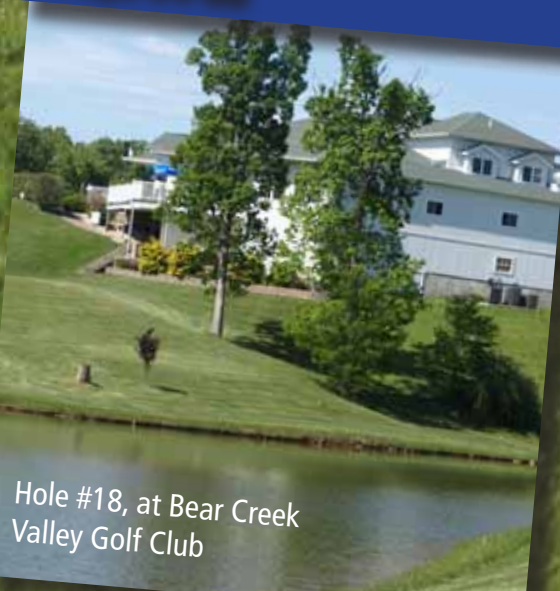
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**Area Course Listing**

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## Course Features

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Hole #18, at Bear Creek Valley Golf Club



# Golf at the Lake

by Darrel Willman

The eighth edition of the Business Journal May Golf Supplement is here, our once-yearly look at the facilities and equipment that makes the Lake a destination for golfers from across the US.

Inside this special *pull-out section*, you'll find a complete listing of the courses available for play, along with the yardages and rates that will help you make your decision on which courses to experience.

We also bring you a run-down of some of the latest gear for 2012; both irons and woods.

We also bring you up-close with walkthroughs on a pair of our favorite courses. But, all of the courses here are our favorites in truth, each of them has features and design elements that we love. It's hard to choose just two each year to feature. This year it's the Golf Club at Deer Chase and Bear Creek Valley Golf Club.

Make no mistake, golf at the Lake is big business.

Each year, an estimated 300,000 rounds are played annually and while the players are here, they spend an average of \$100 per round, when food, beverages, supplies, and fees are factored in—but while they are here, they also spend their dollars on lodging, food and entertainment.

A recent survey found that the average total expenditure on golf per person was \$290, and those who spent multiple nights said they spent an average of \$413 total on lodging. Food costs averaged \$49 per day and 49 percent of the respondents said they went shopping during their visit, spending an average of \$194 each.

There are no firm figures on just how many people visit the Lake each year to play golf, but it is a considerable number. Two thirds of the rounds are played by out-of-towners, and twenty to thirty percent of those golfers are first time visitors. Kansas, Iowa, Illinois and Minnesota are just a few

of the states folks drive from, they come in from even further away to take advantage of the championship links at Midwest prices.

In spite of the national economy, the golf business at the Lake has not suffered the way some others have. In fact, this year looks to be a banner year. Professionals and course operators may be able to relax and not have to worry over the numbers of rounds.

Paul Leahy, PGA professional and president of the Lake of the Ozarks Golf Council says, "In my 22 years being here at the Lake of the Ozarks I've never seen a warmer spring, and this means the courses are greener and in better shape than ever. We've gotten a ton of comments from people coming in about how nice the courses are. This will have an effect on the future as these folks remember the great time they had while they were here."

"People are still playing but they are more cost conscious--

The Club at Old Kinderhook



they're shopping and watching where they spend their discretionary income. They watch what they spend-- they

might not buy that souvenir at the course but they still want to play. They're looking for the deal."

## Courses at the Lake

**\$59<sup>50</sup> 18 Hole Par 72**

**Bear Creek Valley Golf Club**  
910 Highway 42 Lake Ozark, MO  
Pro Shop: **573-302-1000**  
[www.bearcreekvalley.com](http://www.bearcreekvalley.com)



Driving range, practice green, clubhouse, pro shop, casual restaurant and lounge. 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  
Twilight Daily 1 p.m.

### In Season Specials

Senior Monday (55+) \$35.00  
Golf-N-Food Tuesday \$45.00  
Bring a Friend Wednesdays 2 For \$70  
Twilight Thursdays 11 a.m. \$37.50  
Off season 7 days a week \$39.50  
Memberships available Men's, Women's & Couples Leagues, 9-hole and replay rates  
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     |

**\$46 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](http://www.deerchasegolf.com)  
[deerchase@deerchasegolf.com](mailto: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          |

**\$50 18 Hole Par 70**

**Dogwood Hills Golf Club**  
1252 Hwy. KK Osage Beach, MO  
Golf Reservations: **573-348-3153**  
Head Pro: Rob Wilson  
[www.dogwoodhillsresort.com](http://www.dogwoodhillsresort.com)  
[golf@dogwoodhillsresort.com](mailto:golf@dogwoodhillsresort.com)



Featuring the lake's ONLY lighted Driving range, putting & chipping practice area. Mitch & Duff's Restaurant serving breakfast & lunch daily. Drink specials in the bar. Drinks and food available at snack bar on golf course. Golf course open year round, weather permitting. Hotel & Villa Suites available at Dogwood Hills Golf Resort to create a customized stay and play pkg. State Hwy KK, one half mile off Hwy 54.

### Fees & Membership

In season rates: (include mandatory cart)  
Everyday \$50.00 for 18  
Twilight rates after 12pm, Super Twilight rates after 3:00pm. Junior, 9-hole & walking rates also available. Annual memberships and multiple play discount cards available. Club & pull cart rentals available. Non-metal spikes required.

### 18 Holes Public

| Tees  | Par | Yards | Rating/Slope |
|-------|-----|-------|--------------|
| Blue  | 70  | 6,475 | 69.5/125     |
| White | 70  | 5,823 | 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](http://www.eldoncountryclub.com)  
[info@eldoncountryclub.com](mailto: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     |



# A Better Golf Game This Year

by Larry Salsman, PGA  
with Darrel Willman

If this is your desire; is it to have more fun and play more often-- or play better and have more fun because of it? The two are linked here because if you're hitting the ball better and lowering your score there's

are unhappy with their game and want to improve-- maybe this year is the one to make some changes.

## Evaluate Your Game

Look at your typical round. How often do you play? More play is more practice, but practicing poorly means playing

a big difference in your game. But equipment also plays a role.

## Equipment

Better equipment can lead to a better round, but in all cases, maximize the clubs you're swinging. As mentioned have them adjusted and fitted. Take a look at the grips. They are your only link to the ball-- if they're worn, get them replaced. Are the hosels nice and tight with no gaps? Shafts are bright with no spot wear or warp? Remember loft and lie adjustments can change over time-- if it's been a while, get them checked.

We don't want looseness or rattle, heads coming off or things of that nature. If you are playing with a set more than five years old, things have really changed. You may see a significant benefit from all of the new technology that is on the market.

## Gameplay

Don't go out blind and cold to a new course (or old) and swing away. Take a few minutes-- arrive early and hit the range to warm up your swing and see how you're hitting. Remember-- the course is not the place to adjust your game. Constantly fiddling with stance, grip and address on the links will only lead to pain. Work out a few kinks before you play and stick with what you know works-- if it isn't working, don't change things drastically.

**Calm down** and adjust your body position. If you're slicing, aim left and keep trying. Got a hook? Turn a bit to the right and concentrate on the basics and make an effort to relax and control your swing. Forget the last shot.

**Study the course** a bit, see where the holes you'll play best are and take note of them. Ask the pro about the course and any advice they may have for individual holes. They know intimately the best strategies for the course.

## Play to your strengths

If your favorite club in the bag is a seven-iron, use that. If you've practiced and know

your iron yardages, you can leave that 140 yards into the pin where it counts. So a par four 440 hole will have you hit one or two shots totaling 300 yards, with 140 to the cup. There you can putt for the money.

Keep it in play. Two shots to get down that fairway is preferable to hitting out of the rough on the second shot. Take your time setting up for each shot. Check your grip, stance and position-- this should be second-nature -- repetition is key. Slow down on your putts. This is the single-most-important part of the game. By eliminating those extra putts you can quickly shave strokes off your round.

## Relax

Have fun. If things could have been better, start from the top and make adjustments through practice and technique-- but do it before next weekend.

Larry Salsman is the Head Golf Professional at Osage National Golf Resort, just off Hwy 54 in Lake Ozark. Larry is a teaching PGA Professional and is available for lessons at (573) 346-1950.



Larry Salsman

a good chance you're having more fun as well.

We saw a golf column online that stated the driver is the most important club in your bag. Maybe-- their argument is if you are pounding it down the fairway straight and long every hole you are not only demoralizing your opponents, you are feeling good and have high confidence. While it's tough to argue with this logic, it's also tough to accomplish.

Driving like the rest of golf, is repetition. Good technique combined with practice and muscle-memory make for a solid, repeatable consistent drive. This is not achieved by running out and buying the newest, high-tech whooping stick on the market and blasting away. It comes after instruction -- if you're not hitting well-- and practice, practice, practice. For the folks who play every weekend and have a good time, keep doing what you're doing. To those who struggle,

poorly. Learn to hit it properly and then go practice what you've learned. For many of us, some remedial or basic instruction could be money well spent. Seek out a local PGA teaching professional at your favorite club and get a lesson or two to refine your grip, stance and swing.

If you are struggling at the tees, concentrate your efforts there-- or wherever you are having trouble. When you feel good about it, practice will refine the new skills. Take the time then to go out by yourself to the range and make the corrections stick. If you're planning on buying new clubs, go to the pro with your new sticks. Get them fitted and adjusted for loft and lie.

