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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 9 -- ISSUE 5

MAY, 2013

BOATING ON BACK

FREE TAKE AWAY
Boating
Lake of the Ozarks
Volume Twelve • Issue Five • May, 2013



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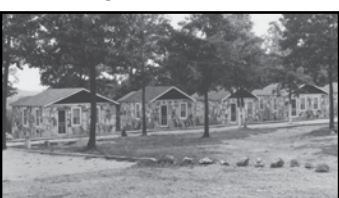
A pull-out directory for the area's golf courses, along with some of the new equipment to look for this year. Page 29



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Our monthly roundup of gadgets. Page 17

OB board, MoDOT agree on Key Largo fix

By Nancy Zoellner-Hogland

Engineers will soon be putting pencil to paper for the on-again, off-again and now on-again Key Largo project. Revisions to the Key Largo have been under discussion since April 2012 when a fatal crash prompted MoDOT to close the intersection to all traffic leaving Osage Beach Parkway.

At their April 18, 2013 meeting, where business owners and residents packed the house, Osage Beach aldermen voted unanimously to move forward with a reconstruction proposal from the Missouri Department of Transportation (MoDOT).

Under that proposal, MoDOT will remove much of the existing roadway between the 54 Expressway and the Osage Beach Parkway and then build an extended exit ramp from eastbound 54 Expressway to Key Largo; an on-ramp from Key Largo to eastbound 54; and a landscaped divider between the two – all at a cost of \$84,096.50 to the city. MoDOT will be picking up the balance of the \$396,402 job.

MoDOT District Engineer Dave Silvester told the board that since MoDOT previously planned to build the on ramp, he would recommend that they pay for this improvement. However, the city would be required to partner 50-50 on costs associated with the exit ramp and modifications to Key Largo. Silvester said the job

would be added to their list in September with a possible earliest letting of bids in November.

He also said that by choosing option 6a1, it would be easier to add a roundabout in the future, should the city decide to go that route.

Two other options were also presented – 6a, which included a roundabout, at a total cost of \$915,744, and 6b, which utilized more existing structure but didn't provide as much separation between the entrance and exit ramps, at a cost of \$290,534.

Silvester also told the board that MoDOT was committed to providing signage and lighting at the intersection.

Although he said they would modify and change placement of an existing sign to say "Osage Beach Parkway/Business 54" with a 45-degree arrow depicting the new exit ramp, at the suggestion of Alderman Steve Kahrs, the board voted to spend an additional \$11,000 to install an overhead cantilever sign.

"I just think that would draw more attention than a shoulder sign," he said, adding that he'd also like MoDOT to provide a patch of land that the city could landscape with plants and shrubs to "provide a friendlier, more attractive entrance."

During the meeting, the board also voted to ask MoDOT to put together a proposal and timeline for construc-

tion of a previously discussed 2.75-mile-long two-lane, two-way outer road that would extend Osage Beach Parkway and hook it up with the existing service road running from Route Y to Lamar Advertising.

Silvester said he felt confident that he could arrange a 1/3-1/3-1/3 split under a MoDOT cost share program to

In an earlier interview, City Administrator Nancy Viselli said because MoDOT would be engineering the road, conducting needed environmental studies, buying right-of-way and building the road, the city wouldn't have to do anything but pay its share. If MoDOT is able to line up a cost-share program, the city would only be



It's settled. After months of negotiations, the Osage Beach Board of Aldermen voted to move ahead with this redesign of the Key Largo intersection, intended to provide a more user-friendly entrance and exit for motorists.

fund the construction.

City officials have long been in support of the outer road. They said it would provide safer travel for the veterans who visit the VA clinic because they would no longer have to turn out directly on to the Expressway and it would assist in westward growth of the city.

required to pay one third.

"And if the city can meet with land owners along the proposed route and convince them to donate the right-of-way needed for construction that would be considered an 'in-kind' donation and the city's share could drop even lower," she said.

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For the latest market stats and real estate info turn to Page 19 for this month's "As the Lake Churns"

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BUSINESS JOURNAL



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Rita Rose Event photography

Armchair Pilot

By Nancy Zoellner-Hogland

Six new stores opened last month inside Lambert-St. Louis International Airport, including a travel convenience store in Terminal 1 on Concourse C near gate 18; Bliss, also in the C Concourse, near gate C15; Discover St. Louis, located in Terminal 2 near gate #18; two Spectacles eyewear stores, one located in Terminal 2 near gate E12 and another in Concourse C; and Kids Works, also in Terminal 2 near gate E 22. HG has plans to open eight more stores in coming months.

Travelers may, according to the Federal Aviation Administration, find themselves waiting up to three hours for their flights to depart. The FAA stated they would be furloughing 47,000 employees, including 13,000 air traffic controllers, in order to meet reductions required under federal budget cuts. The employee furloughs are expected to last thru September – the end of summer vacation season – and are estimated to save the FAA approximately \$200 million of the \$637-million cut that is required.

Southwest Airlines added five new cities to its route map, including its first destination outside of the continental United States – San Juan, Puerto Rico. Southwest, the largest carrier flying out of Lambert, also added flights to Charlotte, NC; Flint, MI; Portland, ME; and Rochester, NY. They created a special offer of 1,000 bonus points for every flight booked and completed by August 1, 2013.