Good golf takes time and practice. Make the time for practice and enjoy the benefits.

The same goes for fairways and greens. Lessons may be in order for the irons, and time on the putting green can make

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# IRONS: from tee to green

by Darrel Willman

Irons are the backbone of any golf game. Your distance off the tee means nothing if you can't get the ball to the Cup.

The best new irons for 2012 are those which incorporate features that help you strike the ball better with the technology to help the ball go further.

**TaylorMade R11** -These new irons feature differing designs depending on the club-- compact and firm for the short irons to bring feel, and wider soles as you move up into the longer sticks. This in itself isn't a new idea. They also manage the CG (Center of Gravity) to maximize each club's distance. Of course they have TaylorMade's thin faces and the Inverted Cone.

**Callaway's new RAZR X** series are traditionally designed

mass to the impact. That low weight and CG means it's easier to get it up and away.

They've also amped the lofts, giving more distance than traditionally numbered irons.

Hybrid irons are available for the set to replace irons players find troublesome, common to most super game-improvement sets.

with a perimeter weighted cavity-back. They move weight behind the face to bring more

## TaylorMade R11 Irons



Callaway RAZR X Irons

**Mizuno's new pair** feature one-piece design that brings faster ball speeds to the game-improvement segment. Those in the know think this set can change the way many players score.

**The K15 irons from Ping** for 2012 feature the split foot common to perimeter weighted cavities, adding a deep face with a weight mass central to

bring down the CG and get it behind the ball for better lift and distance. If you hate irons, this will be the set to change your mind.

**Cleveland for 2012** brings us the mashie iron set. Yes, believe it or not they've resurrected the antique term to describe their new irons.

*continues next page*  
*continued from previous page*

**\$29<sup>9</sup>** 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 April 13-October 14. 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     |

**\$52<sup>18</sup>** Hole Par **72**

## Indian Rock Golf Club

Highway O, Laurie, MO  
Pro Shop: 573-372-3023  
573-372-3956  
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)  
Varied \$24.00 - \$52.00  
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     |

**\$69<sup>18</sup>** 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 \$60.00 for 18  
Weekends \$69.00 for 18  
Twilight (after 2:00 p.m.):  
Weekdays \$40.00 for 18  
Weekends \$45.00 for 18  
Memberships available. Soft spikes and appropriate golf attire required.

### 18 Holes Semi-Private

| Tees  | Par | Yards | Rating/Slope |
|-------|-----|-------|--------------|
| Blue  | 72  | 6,373 | 70.9/124     |
| White | 72  | 6,064 | 69.5/122     |
| Gold  | 72  | 5,339 | 66.3/115     |
| Red   | 72  | 4,918 | 68.9/121     |

**\$69<sup>18</sup>** 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/\$55.00 for 18  
Weekends: \$35.00 for 9/\$69.00 for 18  
Weekends after 11 a.m. \$55.00/18  
Daily after 3 p.m. \$35.00/18  
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     |

**\$85<sup>18</sup>** Hole Par **71**

## Old Kinderhook

Lake Rd. 54-80, Camdenton, MO  
573-346-4444 888-346-4949  
Director of Golf: Bob Renken  
Head Pro: Josh Crowell  
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.

### Open To The Public

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     |



# IRONS: tee to green

A traditionally perimeter-weighted cavity back with a weight-heavy sole and a "gliderail". This super game

struction for forgiveness and distance. The wedges have a new "ATV" sole to get through the grass. Very much game im-



Ping's new K15 Irons



Mizuno's JPX-800 "Game Changers"

improvement set brings three hybrids, four cavity back irons and a traditional wedge. The grooves on the "gliderail" are designed to let the club get through the grass with less resistance.

**TaylorMade's Rocketballz** iron set features a heavy weighted soul on a perimeter weighted cavity backed head. The 3, 4 and 5 irons are cast from 455 Carpenter steel. The very thin faces optimize the distance. The 4 and 5 use a two-piece hybrid-type con-

provement.

**Cobra's AMP Iron** set for 2012 feature a progressive split cavity design with a deep sole and perimeter weighting. The loud and proud bright orange set features 3-7 irons designed to increase ball speed through the use of varying alloys. The 431 stainless short irons are undercut to increase weight at the edges for forgiveness. More bounce in the sole prevents digging. Put some AMP Orange in your bag!

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VISIT US: [www.oldkinderhook.com](http://www.oldkinderhook.com)

20 Eagle Ridge Road, Camdenton, MO 65020



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Osage Beach, MO 65065 Website: [www.bearcreekvalley.com](http://www.bearcreekvalley.com)

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# Drivers for 2012: What's New?

by Darrel Willman

Why is it that the driver consumes us when thinking about ways to play better? Is it that undefined thrill when we try out the newest boomer at the shop? Is it the crack they make when we catch the ball “just right” on the 18th tee and watch it sail long and straight?

Maybe, but the amount of advertising the manufacturers spend on driver promotion certainly isn't hurting anything, either. They are the number one promoted club, and the new models and technology

cavalcade rages each spring as they ply us with the their wares.

This year, like the previous couple, is short on innovation and long on gadgetry and graphics.

With the rules laid down fast and firm, they look for other ways to get us to buy the “new best thing” year after year.

Here are selected new drivers for the 2012 season.

**Callaway RZR Fit - \$400**

**8.5, 9.5, 10.5, 11.5**

Keeping with last year's RAZR naming trend, with new features, the Fit for 2012 is the

first Callaway to adopt the rotating hosel for adjusting the face angle and adjustable weighting in the sole to change the center of gravity. The head has also been lightened by the new design to save four grams, improving off-center speed at ball strike. The tour head features even more adjustability.

**Cleveland Classic - \$300**

**9, 10.5, 12**

Cleveland goes retro with the Classic, a metal head with the look of a persimmon. continuing the trend to lighter, faster heads with higher speeds. Cleveland has two models 30-50 grams lighter than the rest of the industry that include Miyazaki 55G shafts and 25G Golf Pride grips. The weighting options deliver wide playability across skill levels.

**Cobra Amp - \$300**

**8.5, 9.5, 10.5, 11.5**

Cobra brings sophisticated face-angle adjustment that carries through to swing-weight, shaft length and face plane geometry-- with lighter heads and longer shafts as the face angle increases-- giving slow swings more control and increased inertia. Loud colors, bright sounding.

**Nike VR-S - \$300**

**8.5, 9.5, 10.5, 11.5, 13**

Carries on the Nike tradition of a wide variety of lofts, this variable-thickness face is designed to enhance off-center strikes, and combines with an adjustable face angle (4 degree range). Also carried over is the low-drag sole (new design) to boost headspeed -- as does the 60G shaft weight. Subdued at address, no Nike “cannon” sound.

**Ping G20 - \$300**

**8.5, 8.5, 10.5, 12**

Now-adjustable G20 with low-density titanium saving weight and height that's been shifted to provide a lower, more stable CG (Center of Gravity). The lightweight shaft allows for a seven-gram shift from stick to head that gives the face more mass at impact with the identical swing. Very forgiving extra-high MOI (Moment of Inertia).

**TaylorMade R11-S - \$400**

**9, 10.5**

The infinitely adjustable combination of an eight-position hosel, five-position soleplate and two movable weights extends TaylorMade's ultra-high-tech trend into 2012. Nearly doubling last year's range of adjustability, the “S” model covers a range of 3 de-

grees in loft, 6 degrees in face angle and four millimeters in CG variation. Big, loud, proud and complex.

**TaylorMade Rocketballz - \$300**

**9, 10.5**

Thin crown, lightweight (299G), light shaft, fast head. Eight settings for loft and lie,



Callaway RZR Fit - \$400



Nike VR-S - \$300



Cobra Amp - \$300



Cleveland Classic - \$300



Ping I20 - \$400



draw bias (Tour neutral). Swing fast, hit it hard. The white head at address is a concern for some, but the nice wide traditional shape brings forgiveness and distance.

**Titleist 910 D2/D3 - \$400**

**8.5, 9.5, 10.5, 12 (D2 only)**

Carrying on from 2011, the D2/D3 combo brings something to the table for the everyman on Sunday, with 16 settings that adjust loft and lie independently with a hosel that smartly brings the two together. While not child's play, the settings will adjust launch characteristics for players able to take advantage. Lightweight shaft, and high-loft option available.

**Adams Speedline FAST 12LS - \$400**

**8.5, 9.5, 10.5**

Deep but compact body with peculiar shaped nose designed to reduce drag. Superior

adjustability,

**Cleveland CG black - \$400**

**9, 10.5, 12**

With its longer 46 inch Miyazaki shaft the new lightweight 265G Black is designed for swing speeds of less than 95 miles an hour. Traditionally shaped head, large forgiving face, good sound and feel. This is the lightest driver in the game. Light weight means fast head speed equals longer distance.

**Ping I20 - \$400**

**8.5, 9.5, 10.5**

Traditional shape with large forgiving face features a sleeker crown for better aerodynamics and faster head speed-- the tungsten sole weights in the heel and toe lower the CG for more forgiveness. Ping's new driver is sadly lacking adjustability.



**TaylorMade  
Rocketballz - \$300**



**Titleist D2 - \$400**

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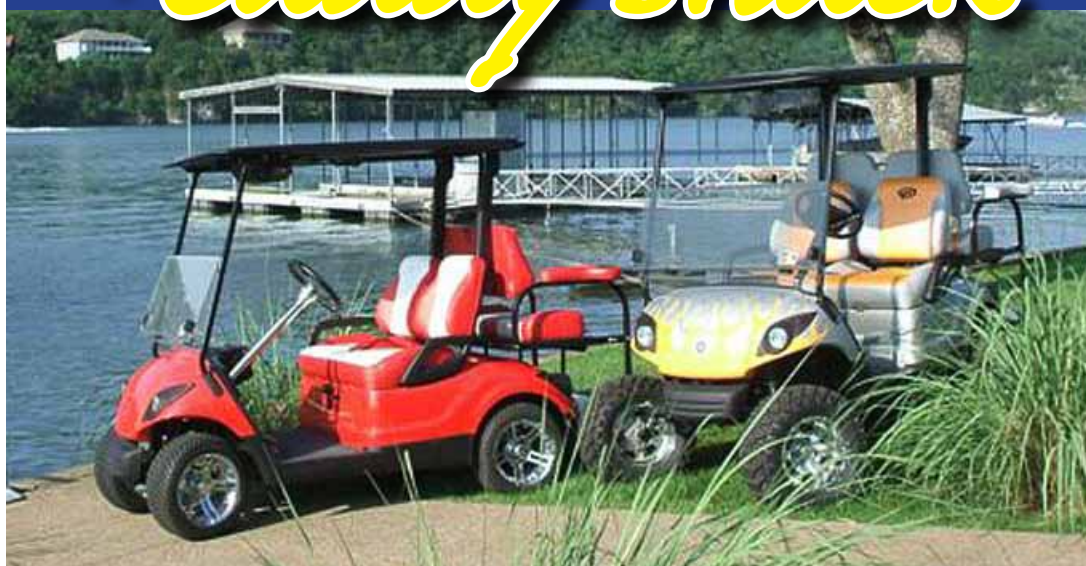
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# The Golf Club at Deer Chase

**The Golf Club at Deer Chase**  
**770 Deer Chase Road,**  
**Linn Creek MO**  
**573-346-6117**  
**Toll Free: (866) 6DEER71**  
**www.deerchasegolf.com**

by Darrel Willman

Deer Chase was designed by Roger Null and opened in May of 2004. Set inside the Auglaize River Valley, this 18 hole course offers a little something for everyone.

If you haven't played Deer Chase, you owe it to yourself to play this little out-of-the-way wonder. You'll catch yourself stopping for a Kodak moment more often than on most courses.

It's not surprising it is one of the most recommended courses at the Lake. The players that know, play it again and again and then tell their friends.

Deer Chase is located between Osage Beach and Camdenton, just off of Route A and A17. It's a short 10 minutes or so south and a rewarding 3-1/2 hours of play through some of the most beautiful countryside you'll see. The well-crafted greens are smooth and true, and the elevation changes are some of the most dramatic anywhere.

The course has nine par fours and five of the most challenging par threes at the Lake. Of the four par fives, two of them can be birdie opportunities for many players.

The over-seeded Bermuda fairways are kept green by the 8 ponds scattered across the course and a set of wells. These eight ponds mean that water comes into play often. The tees are zoysia with bentgrass greens, and since its opening in

2004 the course has matured.

PGA Professional Marv Boegler explains, "The course is more defined now. The fairways and the rough especially. We have Bermuda fairways and it takes four or five years for those to completely take over. So they are in good shape now. The roughs are more defined, and the way the course is mowed, the hazards are better defined. The overall appearance of the course is much more professional."

You'll close out your Par 71 round at Deer Chase with a total of 6,544 yards. While not as long as some Lake courses, Marv explains that they make up for the shorter yardage.

"The course is a little shorter than some, but it requires that you place your drives properly in order to score well. We're kind of a combination of a va-



Looking back at the Clubhouse from the fairway on Hole One.

**\$89** 18 Hole Par **72**

**Osage National Golf Resort**  
 Pro Shop: **573-365-1950** Ext. 10  
 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  
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 Gen. Mgr./Pro: Steve Nolawski, PGA  
 Super.: Dennis Laufenberg  
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On-site amenities include a driving range, new pro shop, snack bar, lounge, banquet facilities and more. Golf lessons are available. Rolling Hills Country Club is northeast of Versailles on Highway 5, just one mile north of the junction of Highway 5 and Highway 52.

#### Fees & Membership

In season rates: (include mandatory cart)  
 Everyday: \$45.00 for 18  
 Twilight rates available. Memberships available. Soft spikes required

#### 18 Holes Semi-Private

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

**\$57** 18 Hole Par **72**

**Sycamore Creek Golf Club**  
 1270 Nichols Rd., Osage Beach, MO  
 Pro Shop: **573-348-9593**  
 General Manager: Danna Kahrs  
**www.sycamorecreekgolfclub.com**  
 sycamore@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 south of the Grand Glaize Bridge in Osage Beach. Turn at Nichols Road Exit.

#### Fees & Membership

In season rates: (include mandatory cart)  
 Mon.-Thurs. \$48.00 for 18  
 Fri.-Sun. (and holidays) \$57.00 for 18  
 Afternoon rates after 12 p.m. \$38.00 for 18  
 Weekend afternoon rates \$44.00 for 18  
 Junior tees now available. Club Rental avail.  
 Soft spikes pref. Memberships avail.

#### 18 Holes Public

| Tees   | Par | Yards | Rating/Slope |
|--------|-----|-------|--------------|
| Blue   | 72  | 6,020 | 68.6/123     |
| White  | 72  | 5,582 | 66.2/118     |
| Yellow | 72  | 4,932 | 63.2/111     |
| Red    | 72  | 4,362 | 66.3/110     |

**\$80** 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: Matt Tausig, 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 \$35.00 - \$80.00 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     |

**\$95** 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**  
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 Architect: Robert Trent Jones, Sr.  
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#### Fees & Membership

In season rates: (include mandatory cart)  
 Varied \$40.00 - \$90.00 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     |



# Bear Creek Valley Golf Club

**Bear Creek Valley Golf Club**  
**910 Hwy 42 (Just off 54)**  
**Lake Ozark, MO**  
**(573) 302-1000**  
**www.bearcreekvalley.com**

by Darrel Willman

Bear Creek Valley Golf Club is probably right under your nose. Tucked inside the heart of the Lake area, minutes from everything, lies one of the Lake's courses you may not have heard about. A true "best-kept secret" at the Lake of the Ozarks, Bear Creek is one of the youngest courses but is also one of the most scenic. Locals and "those in the know" rave about the best greens around.

Ten par fours, four par three and four long par five holes, Bear Creek Valley Golf Club stretches out across 250 acres-- cut from the rolling, wooded hills surrounding Little Bear Creek.

Lush zoysia fairways, large bentgrass greens and multiple tee positions bring the holes within reach for players of all skill levels.

Just a few hundred yards down Highway 42 the giant bear sculpture stands at the entrance of this par 72, 18 hole, 6,800 yard course.

Now in its eleventh year, the course is well-manicured, beautifully cut and fully matured. It's the traditional nine-out and nine-back layout, with a snack shop at the midway, where you can take a break before the back side.

Locally owned, designed and built-- Bear Creek Valley Golf Club, according to Director of Golf Jerry Ludwick, prides itself on customer service. It's the course's best feature-- "Customer service is the best thing about our course. We want you as a golfer to have the best time possible at our course and we will do everything it takes to make that happen."

The course's co-designer Jeff Sommerer (grounds superintendent) "...is probably one of the best at the Lake," Jerry says. "Our course is always in great shape, always playable-- that's

a credit to Jeff and his crew. It's a great track."

"We think it takes four hours to play the course -- on busy days it may take a little more but that's not bad. We give the players a chart on the steering wheel with helpful hints. We have a few holes on there-- where it makes a difference. We try to give them some distances, and recommend when they need to club up or down."

If you are at the Lake for some great golf, be sure to pencil in Bear Creek for some affordable links that will leave you relaxed and entertained-- there's enough variety and tee placements to satisfy everyone in your party, and enough wide open views to leave your mouth hanging open.

It's a gem nestled within the city, making it easy to get to no matter where you are staying, and it's just the right length for an afternoon round (and they have a very early twilight time!). Call ahead for tee times and check them out online for news and specials.

Now for the walkthrough: Hole number 1: 355 yards, carry hundred and 75 yards over the water, but the best shot is from the number two tees and skip the water altogether. You can land anywhere from 130 215 and fly across the second stretch of water to the very small choked green.

Hole number 2: par three 138 yards straight-forward water of the box it doesn't come into play with the landing area and a roll up onto a narrow bunkered green.

Hole number 3: 424 yards par four, straightaway with the Bear Creek off on the left, you have to hit this straight past the chokepoint into the green. Birdie opportunity.

Hole number 4: is a par four 375 uphill yard romp with a slight dogleg right, water off the box, out to a generous landing area in a long fairway to a small bunkered hidden green. Add a couple of clubs to get the distance you need to reach it. The green runs from back to front

so pick it and stick it.

Hole number 5: is 375 yards downhill par four, water left and right, go as long and as straight as you can off the blocks then chip onto this generous, very large green with a bunker left.

Hole number 6: 309 yard par four dogleg right across the creek to a well bunkered green-- lay up before you approach this narrow challenging finish.

Hole number 7: 147 yard par three straightforward all the way to the pin, grip it and rip it.