At the same time, Southwest's Nationwide Double Points and Double Tier Qualifying Points promotion will allow travelers to earn double points in addition to the 1,000 bonus points

to and from these new cities through May 15, 2013.

According to a report by Global Business Travel Association, a trade group for business-travel managers, companies are once again sending their employees back out on the road again to conventions and meetings. The study showed that, with the stock market hitting record highs in the first quarter of the year, business travel spending is expected to rise 5.1 percent in 2013, a substantial increase from the 1.8-percent growth seen in 2012.

At the same time, industries that typically require more business travel such as business services, finance and utilities are starting to recover. Group spending is also expected to increase this year.

American Airlines is experimenting with a new boarding process at the Fort Lauderdale-Hollywood International Airport that allows passengers who don't have carry-on bags to board before the rest of the economy class, but after first and business class travelers.

Another airline is also experimenting with passenger satisfaction. Samoa Air decided the best way to make fares "fair" would be to charge passengers for tickets based on what they and their luggage weigh. "You are the master of your Air 'fair,' you decide how much (or little) your ticket will cost. No more exorbitant excess baggage fees or being charged for baggage you may not carry. Your weight plus your baggage items, is what you pay for. Simple," the airline's promotional piece reads. The move is getting mixed reviews from passengers and airline travel experts who say airlines are struggling with ways to accommodate a population that continues to

expand.

In 2012 the top 14 carriers saw their second-best year yet since researchers began tracking airline performance. That was the finding of the Airline Quality Rating. Only 2011 had better airline performance. The overall rankings put Virgin America in the No. 1 position, Jet Blue in 2, Delta was in third place followed by Hawaiian, Alaska, Frontier, Southwest, U.S. Airways, American, American Eagle, Sky West, Express Jet and United, in that order.

In April, the FAA announced it would not close 149 federally contracted air traffic control towers at smaller airports – at least until June 15. Forced to trim \$637 million, or 10 percent of its budget by the end of the Sept. 30 fiscal year the FAA was to begin the closures by mid-April. The list of closures would have included towers at the Columbia and Branson airports. However, multiple legal challenges quickly arose after the announcement, likened to removing stoplights and stop signs from America's roads. In the meantime, a FAA spokesperson said several airport authorities and stakeholders indicated they may join FAA's non-Federal Contract Tower program and fund the tower operations themselves.

Amtrak recently announced that ridership increased in the first six months of fiscal year 2013, with March setting a record as the single best month ever in Amtrak's history. Ridership grew 0.9 percent from October 2012 to March compared to the prior year, with 26 of its 45 routes showing rider increases. October, December and January also set individual monthly records. Amtrak expects to end the fiscal year at or above last year's record of 31.2 million passengers.

Business Journal Socials

Thursday Night Social

Stop by our Business Journal Social! Get a bite to eat or a cocktail, and decompress. Meet some new people or catch up with old friends. Maybe even stick around for dinner! Good friends, great food! This month's event is sponsored by American Family-Christy Fera at Bootlegger's May 9th.



Dierbergs open for business

By Nancy Zoellner-Hogland

The long-awaited grand opening of a St. Louis favorite took place last month with a crowd of a couple hundred ready and waiting to head inside and shop. The ribbon cutting ceremony included a short speech by Dierbergs CEO Bob Dierberg; a rendition of the National Anthem by the School of the Osage High School band; the release of 25 doves during the song "God Bless the USA," performed by Osage Beach Police Officer Rick Arnall; the introduction of state, city and county representatives; an overview of the store's plans to partnership with local food banks; and then the ribbon cutting itself, carried out by Osage Beach Mayor Penny Lyons and Camden County Presiding Commission Kris Franken (photo at right).

One of the most popular sample booths was the Tappin's Pie display, handled by "Pie Man" Andy Farris, who has been in charge of quality control for more than 40 years. Dierbergs has an exclu-

sive contract in St. Louis and at the Lake that allows them to sell the full line of made-from-scratch pies in their store bakeries. Flavors include deep-dish fruit, Dixie, pecan, coconut, German chocolate, lemon chess, cream, meringue and French silk. Lake Ozark resident Sharon Hoffman, who last year retired to the Lake from St. Louis, said the availability of Tappin's Pies was one of the best things about Dierbergs

opening at the Lake.

Customers who can't wait until they get home to eat can pay for their food on the spot and then take it upstairs or have it sent via the dumb waiter to them at the 5,000-square-foot mezzanine, which overlooks the store (photo at right) in front and Lake of the Ozarks in back, or on the outdoor patio. And there's plenty of prepared food to pick from. Dierbergs includes a JJ Twigs eatery, of-

fering pizza and Paninis; Bob's Signature Smokehouse Barbecue, with smoked ribs, salmon, chicken and brisket; and a deli featuring a wide variety of dish, many of which are made from employees' favorite recipes.

The 75,000-square-foot Dierbergs Market also offers a fresh sushi bar, a 'world of cheese,' a florist and a bulk-food

dispensary. It also has under-roof a UPS store, Great Clips and Crown Vision center. This fall, Dick's Sporting Goods will move into a 34,000-square-foot facility adjacent to the market and next spring, they will be joined by a 20,000-square-foot Bed Bath and Beyond.

Nancy Zoellner-Hogland photos.



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Public argues for right to be vulgar in Lake Ozark

By Nancy Zoellner-Hogland

Earlier this spring, Lake Ozark police were called to a disturbance at a bar on the Bagnell Dam Strip. According to Chief Mark Maples, three men had been asked to leave by the bar owner after getting drunk – and acting disorderly – but they refused to comply.

“When our officer arrived, he told them they’d have to go. They didn’t have a car so he suggested to the most sober of the three that they call a cab and it would be over – no harm, no foul. He agreed and one of the other guys went along with it but the third refused. He started cussing at the officer and said a cab costs too much money – that the officer was a ‘public servant’ and he could take them to their hotel room,” the chief said.

When the cab arrived, two of the men climbed in but the third refused and continued to argue, the chief said, adding that the man’s speech became louder, more obnoxious, more vulgar and more argumentative. He also started using “body language” to express his

disgust with the police.

Chief Maples said his officer continued to speak in a professional manner, urging the man to just get in the cab and go back to his hotel room but the man continued to challenge the officer, saying he could “earn his money” and take him home.

“Finally my guy says, ‘Sir, if you don’t mellow out, you will get a ride but it won’t be to your hotel.’ It continued to escalate so, you guessed it – the guy got arrested and charged with disorderly conduct in a public place. And that’s how the law will be enforced – when there’s a collective amount of behavior. Not when someone flips a bird or says a cuss word that someone overhears,” he said, adding that he has been fielding phone calls from unhappy citizens since February, when the Lake Ozark Board of Aldermen voted unanimously to adopt the newly revised version of the ordinance.

An action group formed to protest the ordinance and a handful of people showed up at two different board meet-

ings to speak against it. Several members of the Lake Area Conservative Club also attended the April 23 meeting to show their support for Alderman Betsey Browning, who has voiced opposition to the law. She was elected after the ordinance was adopted.

The ordinance prohibits:

- Abusive, offensive, indecent, profane or vulgar language in a public place and the language by its very utterance, tends to disturb the peace of another person, invoke or incite violence by another person, or cause alarm or annoyance to another person
- Offensive gestures
- Insults, taunts, challenges or threats
- Fighting, brawling or other violent, tumultuous or threatening behavior
- Obstructing or hindering the movement of persons or vehicles on any public street, road, highway, right-of-way or sidewalk
- Creating a condition which presents a risk of physical harm or injury
- Displaying a firearm or other dangerous weapon in a public place
- Disturbing any unlawful assembly

or meeting of persons

Chief Maples said complaints have run the gamut – everything from people claiming the law violates their First Amendment rights to someone asking if he could be arrested for praying over his food at a restaurant if another patron found his prayer offensive.

“I continue explaining to people that everything in law enforcement deals with what is ‘reasonable’ and that this is not a one-word ordinance – it has to be enforced in its entirety. It’s a combination of behaviors – not just one,” he explained, adding, “We also ask what is ‘reasonable?’ Is it reasonable to pray over your meal? Of course.

People need to realize we have a system of checks and balances in place through the prosecuting attorney and the courts.”

He also said his department’s track record should speak for itself. Since taking over as chief in January 2007, no lawsuits have been filed against the city for actions taken by officers under his lead-

ership and only a handful of written complaints have been received.

Lake Ozark is not the only municipality with this ordinance. Osage Beach Police Chief Todd Davis said although their ordinance has a slightly different title, it allows officers to arrest people for the same violations.

“And, quite honestly, it mirrors the state statute and the majority of the cities in the state have it on their books. We have to have an ordinance like this. Otherwise, can you imagine how crazy things would get? I don’t understand all the noise this is generating,” he said.

Neither does the Missouri Municipal League. A spokesperson there said more than three-quarters of cities throughout the state have adopted the same wording in their ordinances.

Chief Maples also said that the law was needed.

“We have a full slate of activities taking place on the Strip this year – and that’s not including holiday weekends.

continued on page 23



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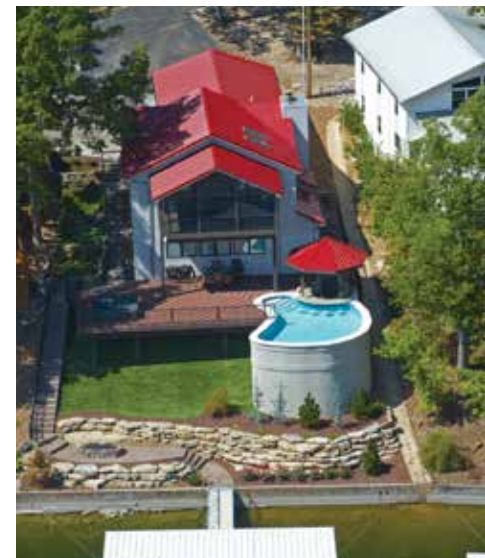
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It'll be a busy summer on Bagnell Dam Boulevard

By Nancy Zoellner-Hogland

Numerous activities to be held up and down the Strip already are on the calendar for this summer, with back-to-back events set for the first month of the season. According to Lake Ozark city officials, several more are in the works.