Hole number 8: 473 yard challenging par five. Off the blocks out to 135 from the pin stay in front of the creek for your second shot-- watch your approach-- bunkered right and left as it chokes to a narrow

*continues page 37*



Dramatic elevation changes and amazing views at Bear Creek.

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# The Golf Club at Deer Chase



riety of golf course styles. The lower part of the course in the river valley is what you might call a links style. Not so many trees, but with humps and bumps here and there

Then when you get up to the top part of the course where there's more undulation, and more trees along the fairways,

it's kind of the old fashioned cut it out through the trees type of course. We have large greens, and we keep them fairly fast-- they're some of the nicest greens here at the Lake," Marv says.

"The fairways are not real wide, and the rough is medium and you have water that comes into play on many of the holes.

All of our greens here are undulated we don't really have any flat greens. You have to look these over before you make your putt that's for sure."

Hole number One skirts the water for nearly the entire length. Your approach shot will likely be over water. Short left means wet. Take your time on the green.

On hole number two, the landing area for the drive is sufficient-- it's just that the second shot might leave you 200 yards to go depending on how you hit the ball. It's a level hole-- the green is long and narrow so make your approach count.

Hole number three is a medium length par three with water on the right, and a ditch on the left. Land your shot center or left, the right side flirts with the water. Course management comes into play quickly on this hole.

Off the tees on Hole number Four, play to the left of the trees. If you are short and right, you won't have a shot at the green. Layup at 150 or cut the dogleg for a short pitch shot into the green. A light sand trap in front. Stick your shot on the shallow but wide green.

Hole number five, par 5. You



can drive out to 250-- it's a dogleg left with trees on the left so you have to be right. Some can make it in two shots but most people are looking at three. You can't cut this corner -- the trees will grab your ball. Large comfortable green with a sand trap forward left.

Hole number 6 - 400 yard par four with a slight dogleg to the right. A dramatic green that goes from back to front with a bunker on the left side that's sure to grab your ball.

Hole number 7 - 500 yard par five, slight dogleg left. Take your time, keep hitting it-- stay right on your approach-- large sandtrap left., if you don't two putt you can come away with a five.

Hole number 8 - 239 yard par three. Don't be afraid to play the forward tees on this difficult hole.

Hole number 9 this 418 yard dramatic closer drops to the fairway but choose the right club or you'll go long and into the water step down a stick or two. Fly the pond to a rewarding green.

The back nine starts out with a big par five number 10 that's reachable in two if you're a hitter-- your second shot will have to fly the pond for a pinpoint landing, mind the front right bunker and don't go long.

Hole number 11 will take you up the hill 375 yards for par four, the fairway drops off to the right, then chokes to a long narrow green that slopes from back to front.

While you play along the river valley, the style is reminiscent of the links courses from the British Isles. Moving up onto the ridges surrounding the clubhouse, the play is more

traditional to the Lake -- wooded, narrow tree-lined fairways that require more accurate ball placement.

Hole number 12 is uphill again for a long 235 yard always-windy par three. This narrow green can spell 3 putt quickly.

Choose between hole number 13's two tee boxes on this dramatic dogleg right. stay left-- it's 360 yards to the hidden elevated green for par four.

14 gives you a breather with a 135 yard par three that's a true birdie opportunity.

Fifteen brings a 470 yard par five with water on the left off the blocks, onto a sloping fairway that leads to a choked entrance and a large tricky green.

16 takes you 185 yards from an elevated tee for a par three.

17 starts you back towards the clubhouse with a slight turn to the right for 440 yards and a par four. This number one handicap hole as out of bounds on the right and native grass on the left. Large undulating green that slopes from back to front.

18 takes you home with water on the left side for the latter half of the hole. The narrow green is bunkered heavily on the right and bordered on the left by the pond.

Deer Chase is well worth the drive and should be on every player's short list --for challenging, rewarding golf without the high prices, and unspoiled out-of-the-way scenery the large resorts don't share. You won't be disappointed. \$46 depending on day/time, 18 with mandatory cart. Visit their website for savings and more information.

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# Bear Creek Valley Golf Club



*continued from page 35*  
deep green with water and sand behind it.

Hole number 9: par five-- another long 460 yard romp left to right dogleg uphill. It is straight out to about 150 then keep it straight and inside this narrow fairway to this bunkered, long challenging green. This is a true par five for most players.

Hole number 10: par three 169 yards off the block-- nice landing area in front-- bunkered right-- to this large, right-sloping green. Two putts are easy here. Three is a good score. Stick it on the left to stay out of the sand.

Hole number 11: par four 371 yards, water off the blocks doesn't come into play but two large bunkers to the right do-- stay left in the fairway and then straight in to this forward-sloping deep green.

Hole number 12: 378 yard par four dogleg left --out to the corner stay to the right be-



cause it rolls left then straight in through a narrow choking fairway to this deep green that slopes to the back.

Hole number 13: par four 405 yards, dogleg right, narrow fairway chokes down to a small protected green. Stay to the left of this elevated green. Par is a great score here.

Hole number 14: 521 yard par five downhill dogleg left-- clear the turn with your second shot and then it's a buck and a half into this narrow protected green that rolls to the back. Left to right roll in the fairway, so hug the left side.

Hole number 15: par four 325 yards, straight down the pipe to a generous landing area, cross over to the left to a bunkered well protected undulating green. One of the easier holes on the course.

Hole number 16: downhill par three 165 yards, creek and a bunker in front bunkered behind stick it on this difficult green, one of the signature holes. Adjust your club for the descent or hit out of the sand.

Hole number 17: par five-- this mammoth 531 yard romp narrows progressively uphill to a well bunkered rollup green that's deep and deceptive. Stay to the right to take advantage of the left roll. A great par five.

Hole number 18: par four, 386 yards straight out to the landing area. You need to hit the fairway to have a decent shot to the green. Water should not come into play. Choke through a narrow opening uphill across the creek to a well-protected oblique green across the pond. This green rolls back to front, and it's guaranteed to test your skills.



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## First ever fall event offers free golf, free PGA clinics, more

By Nancy Zoellner-Hogland

Golf Week on the Lake of the Ozarks Golf Trail is being billed as a "dream come true."

The first annual event, planned for September 30 thru October 7, will offer a solid week of golf tournaments, golf exhibits, golf clinics with PGA pros, contests – and a whole lot more.

"At a meeting of the golf council we were all brainstorming about ways to get people down to the Lake and generate enough income to have a positive economic impact on the area. We came up with the idea of a special tournament that allows golfers to play for free if they've booked a Golf Trail Getaway Package before April 30 this year," explained Paul Leahy, president of the Lake of the Ozarks Golf Council. "So far, we've gotten a lot of interest so we're hoping that it will fill up fast."

Actually, there are three ways to play for free in the two-day Golf Week Invitational Tournament, to be held October 1 and 2 at Osage National Golf Resort and The Oaks at Tan-Tar-A Resort.

Those who booked a Golf Trail Getaway Package before April 30 will be invited automatically to return for the event. The golf tournament is free for Getaway Package purchasers who book a discounted room at a Golf Council lodging partner for a minimum of two nights during the inaugural invitational tournament. The field is limited to the first 288 players registered. To book a Lake of the Ozarks Golf Trail Getaway Package, visit [GolfingMissouri.com/Packages](http://GolfingMissouri.com/Packages) or call the Golf Trail lodging property of choice. Tournament slots will be available on a first-come, first-served basis. Those invited to participate in the Golf Week Invitational may invite one golfing guest to join them in tournament play. Those invited may also bring a non-golfing spouse or guest for an additional cost for the Golf Week Invitational Reception planned for Sunday, Sept. 30 at Tan-Tar-A Resort in Osage Beach.



**Paul Leahy**

Those who didn't book a package by May 1 are still eligible to return on a space-available basis if they visited the Lake on a Golf Trail Getaway Package in the past. Those golfers should contact the property where they last stayed to sign up for the event. The tournament is still free for those participants, again, as long as they book a minimum of two nights during the invitation tournament.

After June 1, any remaining spots will be filled by any golfer who would like to attend the tournament. Contact any Golf Council lodging partner to register and book a room reservation. The same two-night stay is required.

Leahy said just one phone call will reserve the desired lodging as well as guaranteed tee times on Lake of the Ozarks golf courses.

"It's really a great deal because golfers will pay less than what they pay to book a room and golf separately – and they get to play free in the Invitational," he said, adding that the discounted price includes a double occupancy room, a green fee and shared cart rental for 18 holes a day at any of the Lake's 13 golf courses. "You can play at any of the participating golf courses, regardless of where you stay."

Those courses include Bear Creek Valley, Deer Chase Golf Club, Dogwood Hills Golf Club, Eldon Country Club, Hidden Lakes Golf Club, Indian Rock

*continues next page*



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*Arnold Palmer*



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*continued from previous page*  
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The tentative Golf Trail Week schedule is as follows:

·Sunday, Sept. 30 - Welcome to Golf Week 2012 Reception and Silent Auction, 7 p.m. at Tan-Tar-A Resort - free for those playing in the Inaugural Golf Week 2012 Invitational Tournament.

·Monday, Oct. 1 - 8:30 a.m. shotgun start at The Oaks and Osage National

Free Driver Analysis by Master Club Fitter Irl Robinson by appointment only at Birdies & Tees Discount Golf. Call 573-348-5252 to sign up.