The fun kicks off on May 3rd, 4th and 5th with the 25th Annual Magic Dragon Street Meet Nationals. Organizers expect more than 1,000 of all makes, models and years of cars, trucks, and motorcycles to line the Bagnell Dam Strip – and thousands of spectators will be on hand to check them all out.

Beginning May 10, and then on the second Friday of each month thru September, Hot Summer Nights are scheduled on the Strip from 6-11 p.m. The event, which is free and open to the public, features all makes and models of cars, trucks, and motorcycles lining the Strip and cruising around. The family friendly event also offers giveaways, helicopter rides, entertain-

ment and more. For information visit www.cruisehotsummernights.com.

From May 10 to 12, visitors can take a step back in Missouri history at the Dam Rendezvous where participants will set up camp as settlers and travelers did more than 100 years ago. The event includes a blacksmith shop, Irish Pub with Irish cream soda, traders, craftsmen, demonstrations, black powder shoots, archery competition by KOSH Trading and Post Archery, hawk and knife throwing, fire starting, kids fishing contest, and more. Potluck and live music will be featured on Saturday. The cost is \$2 and children under 15 are free. Call the Dam Bait Shop at 573-365-9135 for camping fees.

Swing down to the Strip May 17 for the Lake Ozark Blues and Barbecue Weekend when barbecue competitors from all over will converge on the parking lot by the Bagnell Dam, set up their grills and cook through the night. Saturday afternoon judging will take place and trophies

of more than \$10,000 will be awarded to the first five places in seven categories. Prizes will also be awarded for local restaurant, Grand and Reserve Grand Champions. The Grand Champion winner becomes eligible for invitation to The Jack Daniel's World Championship and the American Royal World Series of BBQ. Call 573-480-9866, send an email to jr@lakebbq.com or visit www.lakebbq.com for more info.



Shawnee Bluff Winery
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Celebrate Wine Tourism Day is set for Saturday May 11 at Shawnee Bluff Winery, 2430 Bagnell Dam Blvd. The event will feature live music from 5 to 8p.m as well as free wine tasting all day. Shawnee Bluff

hours are from 10 a.m. to 9 p.m. Call 573-365-9463, email crystal@shawneebluffwinery.com or visit www.shawneebluffwinery.com for information.

Take a step back in time as the city and the Dam celebrate the first crossing of Bagnell Dam by Oma and Noma Degraffenried in 1931 at Oma Noma Day, set for 9 a.m. to 5 p.m. Saturday, May 18. Everyone is invited to dress in era style clothing and enjoy an old fashion festival that includes an assortment of local musicians, craft artisans, country dancing, Little Mr. and Miss Oma and Noma Days contest, historical exhibits, a 5k run, vintage car show and dam crossing, checker tournament, frog jumping contest, food, and more. Call 573-365-7132 or visit www.omanomadays.org for more info.

Boat race enthusiasts will want to head to the Strip June 7 thru 9 for the Lake of the Ozarks Offshore Super Series Race. Power boats from all over the world will compete

for their share of the prize money. Viewing will be available on the top of Bagnell Dam as well as from many sponsoring establishments. The event will also include a free racers' village and vendor village. Visit www.lakerace.com for more information.

Hot Summer Nights is scheduled for Friday June 14 and Friday July 12.

Experience thousands of rubber ducks falling from the sky as the largest Duck Race in the Lake's history takes place on the Osage River below Bagnell Dam. As part of the festivities a 5K Family Fun Run/Walk is scheduled for 8 a.m.; at 10 a.m. the Family Fun Zone opens with clowns, bounce houses, duck ponds, duck painting, puppet shows, vendors, food and live entertainment; and the official "Duck Drop" will take place at noon. The event will be held on the river side of Bagnell Dam. For more information call 573-286-8291.

Hot Summer Nights is set for Friday August 9.



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Looks like paint. Lasts like vinyl.

Summer job opportunities now available for youth

By Nancy Zoellner-Hogland

Job-seekers between the ages of 17 and 23 who like the outdoors might want to consider a program that will have them working at one of the two state parks in the area.

For the fourth year in a row, the State Parks Youth Corps will be offering summer employment to young adults who meet certain eligibility guidelines. The program, a cooperative partnership between the Division of Workforce Development and Missouri State Parks, was started in 2010 by Gov. Jay Nixon in an attempt to enhance Missouri's 87 state parks and historical sites while providing employment opportunities for Missouri's youth.

"Through their hard work, the State Parks Youth Corps has helped create a better experience for the millions of people who visit Missouri State Parks each year," Gov. Nixon said in a prepared release. "As a result, we again saw attendance grow, reaching more than 18 million visitors in 2012. I encourage young

Missourians who want a summer job that is interesting and challenging to go online and apply."

Under the "Think Outside" program, which won an award in 2012, about three dozen jobs will be available locally. Pay will be \$7.35 per hour. Work could include conducting interpretive hikes and nature tours; assisting with visitor service; painting buildings and repairing roofs and windows; planting trees and maintaining landscapes; building and maintaining trails; taking photographs, inventorying historic artifacts and native species; and assisting in offices.

During 2012, SPYC workers statewide put in more than 119,223 hours at 69 parks and historic sites, performing a variety of tasks, ranging from routine maintenance work and trail construction to interpretation and social media efforts. Examples included rebuilding a wood picket fence at the Thomas Hart Benton Home and Studio State

Historic Site in Kansas City; painting 42 historic structures built in the 1930s by the Civilian Conservation Corps at Pin Oak group camp at Lake of the Ozarks State Park; assisting with photo documentation and transcription of exhibit text at the Missouri State

Museum in Jefferson City; participating in wildfire response training at St. Francois State Park in east-central Missouri; and completing a study of trees at Weston Bend State Park in Platte County and making the study into a book.

Income guidelines

Income eligibility is based on 80 percent of the estimated 2011 median family income guidelines. To participate in the program, the annual family income may not exceed the amounts listed for the family size and county in which the family resides. Verification of income will be requested.

In Camden County, a family of one qualifies if the annual income does not exceed \$28,800; a family of two cannot exceed \$32,900; family of three - \$37,000; family of four - \$41,100; family of five - \$44,400; family of six - \$47,700; family of seven - \$51,000 and family of eight - \$54,300. In Miller and Morgan counties, a family of one qualifies if the income does not exceed \$26,800; a family of two cannot exceed \$30,600; family of three - \$34,450; family of four - \$38,250; family of five - \$41,350; family of six - \$44,400; family of seven - \$47,450; and a family of eight - \$50,500

Congress nixes USPS plan to cut Saturday delivery

By Nancy Zoellner-Hogland

Earlier this year, Postmaster General Patrick Donahoe said that eliminating Saturday mail delivery, which would save the United States Postal Service (USPS) \$2 billion a year, was a critical piece of a 5-year-plan to make the service solvent. In fact, postal officials said the only way they wouldn't cut the weekend delivery is if Congress votes to prohibit it. That schedule was to start August 5.

However, Congress recently passed a measure to fund the government operation and in that legislation, they included language that barred them from changing their delivery schedule.

The board said it was disappointed with the announcement, but added that it would follow the law - at least for the remainder of the fiscal year, which ends Sept. 30.

In a prepared release, the USPS stated that it operated at a \$16-billion deficit last year - and at a similar loss in several previous years. A portion of the loss was blamed on a 2006

congressional mandate requiring it to fund 75 years' worth of future retiree benefits within a 10-year time period. The dip in the economy and resulting loss of bulk mail as well as the increased use of email over traditional mail have also been blamed for the downturn. Late last year, Hallmark closed a plant in Kansas that makes a third of its US greeting cards. At that time, they said greeting

card sales had dropped over the past 10 years from 6 billion to 5 billion annually.

According to numbers provided earlier this year by the Postal Service, although carriers delivered a record number of packages and political mail, they lost \$1.3 billion in the last quarter of 2012, traditionally the strongest period of the Postal Service's financial year. CFO Joseph Curtin said

that meant they would have less than five days of operating cash reserves by the end of the fiscal year and wouldn't be able to make its prepaid retirement payment of \$5.6 billion. A \$1.4 billion worker's compensation payment due in October would leave the Postal Service with less than two days of cash reserves.

In the latest release, the USPS said they would be look-

ing for other ways to raise revenue, including increasing the cost of postage, and also planned to reopen negotiations with the postal unions. Earlier, postal officials said they would also continue consolidating processing facilities, when possible, and possibly cut hours of operation at some post offices. However, Valerie Hughes, spokesperson for the Postal Service in the Metro St. Louis, Columbia, Jefferson City and Hannibal District, which also includes a large portion of the Lake of the Ozarks, said she didn't foresee any changes in the Lake area.

A Gallup Poll conducted earlier this year showed that 63 percent of Americans were in favor of ending Saturday residential mail and reducing the number of days their local post office branches are open. However, a majority - 57 percent - opposed raising stamp prices to meet operating expenses. In January, post office raised the price of a stamp for first-class delivery to 46 cents.





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2121 Bagnell Dam Blvd., Lake Ozark

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Business Hwy. 54 & Fish Haven, Lake Ozark

Commercial development of 6 acres at corner of Business 54 & Fish Haven. Old Case Tower Restaurant location by City Roadside Park. From the business 54 side of property you see the lake. From the back of the property you see Bagnell Dam. "\$600,000 Seller says make an offer!"



7 Midway & Birch St., Eldon

Approx. 8.5 Acres. What a great set up! 5 rental homes and 30 X 40 foot newer warehouse with concrete floor, bathroom, office & loft area. Around 8.5 acres, this parcel is located between the Lake and Eldon. Seller owns 2 dusk to dawn lights and the gas tanks as well as some of the appliances. Great set up for additional rental houses or business. Plenty of room to grow. Super potential! \$199,900.



1255 Carol Rd., Lake Ozark

Commercial office/warehouse. 1 acre. 110x60 red iron metal building. Needs work. 20x20 detached office building w/ office, kitchen & bath. No POA dues. Excellent close in Horseshoe Bend location. Seller will consider lease and look at offers. \$170,000.



91 Grand Point Blvd, Porto Cima

This commercial building has tons of potential! The reception area has a built in counter and a large storage room. The conference area is large with lots of light. Spacious kitchen works out well and there is also additional storage in that area. 6 offices, tile and carpet, plus 2.5 baths make this building suitable for most any business. \$349,900

Parking wars

By Nancy Zoellner-Hogland

Partiers will no longer have an excuse for parking wherever they please when frequenting popular entertainment establishments.