·Tuesday, Oct. 2 - 8:30 a.m. shotgun start at The Oaks and Osage National

·Wednesday, Oct. 3 - Free PGA Golf Clinic from noon to 2 p.m. at Dogwood Hills Golf Resort

Free Driver Analysis by Master Club Fitter Irl Robinson by appointment only at Birdies & Tees Discount Golf. Call 573-348-5252 to sign up.

·Thursday, Oct. 4 - Sycamore Creek Green Card Holder Day - Green card holders may play Sycamore Creek all day for \$20. Call 573-348-9593 for tee times.

·Friday, Oct. 5 - Free PGA Short Game Clinic from 2 to 4 p.m. at Bear Creek Valley Golf Club

·Saturday, Oct. 6 - Concert on the Pool Deck 6 p.m. at Osage National Golf Resort

·Sunday, Oct. 7 - Dogwood Hills Fall Pro-Am Tournament - 1 p.m. shotgun start at Dogwood Hills Golf Resort

Check <http://www.golfweek-onthetrail.com/> to sign up for updates and additions. For more information, call Paul Leahy at The Oaks at Tan-Tar-A Resort at 573-348-8522, or email him at Leahy@PGA.com.

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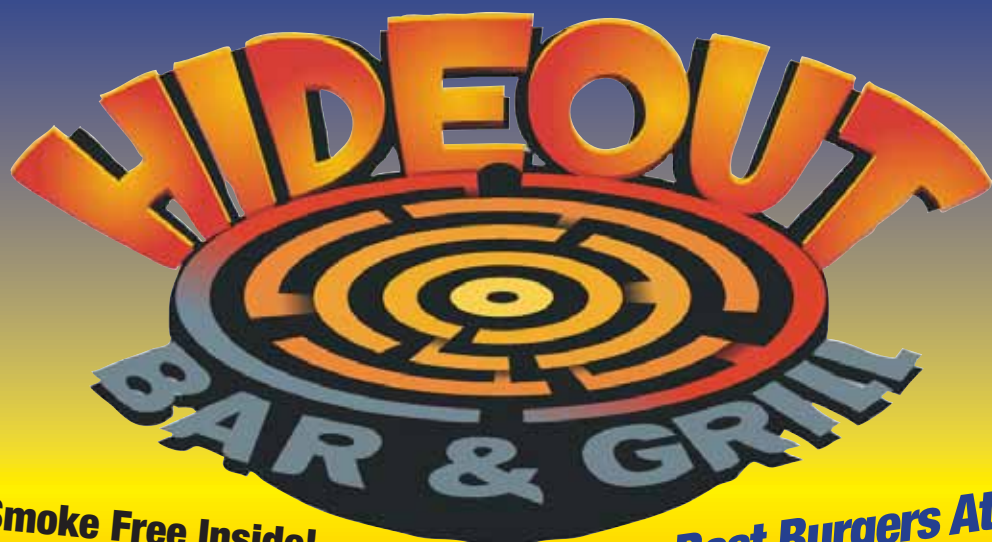
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Instead of driving to the turn-around to access Bluff Drive, many motorists on the Osage Beach Parkway one-way couple have been cutting across business parking lots to get where they want to go. That action can now come with a price. Nancy Zoellner-Hogland photo.

## OB hopes to stop motorist 'corner-cutting'

By Nancy Zoellner-Hogland

In an effort to address concerns expressed by the business community, the Osage Beach Board of Aldermen adopted an ordinance that will allow police to ticket drivers who cut across private parking lots in order to avoid intersections or to gain access to another public road.

According to City Administrator Nancy Viselli, the city received complaints from a couple of the businesses between the one-way couple about drivers who were darting thru the parking lots to get from the northbound lanes to the southbound lanes without driving another hundred feet or so to access the turn-around.

"It hasn't been a huge problem but we received enough calls that we felt we should look into it," she said, adding that business are being told they can also post signs to inform drivers they are breaking the

law by cutting thru. "I suspect that most of the time they're people that want to get over to Beach Drive without going down to the intersection."

Alderman John Olivarri said he could foresee a similar issue with residents who live off Zebra Road once the new Dierbergs store is open.

Catching those drivers will be another matter. Viselli said police won't be sitting in the parking lots, waiting for people to violate the law.

"It will just have to be a case of the officers being there at the right time," she said. "And they won't be writing tickets for people who pull in and pull back out because they're lost. We definitely want to support our business owners, but with the summer coming and a whole new batch of tourists visiting that aren't familiar with all the new roads, we're going to have to be a little patient and understanding."





At a recent ribbon cutting, the Lake West Chamber welcomed Ratliff Gutter Supply, Co., Inc. into their membership. Ratliff is conveniently located on Hwy 5 in Gravois Mills. Give Ratliff Gutter a call at 573-372-9912. Pictured l to r: Judy Smith, Ambassador; Stanley Field, Ambassador; Mike, Jennifer and Zach Ratliff and Karen Arnold, US Bank.



The Olive Branch Restaurant was recently welcomed into the Lake West Chamber with a ribbon cutting. Located in the Old St Pat's Catholic Church in Gravois. OliveBranchAtTheLake.com Pictured l to r: Bud Kidder, Ambassador; Stanley Field, Ambassador; Jean & Brad Vold, owners; and Karen Arnold, US Bank.



The Lake West Chamber was pleased to welcome Morgan County Health Center into their membership with a recent ribbon cutting event. Check us out at [www.morgancountyhealthcenter.com](http://www.morgancountyhealthcenter.com) or our Facebook page. Pictured l to r: Melissa Owsley, Mildred Heimsoth, Doris Elliott, Jean Hoyne, Shawn Brantley, and Jess Wadle, Ambassador.

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The Lake West Chamber was pleased to welcome Denny's Title and Pay Day Loans into their Chamber with a ribbon cutting. His new location is on North Business Route 5 in Camdenton between Malarkey's Bar & Grill and Zodiac Lanes in the Ryland Center. Call Denny at 57-873-2400. Pictured l to r: Jessica Menza, Johnah Stanfield, Denny Thompson, Chris McElyea and Liz Brown.



Harbortouch is proud to be a new member of the Lake of the Ozarks West Chamber of Commerce and was welcomed with a ribbon cutting. 1-800-201-0461 x207 or 573-693-2533 for more information. Pictured l to r: Judy Smith, Jessica Menza, Karen Arnold, Derek Howard, Liz Brown, Diane Bequette, Brandi Peterson and Ellen Bozich



## The end of an era

For generations of visitors, no trip to the Lake of the Ozarks was complete without a stop at the Bagnell Dam Strip – and a game or two of skee ball at Rebel Arcade, a family tradition since 1972. That tradition is no longer. On Sunday, April 15, the last machine at not only Rebel Arcade, but also at Ten-Cent Skee Ball, located at the opposite end of the Strip, was unplugged and hauled off. The batting cages, bumper boats, mini-golf and fun house also closed down. Although neither Don Feese, who owns the land, nor Keith Blankenship, who owned the businesses, was available for comment, a friend of Blankenship, who also owns a business on the Strip, said when his lease ended, it was not renewed. The property is for sale. Nancy Zoellner-Hogland photos.



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# Ameren Boundary Woes Continue

*continued from page 8*

The document, dated June 15, 1937, states that for the Osage Project Reservoir, the power company was mortgaging "All of the right, title and interest of the Company in and to the lands flooded by the Osage River by reason of the dam constructed and maintained by the company under license issued by the Federal Power Commission in February 1926, amended, designated as 'License on Navigable Waters, Project No. 459, Missouri' including the following:" The contract then goes on to describe all the properties inside each county that was indentured.

"Of course, a judge would have to construe what this document is saying, but the essential rule of contract interpretation is that the plain and ordinary meaning of words will be employed unless all par-

ties have clearly indicated otherwise," Sear explained. "According to this original contract, Union Electric did not mortgage all the land. They gave the bank a mortgage on all land flooded by the Osage River. If that's the case, then the land that's not flooded is not mortgaged and therefore could be quit claimed. And because Ameren has released land in the past, there's no reason they couldn't do it in the future."

One such case took place in 2000, when Buford Foster purchased a strip of land between the 664 and 670 elevations from Ameren. His son, Dr. Dan Foster, explained.

"When we were building Cedar Glen, half of it was on land that Ameren claimed was easement. We learned that Freddie Mac and Fannie Mae would not buy mortgages on property built on easement so we asked

Ameren if they could convey the property to us and they said they could – for either \$60,000 or \$70,000. I don't remember the exact amount, but I do know we paid them and as a result, owned it fee simple title. To the best of my recollection, the entire process took nearly a year," Dr. Foster said. "So if Ameren is saying they can't release property because it's all mortgaged – well, that's apparently not the case."

Sear said another similar transaction occurred in January 2011 when the Bank of New York Mellon, which now owns the Union Electric mortgage, released the mortgage on some land in the Linn Creek area to Ameren so it could be sold. That partial deed of release was filed with the Camden County Recorder of Deeds.

## Ozark Coast Kiwanis Supporters, Sponsors, Raise \$5,000 in Run for the Beach Fundraiser

Despite cloudy skies, sponsors and supporters of the Ozark Coast Kiwanis Club raised approximately \$5,000 in the seventh annual Kiwanis Run for the Beach on Saturday, April 14. While the inclement weather kept participant numbers down, more than 50 local businesses supported the event with financial contributions and in-kind donations. 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.

"Without the support of sponsorships from our business community, our local Kiwanis programs wouldn't be possible," says Ann Brown, Kiwanis Run for the Beach

chairperson. "This year's runners and volunteers were die-hard supporters for the organization that we can't thank enough."