Over the winter, the Camden County prosecuting

attorney rewrote the parking ordinance to allow large signs to be posted at each end of designated "No Parking" zones, rather than along the roads in those zones. Taking it one step further, the Horseshoe Bend Special Road Dis-

Road district, county find fix to problem

Construction of additional parking could ease future problems

trict will be painting "No Parking" warnings on the roadways around Camden on the Lake and Shady and Lazy Gators, where illegal parking has been a problem.

"We're done messing around with this. People

who violate the law from now on are in for a big surprise because they'll be ticketed and could even come out to find their cars are gone and locked up in a tow lot somewhere," promised Camden County Presiding Commission Kris Franken.

In 2007, a year after Memorial Day partiers turned Bittersweet into a 2,000-car, half-mile-long parking lot, the Camden County Commission adopted an ordinance prohibiting parking in certain designated areas. According to the law, signs were required every 30 feet to inform drivers that parking in those areas was prohibited and could result in illegally parked vehicles getting towed. After the law was adopted, crews with the Horseshoe Bend Special Road District posted approximately 30 signs along portions of Bittersweet Road, Sweet William and other streets in the area. In addition, the Lake Ozark Fire Protection District designated many of those streets as "fire lanes," hoping to keep the roads open in case of an emergency, and additional signs were posted to that effect.

Those efforts took care of the problem until Memorial Day 2012, when partygoers ripped the majority of the signs out of the ground and threw them off to the side of the road or in the bushes.

According to Debbie Shivers, who lives at the end of Bittersweet near Camden on the Lake and who pushed for the law, cars were once again parked everywhere.

"It was just like the old days before the law was passed. Several people threatened to beat up my 90-year-old neighbor when he tried to keep them from parking in his front yard! It was horrible," she said.

At the time, law enforcement officials said while they could order tows for vehicles illegally parked on front yards or blocking driveways, without the signs, they were unable to enforce the law in the rest of the no-parking areas.

Under the revised ordi-

nance, road districts in the county are allowed to designate "No Parking" zones and then determine proper signage for those areas. This time, larger signs have been posted at the beginning, end and in the middle of the zone and those signs have been concreted into the ground.

According to the ordinance, drivers who violate the law will be ticketed and fined between \$25 and \$500 and, when the parked vehicle poses a hazard to moving emergency response vehicles, Camden County deputies can order the vehicle towed.

Michael Capps, general manager for Camden on the Lake Resort, Spa and Yacht Club, said this year – on Saturdays only – they will be charging a flat \$20 fee for parking in all lots and would be offering a shuttle from the satellite lot. He also said at this time, they had no plans to offer vouchers.

Several years ago when Marilyn Vandervort built the Toad Cove entertainment complex, now known as Camden on the Lake, he applied for and received permission to establish a Transportation Development District (TDD). That allowed the establishment to collect an additional 1-percent tax on all sales, with proceeds going to build sidewalks, parking lots, one of which is located on Bittersweet across from Anemone Road and above Clear Point, and eventually a parking garage. Early on, even though patrons at Toad Cove were paying for the off-site lot, the owners also allowed Shady Gators customers to park at there as well.

Capps said when business "exploded" last year they no longer had room for any extra cars. In an attempt to keep the lot for his customers, he started charging \$10 for parking in the off-site lot but gave parkers a \$10 voucher that could be redeemed in the restaurant, bar or gift shop. They also charged a higher fee to park on lots located between Camden on the Lake and Shady Gators

continues next page



New, larger signs were installed and in May, crews with the Horseshoe Bend Special Road District will be painting "No Parking" notices on streets at the end of Horseshoe Bend to curtail illegal parking.



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Parking

continued from previous page

but because those properties are owned by First National Bank, and all proceeds must be split with the bank, vouchers weren't issued in those areas, Capps said.

There could be additional relief in sight. At their April 17 Board of Trustees meeting, officials with the Village of Four Seasons said they were told that developer Gary Prewitt planned to purchase an 18-acre plot of land at the corner of Bittersweet and Anemone just outside Village limits for construction of a parking lot that would be used by his customers. Prewitt was not available to confirm or deny the report.

However, even if that is the case, it could be the end of summer before it is ready to use.

According to requirements set forth by the county, land to be used for a parking lot must be zoned B-1, at minimum. Camden County maps show it is currently

zoned residential. In addition, a permit is required for land disturbance activity on any site exceeding one acre. Under that permitting process, the Missouri Department of Natural Resources (DNR) will review the plan to determine if the land has any historical significance and, under conservation guidelines, if any endangered species, such as bald eagles, live on the property. The DNR

also will require a sediment and erosion control plan to be submitted and the Horse-shoe Bend Special Road District will require a permit before allowing access to a road inside its jurisdiction. And finally, according to county planning and zoning codes, any parking lot that is used by 10 or more vehicles at a time, more than five days a week, must be paved.



Is another solution in sight? Unconfirmed reports state developer Gary Prewitt recently put a contract on some 18 acres of land at this intersection with plans to build a satellite parking lot for customers of Shady and Lazy Gators. Nancy Zoellner-Hogland photos.