Platinum sponsors for the event included HyVee, Wells Fargo Advisors, Spa Shiki, Baxter's Lakeside Grille, LO Profile and The Lake Today. Gold sponsors were Bank Star One, Central Bank of Lake of the Ozarks, Lake Regional Health System, Rapid Signs, Faithbridge Church, Serenity Medical Spa and CatchPhrase Communications. Numerous silver sponsors also contributed to the fundraiser.

The Kiwanis Club of Ozark Coast has helped area families since 1988. They meet every Thursday at noon at The Resort at Port Arrowhead in Lake Ozark. For more information on the club, please visit [www.ozarkcoastkiwanis.org](http://www.ozarkcoastkiwanis.org).

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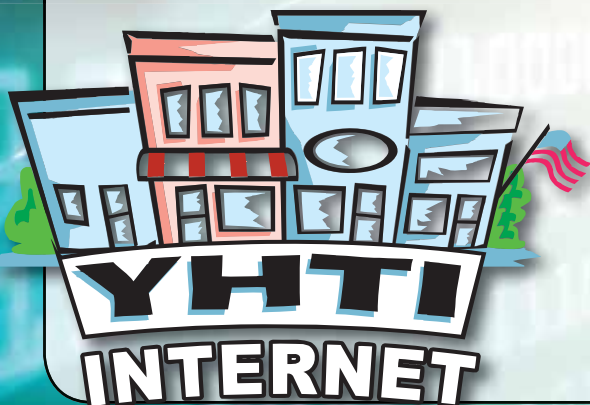
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# NLRB pushes harder for unions

*By Nancy Zoellner-Hogland*

The National Labor Relations Board (NLRB) recently announced it soon will begin an educational campaign designed to reach nonunion employees.

According to the announcement, the NLRB will be printing and distributing marketing material aimed at nonunion employees as well as promoting a new website aimed at educating nonunion employees about their rights under the National Labor Relations Act (NLRA), a federal law enacted in 1935 that governs labor relations. That act, among other things, prohibits employers from disciplining employees for taking part in "protected concerted activity." The NLRA defines concerted activity in Section 7, which states, "Employees shall have the right to self-organization, to form, join, or assist labor organizations, to bargain collectively through representatives of their own choosing, and to engage in other concerted activities for the purpose of collective bargaining or other mutual aid or protection."

According to the act, employees have a right to advocate in this manner even where there is no union involved.

The NLRB's announcement follows on the heels of a new rule that went into effect April 30, 2012 that requires most private sector employers to post 11-inch-by-17 inch posters that inform employees they have the right to do such things as organize a union to negotiate wages, hours or other terms of employment; bargain collectively; take action to improve working conditions; strike and picket – or choose not to take part in any of these activities.

According to the NLRA, it is illegal for employers to prohibit employees from talking about or soliciting for a union during non-work time; question employees about union support; take adverse action against employees who choose to join a union; threaten to close the workplace if workers unionize; or do any of the above if employees refuse not to unionize. Under the NLRA, it is also illegal

for a union to do such things as threaten or coerce employees in order to gain their support; refuse to process a grievance because an employee criticized union officials; or take adverse action against any employee who chooses not to support the union.

A NLRB spokesperson said most of the nation's private-sector companies – even those that don't have a unionized work force – would be required to post the information. The agency exempted employers of airline, railroad and agricultural workers, who aren't bound by NLRB laws, the U.S. Postal Service and retail employers with less than \$500,000 in gross annual volume of business and nonretail employers with annual inflow or outflow of goods and services sold or purchased of less than \$50,000. The NLRB estimated the "great majority" of the nation's 6 million small businesses would be required to comply and suggested that, when in doubt, employers should post the notices.

"If businesses already display the other Department of Labor notices, then, to be on the safe side, they should also display this one," the spokeswoman said, adding that the notice should be posted in a conspicuous place, where other notifications of workplace rights and employer rules and policies are posted. Employers also should publish a link to the notice on an internal or external website if other personnel policies or workplace notices are posted there.

Copies of the posters are available free of charge from NLRB regional offices and on the NLRB website, <http://www.nlrb.gov>. If downloaded from the website, they can be printed in color or in black and white, on one 11-by-17-inch paper or two 8-by-11-inch papers taped together. Translated versions are available on the website and are required at workplaces where at least 20 percent of employees are not proficient in English. Employers are also required to post the notice on their internet sites if personnel

*continues next page*



continued from previous page  
rules are policies are posted there. However, they are not required to email the notice to employees.

The NLRB spokesperson said while employers who fail to post the notice may be investigated if employees, unions or other employers report them to the board, no fines can be levied because the NLRB has no enforcement power.

The U.S. Chamber of Commerce, the National Association of Manufacturers and several other business groups filed suits against the agency, stating it has overstepped its authority. The NLRB countered, saying it is within its rights because the poster also informs employees about their rights not to unionize.

In the meantime, HR and Benefits Advisor, a company that advises clients on human resources and employment law, said employers should review their employment policies and current practices so that they do not become the subject of an unfair labor practice (ULP) charge.

"For example, an employer's policies should specify the avenue and mechanism for employees to raise concerns or complaints about the workplace. Employers also should make certain that supervisors and managers are aware of the company's policy when it comes to handling employee complaints, including any anti-retaliation provisions in the company's policy," a company spokesperson wrote in a prepared release.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Fired Up! BBQ, located East Hwy 54 in the American Center [next to AT&T], Camdenton. Open Mon-Thurs 11 AM – 8 PM, Fri & Sat 11 AM – 9 PM. Pictured (Front Row) Alan West, Jason and Heather Jackson, [owners], Gage Jackson, Brittany & Allison Stout, Charli Forbes and Angel Smithman – Fired Up BBQ, Mike Nichols, City Administrator Assistant, Chris McElyea, Central Bank of Lake of the Ozarks, (Back Row) Trish Creach, Camdenton Area Chamber of Commerce Executive Director; Amy Hadfield, First National Bank, Tom Smith, American Sun Control, Tyler Dinsdale, CBOLO Investors, Charli Allee, First National Bank, Mayor Dennis North; Johna Stanfield, Central Bank of Lake of the Ozarks, Brenda Colter, City Administrator, Pat Thurston, Manpower and Tracy Peters, Central Bank of Lake of the Ozarks

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# Lake lets the Good Times Roll

By Nancy Zoellner-Hogland

The month of May will provide opportunities to both take a step back in history and to look into the future of automobiles.

On May 4 thru 6, the Lake Area Chamber of Commerce will be hosting the 24th Annual Lake of the Ozarks Magic Dragon Street Meet Nationals, with hundreds of entries, the largest show of its kind in Missouri, and for the second year, the Generation Next Magic Dragon Car Show. That separate show, to be held at Prewitt's Point Shopping Center in Osage Beach, is geared more to the next generation of car enthusiasts and will feature Scions as well as other imports and domestic cars. GenNext offers its own DJ, separate choice awards along with many other aspects which appeal to owners of the new "classics."

The Magic Dragon Street Meet Nationals, held on the

historic Bagnell Dam Strip, is a unique show featuring all makes, models and years of cars, trucks, and motorcycles. The strip will be closed to normal traffic during show hours, allowing spectators to safely peruse the exhibition. With live music from the 1950s and 60s, food and an evening "cruise" on the Strip, some say it's like being on the set of American Graffiti. Numerous food booths, sales and specials at many of the stores and restaurants that line the Strip and activities for children make it a great activity for the entire family.

On May 19, the Bagnell Dam Strip once again will play host to Oma Noma Days, a festival named after Oma and Noma Degraffenreid who, as legend has it, woke up early in the morning on May 30, 1931 to make their mark in history. The two, along with Edna Degraffenreid, drove to Bagnell



**Competitors have only a couple more weeks to put their heads together and come up with an outhouse design that will garner the award for the fastest privy in the Ozarks, a favorite event at Oma Noma Days. Nancy Hogland photo.**

Dam, and then waited from 4 to 6 a.m. for the official opening. At 6, when the barriers were taken down and the road across the dam was opened

for the first time to traffic, they started their trek in anticipation of being the first to cross the 2,543-foot-long span. As the story goes, when the girls

rounded the bend on the north end, they saw another car, driven by the wife of the dam superintendent, heading toward  
*continues on 51*

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# Missouri Department of Labor releases 'good-news-bad-news'

By Nancy Zoellner-Hogland

Perspective often determines the way a person views a situation. That's most likely the case with a report on unemployment handed down last month from the state.

According to that release, of April 1, Missouri's unemployment rate had dropped to 7.4 percent, the lowest it had been in 38 months and down from a peak of 9.7 percent in August 2009. It was heralded as good news for the state and for employers, who pay unemployment tax rate based on the ratio between an employer's average annual taxable payroll, unemployment claims against its account and taxes paid in previously by the employer.

However, some probably didn't receive the news with the same glee.

Because of that steadily declining unemployment rate, beginning April 7, 2012, the state no longer met the criteria to operate the Extended Benefit (EB) program, established under Missouri Revised Statute 288.062.1(2)(b). That meant that as of April 7, regardless of their claim bal-

ance, some 9,000 claimants who had exhausted their regular state benefits and all tiers of Emergency Unemployment Compensation would no longer be receiving checks.

According to Amy Susan, director of communications for the Missouri Department of Labor (DOL), her department learned that Missouri would no long be eligible for EB on Sunday, March 18.

"The very next day, we immediately posted a notice on our unemployment notices webpage (<http://www.labor.mo.gov/DES/notices.asp#stateEB>) as well as on our news page and main unemployment filing page. We also placed a message on the phone system for claimants to hear if they choose to file their claims over the phone," she said, explaining that in order to receive unemployment, claimants must file their claim every week. "So one way or another they heard or read the notice by phone or online each week they claimed benefits. A letter was also drafted and mailed to those currently receiving extended benefits."

The other 103,000-some Missourians who are collecting unemployment could be aided by recently passed federal legislation that extended the time period to file for additional federal Emergency Unemployment Compensation (EUC08) under Tier One, Tier Two, and Tier Three through December 29, 2012. The legislation did not add any additional benefits but rather extended the time period for claimants to file and receive benefits under the federal programs. However, the legislation also added new eligibility factors, including work search requirements and participation in reemployment services and eligibility assessment activities. These new requirements apply to anyone currently receiving EUC08 as well as newly established EUC08 claims.

Under the new EUC08 Eligibility Requirements, participants must:

- Be registered for employment services with the state agency within the state where they reside.
- Seek work which is appropriate for their skills, abilities, and the geographic area where they are

seeking work.

- Keep a detailed written record of their work search.
- Provide that work search record upon request; and
- Participants may be required to report in person to a career center for a reemployment and eligibility assessment.

This new legislation also modifies the thresholds that a state must meet in order to remain eligible under the EUC08 program and reduces the available benefits established after September 2, 2012 for EUC08 Tier 1 and Tier 3 benefits.

- EUC08 Tier 1 benefits established September 2, 2012 or later will be the lesser of 14 weeks or 54 percent of the maximum benefit amount of the original unemployment insurance claim.
- EUC08 Tier 2 benefits will no longer be added beginning May 27, 2012, if the three-month unemployment rate drops below 6 percent.
- And EUC08 Tier 3 benefits will no longer be added beginning May 27, 2012, if the three-month unemployment rate drops below 7 percent.

For additional information on benefits and eligibility, visit [www.mocclaim.mo.gov](http://www.mocclaim.mo.gov) and click on the

"Federal Benefits" button. For information about free public programs and services, visit [www.labor.mo.gov/DES/Claims/public\\_programs.asp](http://www.labor.mo.gov/DES/Claims/public_programs.asp).

In the meantime, because Missouri was unable to repay a federal loan by November 10, 2011, all employers in the state are now paying a higher Federal Unemployment Tax Act rate. The effective tax rate paid by employers was 0.9 percent for taxable wages earned through the last half of 2011. In January, the rate rose to 1.2 percent – about \$63 per employee – and will continue to rise to 1.5 percent in 2013 and 1.8 percent in 2014 if the loan remains unpaid.

The state was forced to borrow approximately \$773 million in order to pay the federally mandated unemployment benefits because it was paying out more in benefits than it was collecting from employer taxes into the state unemployment insurance trust fund. Missouri began borrowing in 2009 and made no principal payments during the last two years.

Missouri is one of 27 states that borrowed from the federal government.

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# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

## LINN CREEK TOLL BRIDGE

Between 1890 and 1931 more than 30 suspension (swinging) bridges were built across the Osage River and its major tributaries between Monegaw Springs in St. Clair County and Tuscumbia in Miller County. Most of the bridges were constructed by Joe Dice, the legendary bridge builder of the Osage River valley from Warsaw, Missouri. But one of the best

known suspension bridges was located at historic "old" Linn Creek in Camden County and was not built by Dice.

The Linn Creek Toll Bridge spanned the Osage near the junction of the Osage and the Niangua River. Bridge construction began in 1909 and was completed in 1911 at a cost of \$16,000. It replaced the Kiplinger Ferry.

A company composed of prominent

Linn Creek citizens was formed to accomplish the project. The bridge was designed by T. S. Hart and S. C. Knight. Hart was in charge of construction. The tower at the northeast end of the bridge was anchored on the floodplain. In the 1915 photo of the bridge that accompanies this article, the vehicles on the bridge are headed northeast. The toll booth is not visible in the photo. The southwest end of the bridge was anchored to a bluff on the Linn Creek side. At the toll booth end, the bridge floor was 80 feet above the Osage River.

Construction of Bagnell Dam and the creation of Lake of the Ozarks necessitated demolition of the bridge. Union Electric purchased the structure for \$26,000, dynamited the bridge, and let it fall into the river. The bridge remains lay forgotten beneath the Lake until World War II when steel was needed. At that time divers salvaged as much of its steel as was possible. For the complete story of the bridge, see the author's book: *History & Geography of Lake of the Ozarks, Volume Two*. ■

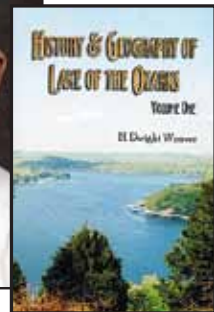
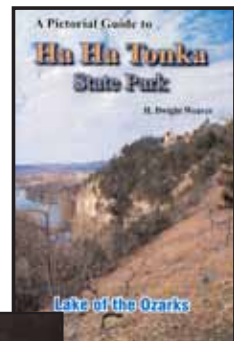
*This historical sketch is from the collection of H. Dwight Weaver.*

*Weaver is the author of six books on the history of Lake of the Ozarks.*

*Weaver's new book "A Pictorial Guide to Ha Ha Tonka State Park" contains*

*more than 300 photos of the park, which include all of the park's significant natural and man-made features along its trails and boardwalks. His book takes you on the trails of wonder and history that comprise the park. If you've never been there, it'll make you want to go. If you have been there, it will probably reveal treats that you missed on past visits.*

Contact him at: [dwightweaver@charter.net](mailto:dwightweaver@charter.net) or call 573-365-1171. Visit [www.lake-of-the-ozarks-books.com](http://www.lake-of-the-ozarks-books.com) to obtain more information or to purchase one of his books on line.



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## Lake Ozark proceeds with condemnation

*continued from page 13*

The first few months of 2012 saw the opening of Menard's home improvement store, Kohl's department store and CVS pharmacy. A multi-screen, state-of-the-art movie theater will be opening this summer.

The new, developer-built stores will be 14,000 and 4,000 square feet. They will be located at the far end of Kohl's.

"More stores mean more jobs and sale-tax revenue

for Lake Ozark," said project manager Andy Prewitt. "We want to take a hands-on approach to expanding the retail opportunities at Eagles' Landing.

When completed, Eagles' Landing is expected to generate as many as 600 jobs and millions of dollars in sales-tax revenue for Lake Ozark and Miller County. Gary Prewitt is also the developer of Prewitt's Pointe in Osage Beach.

# Lake lets the Good Times Roll

*continued from 48*

them, also contending for the bragging rights of being "first over." Noma then "floored it" and reached the other side before their unknowing competitor.

"It was in honor of that spirit that we originally decided to name the festival after them," explained Jeff Van Donsel, a Lake Ozark alderman and member of the Bagnell Dam Strip Association, which sponsors the event. "Everyone enjoys dressing up in period costume and the old-time games have certainly been a hit, so we'll be including those again in this year's celebration. Many of the merchants get in on the fun by dressing in period costume and holding special sales with 'old-time' prices as well. We've also expanded the event over the years to make it more of an outdoor music festival."

This year's venue will feature the Farnum Family Bluegrass Band, who will be performing both in the morning and again in the afternoon. Other musical groups will line the street and perform throughout the day. Historian and author Dwight Weaver, a regular contributor to the "Lake of the Ozarks Business Journal," will host an exhibit at the White House that will feature more than 100 historic photos compiled over a 40-year period - photos of the early excursion boats, docks, lodges, cafes, street-side souvenir

shops, fishing camps, attractions, historic floods at Bagnell Dam, and vintage street scenes along historic Bagnell Dam Boulevard. Weaver will also have his Lake books for sale and will autograph them upon request.

Although subject to change, the schedule of events includes:

**9 a.m. to 5 p.m.**

- **Historical Exhibit (White House)**
- **Quilt and Art Show (White House)**
- **1931 Troupe Street Performers (Along Bagnell Dam Blvd.)**

- **Crafts and Vendors (Various Locations)**

- **Street Music (Various Locations)**

- **Ham Radio Exhibition (Luby's)**

- **Old Fashioned Games (Luby's)**

- **Noon The Great Ozark Outhouse Parade and Race down Bagnell Dam Blvd/**

**6 p.m. Community Picnic (Luby's)**

**On Luby's Stage**

**9 a.m. 1930s, 40s and 50s Costume Contest**

**10 a.m. Little Mr. and Miss Contest**

**11 a.m. The Farnum Family Bluegrass Band**

**1 p.m. Dog Show and Contest**

**2p.m. Ozark Mountain Cloggers**

**3 p.m. The Farnum Family Bluegrass Band**

**4 p.m. Peanut Spitting Contest**

**4:30 p.m. Bubble Gum Blowing Contest**

**5 p.m. Pie Eating Contest**

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**BUILDING LOT JUST OFF** Swiss Village Rd, with three acres will offer great building sites to build your new home. Close to Osage Beach, with Camdenton a short distance. Concerned about cost, shared well will help lower them and talk about a deal asking only \$39,900, MLS 3067192. Call Ron Bacon at Adams and Associates to see this land. 573-480-2892

**COMMERCIAL LOT ON** Hwy 54 zoned C-1 between both Hwy 54 and new Bypass just past KK, approximate 1.3 acres with 223 ft of road frontage. Great Exposure! But wait it is income producing with rental units in place. Call for details and to see Ron Bacon at Adams and Associates 573 480 2892 ask for MLS 3065936 asking \$349,000.