'Greening-up' business could mean more greenbacks

By Nancy Zoellner-Hogland

Whether you support the concept of global warming or simply chalk it up to the ranting of a greedy politician pushing his own personal get-rich scheme, by making simple changes, all business owners can save money on energy costs, while also saving natural resources, by adopting some "green" technology. In fact, according to the U.S. Small Business Administration (SBA), companies known for proactive environmental policies often find that their reputation as a green business allows them to better attract and retain high quality employees, improve community relations, and strengthen customer loyalty. To help small business owners "green up" their businesses, the SBA recently updated its Green Business Guide.

The free tool, available online at sba.gov under the "Running a business" tab, features articles on the following topics:

• **Green Marketing** – how it can help save money while enhancing

quality and performance, improving brand image and securing the market

• **Green Business Case Studies** – stories about well-known green businesses and their commitments to economic success

• **Green Business Practices** – how simple changes can save energy costs and natural resources.

• **Green Certification and Eco-labeling** – a way of marketing products to green consumers and differentiate products as environmentally sound.

• **Environmental Grants and Loans** – a how-to on finding financial resources to help pay for energy efficient upgrades to facilities and finance business's environmental products and technologies

• **Green Commuting** – how green alternatives can be incorporated into the daily commute

For additional tips on ways to green a business, SCORE, a nonprofit organization dedicated to helping small businesses succeed, also offer a number of resources. That information can be found by visiting score.org.

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Expect slight traffic delays as roadwork begins

By Nancy Zoellner-Hogland

The Horseshoe Bend Special Road District is asking drivers to slow down and be cautious and homeowners to be patient as crews resurface and stripe several roads on the Bend this month.

This year's resurfacing list includes Acacia Court, Bonnie Point, Brandon Terrace, Columbus Court, Comanche Road, Crabapple Circle, Ginseng Court, Joyce's Point, Maplewood Court, Marie Court, Marie Road, Oriole Road, Pawnee Road, Robin Road, Ute Road, Wisteria Point, and Zebra Road.

"If the weather had cooperated, we'd have it done by now but the rain really messed up our schedule – the road has to be completely dry to put down the blacktop," said Kevin Luttrell, superintendent of the road district. "Our road crews don't work on Friday thru the summer months but if the rain doesn't ease up, we may have to resurface on Fridays and maybe even Saturdays to get them all

done by Memorial Day."

He said once the roads are paved, crews will then stripe them. This year, they're also re-striping the walking trail along Bittersweet and also the main thoroughfares including Horseshoe Bend Road and Duckhead, Susan, Carol, Cherokee and Bittersweet roads.

"We try to keep them all on an every-other-year schedule," Luttrell explained, adding that last year, they striped all the secondary streets.

Once the resurfacing and striping is completed, crews will spend the rest of the summer cutting grass, providing regular maintenance and working on Outer Drive, Center Drive, Mallard Drive, Emmanuel Drive, Dogwood Road, Key West Court, Key West Lane, Feuser Lane and Grandview Drive – cleaning ditches, repairing or replacing culverts and top-dressing the shoulders to get them ready to pave in 2014.



A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company

Financial

Management for Single Seniors

Most retirees will be single for some period of time, and most often, these people are women. Financial planning for a single person differs from planning for couples. There is only one set of assets to work with, and no surviving spouse to plan for. Taxes are higher for singles, and they have no partner to fall back upon in case of adversity.

These differences become especially acute for single seniors, as they have less room for error in their financial management. It often is the case that the deceased spouse was the financial manager for the couple, making singlehood doubly difficult.

Upon becoming single, getting one's financial house in order is generally the first item of business. One must determine financial needs for the balance of retirement and assess the resources available to meet those needs. Tax planning and investment strategies will need to be reviewed and monitored. Some experts counsel seniors to consolidate their financial accounts when possible. Fewer accounts will mean less paperwork, freeing up time to monitor each remaining account more closely. Making the paperwork more manageable will make it easier to stay on top of bills, avoiding late fees and reducing interest charges.

Financial planners generally recommend keeping your debt and your recurring expenses as low as possible. Should you become incapacitated, temporarily by illness or permanently through aging, think about how you would answer the following: Who will pay the bills, track the investments, make decisions about real estate, make certain that the taxes are paid, balance the checkbook, etc.?



Trenny Garrett, J.D., CTFA

Then there is health care. You may need a health care power of attorney, with medical instructions to be followed if you are incapacitated; a Health Information Portability and Accountability Act (HIPAA) authorization, so that your agent has full rights to your medical records; a health care proxy that may give someone decision-making power at the end of your life; a living will that outlines your expectations for medical care near the end of your life.

Many individuals rely upon a living trust for financial management in retirement. A living trust can provide financial protection in the event of disability or incapacity, similar to a durable power of attorney. However, a living trust offers additional advantages, such as financial privacy at death and probate avoidance. If a corporate trustee is named as the trustee, there will be the advantages that come with working with an institution compared to an individual. Corporate trustees do not get sick or go on vacation – they conduct this business every single day, and can do so without emotions getting in the way.