**GREAT INVESTMENT OPPORTUNITY!** 317 ft of road frontage, parking area has been filled and has some asphalt in place for parking. Zoned C-1, Perfect for 2 story building, MLS 3066303 at \$199,500 to see or get more information, Ron Bacon at Adams and Associates at 573 480 2892

**GREAT LOCATION ACROSS FROM** Doctor's Lawn and Landscape on Hwy TT in Sunrise Beach. This property has plenty of room for any business or apartments/homes. There is plenty of highway frontage with over a 1/3 of mile on Highway TT. The land has been cleared in some areas. There is city water and electricity ran to the property. There is not presently any hook ups to sewer and there is telephone access as well. Great location and what a price for Highway frontage. This is a great buy and is priced right for 1/3 of mile of highway frontage. MLS 3081922 \$119,900 Contact Ed Schmidt 573-434-5292 at Gattermeir Davidson Real Estate or go to [www.gotlake.com](http://www.gotlake.com).

**GREAT NEIGHBORHOOD** w/ large trees and blacktopped roads, gentle lot, and great main channel view. With lots to offer starting with low maintenance, open floor plan with 2 living areas, and granite in the kitchen. Reduced to \$599,900. Still more, the location is close to Bear Bottoms Resort or Captain Ron's, and front row seats for the Shootout. There are so many features to this home; it would be shame if you missed seeing it. MLS 3075606 call Bruce or Jan Adams at Adams and Associates at 573-348-5100

**LAND FSBO: HWY. FRONTAGE.** 6 min. to Osage Schools, Hwy.54/Bypass and new shopping mall. Will divide. Leave message if unavailable. 573-286-1285.

**LOT CLOSE TO EVERYTHING!** City water, city sewer, this could be a large private estate with a great view! This is a fantastic property in the middle of Lake Ozark. MLS 3084037 \$29,900 Contact Ed Schmidt 573-434-5292 at Gattermeir Davidson Real Estate or go to [www.gotlake.com](http://www.gotlake.com). A Little Bit Country and a Little Bit City! Where else can you find 107 Acres of prime Lake Ozark Real Estate just barely off Hwy 54 at Y Road interchange? Build your dream home and never have to drive anywhere to hunt turkey, deer or mushrooms. Call today to see MLS 3066214 asking \$294,250 Ron Bacon at Adams and Associates 573 480 2892

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**WOODLAND COVE SUBDIVISION:** Large flat corner lot. Gated Community, blocks from hospital. Included boat slip in community dock, central sewer & water, community pool. Walking distance to Sycamore Creek golf course. \$99,000. (573)434-9653

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**COMMERCIAL REDUCED AGAIN!** 11000 sq. ft. building with show room. Former auto dealership on 5 acres. Bank wants offer. Bruce 573-216-4690. Adams and Associates 573-348-5100.

**RECENTLY REDUCED \$6K!** Newly Constructed Pristine 2400 Sq Ft Warehouse 1.7 miles from junction of hwy 54 & 42! Everything you're looking for - HVAC, industrial ceiling fans, 220 for RV, metal construction in/out, blown insulation, 14X14 & 10X12 overhead electric doors and more! \$139K. For information call Suzi 573-434-2370 or Legacy at the Lake Real Estate 573-348-9898.

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**FOR SALE: UPDATED, CONTEMPORARY** condo at the picturesque, gated Bronx Condominium complex in Osage Beach. Two bedroom, two bath unit overlooks pool and hot tub with beautiful view of no-wake cove

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**CHARMING 3 BEDROOM,** 2 bath lake home, completely updated in bright, refreshing

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**GOLFERS DREAM HOME** on level double lot in Osage Beach on the Oaks Golf Course. 5400 sq. feet of main level living, listed at \$649,000. Contact Bobbi Bash Realty 573-365-2622/ [bbash@usmo.com](mailto:bbash@usmo.com) visit our website [www.bobbibash.com](http://www.bobbibash.com). Like us on Facebook <http://www.facebook.com/bash.bobbi>

**HAVE YOU BEEN LOOKING** for a really nice 3 bedroom, 2 bath home on small acreage? Home is quality constructed and show-room clean. Home was built by current owners and pride of ownership shows. Roomy kitchen for ease of entertaining with dining room just steps away. Nicely decorated with quality carpeting, matching color scheme add to the overall appeal. Decking across the back with Hot Tub for your outside enjoyment. As you can imagine, nature abounds all around this home on 5 acres m/l and features plenty of room for

outside entertaining. Attached garage and detached garage/workshop. Here's a home that's move in ready, no need to do a lot of work or expend money repairing before you begin to enjoy all this home has to offer!! MLS 3084497. Call Stanley Spears at C. Michael Elliott & Associates 573.365.3330 or visit [www.YourLake.com](http://www.YourLake.com)

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**LOVELY LAKE OZARK** lake front 3 bedroom, 3 bath home listed at \$79,000. Perfect for a first time buyer, a must see! Contact Bobbi Bash Realty 573-365-2622/ bbash@usmo.com visit our website www.bobbibash.com. Like us on Facebook http://www.facebook.com/bash.bobbi

**NO EXTRA CHARGE** for the unbelievable sunsets. The level lakefront home is gentle to the water, well maintained with 2 living areas, updated kitchen and bath, tile flooring and 2 well dock with swim platform. D ght down Highway W, Beacon Pointe. Truly a great location, just steps away from the community pool and golf cart ride to community dock with this oversized man cave garage, there is plenty of room for toys! This home boasts a huge open floor plan with cozy fireplace and 25+ ceilings! With all the windows there is plenty of light and the gourmet kitchen features upgraded cabinets and corian counters with stainless steel appliances. Jetted Master bedroom with his and her vanities, oversized tub and separate shower too! All bedrooms and laundry room upstairs for convenience, tons of storage space and even a hidden kid's room under the stairs. Your new home awaits! MLS 3082982 \$299,900 Contact Ed Schmidt 573-434-5292 at Gattermeir Davidson Real Estate or go to www.gotlake.com.

**PICTURE YOURSELF LIVING HERE!** Located in Tan-Tar-A Estates with 360 ft of lakefront on 1.5 Acres, 7,200 sq ft of living or entertaining space, 6 bedrooms with 2 being Masters, all bedrooms have their own baths, large game room and huge living area offers hardwood flooring. Additions are Pool, concrete deck, granite countertops, carpeting, screened in porch, landscaping with underground irrigation, and lakeside fire pit. Please call Ron Bacon for an appointment to see this home. MLS 3076402 asking \$1,495,000. Adams and Associates at 573-480-2892

**WHAT A HONEY OF A HOME,** with a huge 20X12 sun room with heat and air making it a wonderful four seasons room, desert landscaping means no work here. Main channel view and cove protection, Master suite with private deck, Great room with wood/gas fireplace and vaulted ceiling for that open feel. Price includes 2 well dock, hoist and swim platform. MLS 3082268 \$249,900 blacktop to door, Call Bruce or Jan Adams at Adams and Associates 573- 348-5100

**WONDERFUL GRAVOIS MILLS** home with LEVEL lakefront! Listed at \$219,500 and has 3 bedrooms, and 3 baths. Totally furnished and priced to sell. Contact Bobbi Bash Realty 573-365-2622/ bbash@usmo.com visit our website www.bobbibash.com. Like us on Facebook http://www.facebook.com/bash.bobbi



The Lake West Chamber had a ribbon cutting for Crafty Girlz Shop & Studio welcoming them into their membership. Pictured l to r: Jess Wadle, Ambassador; Jessica Menza, Augello's Welding & Fabricating; Roger Bequette, Smartmoves Energy & Air; Karen Arnold, US Bank; Melaine Bohning, owner; Gregg Bohning, Melaine's husband; Jay Bohning, father-in-law; Pastor Mike Knapp, Community Hills Church and Diane Bequette, Smartmoves Energy & Air.

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Lake Regional Health System is pleased to welcome board-certified ENT/Otolaryngologist Terrance L. Wood, M.D., FACS, to Lake Regional Ear, Nose and Throat in Osage Beach.

A native of Lebanon, Mo., Dr. Wood attended medical school at the University of Missouri School of Medicine in Columbia.

Dr. Wood specializes in pediatric and adult otolaryngology services, including ear tubes, tonsil and adenoid surgery; head and neck surgery; skin cancer excision and reconstruction of the face; sleep apnea, including corrective surgery; endoscopic sinus surgery; and balloon sinuplasty. The medical staff at Lake Region-



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- 1997 SEA RAY 380 SS - T/502 MPI - .....\$59,900

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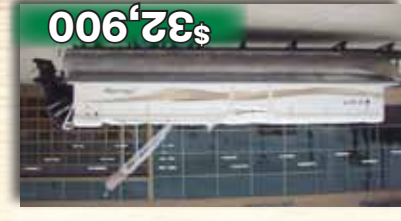
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- 2004 REGAL 3560 COMMODORE - T8.1 GXL - 140 HRS - TT/BLU .....\$149,900
- 2003 VELOCITY 260 - MERCURY 496 MAG - WHT/MULT - 142 HRS .....\$37,900
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- 2000 BAJA 302 BOSS 7.4L - WHT/PPL/BLK - 317 HRS .....\$49,000
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