Trenny Garrett is Senior Vice President at Central Trust & Investment Company, Lake Ozark. You can contact her at 573-302-2474 or visit www.centrustco.com. Central Trust & Investment Company is affiliated with Central Bank of Lake of the Ozarks.



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Extension cords pose dangerous fire hazard

By Nancy Zoellner-Hogland
The Consumer Product Safety Commission estimates that extension cords cause about 3,300 fires each year. One such fire occurred in April at the Ozark Opry in Osage Beach.

According to Jeff Dorhauer, chief of the Osage Beach Fire Protection District, an extension cord was used to feed power to a CD changer that was used to record shows before the venue closed down in 2005. The changer was located in a small storage area above the ticket counter in the front of the building. As a result, the front of the building sustained heavy fire damage; the rest of the building sustained smoke and water damage.

"Extension cords are designed for temporary use only. There are so many different things that could happen when you use them that you could write a whole chapter of the paper to list them all. However, in this case, the building hadn't been open for many years yet because the device was still plugged into the extension

cord and the extension cord was still plugged into the out-

let, it continued to draw power. Over time, that heat can break

down the cord," he explained, adding that when those cords

are located near combustible *continues on page 18*



The fire at Ozark Opry might have been prevented if an extension cord would have been unplugged. Photo provided by the Osage Beach Fire Protection District.

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KS-MO border wars could mean tax breaks for all MO business owners

By Nancy Zoellner-Hogland

In an attempt to kick-start its economy, as of January 1, 2013, those who own businesses or work in Kansas saw changes in their taxes. Not only was state income tax reduced for all individuals, owners of Kansas LLCs and subchapter S corporations, who previously were required to pay personal income tax on profits, saw their state income taxes eliminated completely. According to a report issued in January by Kansas' secretary of state, the number of new businesses to the state grew by 9 percent; in Wyandotte County that number was 21 percent.

Some of that increase is the result of Kansas City, Missouri businesses crossing over the state line to set up shop and take advantage of the new Kansas tax breaks. And that has lawmakers worried.

In an attempt to provide an incentive to stay in the state, Missouri legislators are in the process of perfecting Senate Bill 26.

As it was presented, the act modifies the individual income tax rate table. According to information provided by State Rep. Rocky Miller, if ap-

proved as it currently stands, the law would remove the 4-percent sales tax on fees for recreational activities like gym memberships and dance studios and also provide:

- 50-percent cut on business "pass-through" income over the next five years

- 2/3-percent cut on individual income tax over the next five years (from 6 percent to 5.33 percent)

- 3/4-percent cut on corporate income tax over five years (from 6.25 percent to 5.5 percent)

- \$2,000 individual income tax deduction for incomes under \$20,000

- No taxes on the first \$25,000 of corporate income

- An automatic 1/3 percent cut to individual income tax if Congress authorizes an internet sales tax

To offset the anticipated loss of \$477 million to \$670 million annual revenue to the state, the bill calls for an increase in sales tax. If passed as currently written, beginning January 1, 2014, sales and use tax would be increased by 0.06-percent over the next five years. Currently, the rate for state sales and use

tax is 4 percent. As the bill is currently written, 0.4 percent will be deposited into General Revenue and 0.2 percent will be dedicated to mental health and transportation, with the first \$200 million going to mental health facilities and the capital improvements fund and all additional revenue to the state road fund.

In addition, the U.S. Senate was scheduled to vote on a bill in late April that would require online retailers to collect state and local sales taxes for purchases made over the Internet. Under the bill, the sales taxes would be sent to the states where a shopper lives. The bill passed a test vote, 74 to 23. At deadline of the "Lake of the Ozarks Business Journal," senators were still working out amendments. From there, the bill would go to the U.S. House.

The grassroots organization Save Missouri Jobs (www.savemissourijobs.com) is urging lawmakers to put that plan in place no later than mid-May, when lawmakers take their summer break.

Extension Cords

continued from page 14
items, fire quickly spreads. "It's not a good scenario."

Although not a perfect solution, Doehauer said power strips with multiple outlets are a better option. Best is including a sufficient number of outlets during construction.

The U.S. Consumer Product Safety Commission provides guidelines on use of extension cords:

- Extension cords should only be used temporarily and unplugged when not in use. The cord is energized when it is plugged in and can overheat if shorted.

- Overheating can occur at the plug, at the socket, or over the entire length of the cord. Hot plugs and sockets are often caused by deteriorated connections to the cord's wires.

- Extension cords should be checked regularly for vis-

ible signs of excessive wear or damage to the plug, sockets or insulation.

- If any part of the extension cord is hot while in use, it is a warning sign that it may be overloaded. Check if the extension cord is properly rated for the products that are plugged into it. Also, inspect the cord along its entire length to ensure it has not been damaged.

- Do not overload an extension cord by using it to power appliances beyond its capacity or rating, which can be checked by looking at the tag on the cord or its packaging.

- Do not run extension cords under carpets, through doorways or under furniture.

- Only use an extension cord outdoors if it is marked for outdoor use.

- Never alter a cord to change its length or perform inadequate repairs such as

taping up damaged insulation. Do not trim, cut or alter the plug blades in any way.

- Cords that are old and/or are missing important safety features, including safety closures, polarized blades and a large plug face that covers the outlet's slots should be discarded.

- Extension cords should be at least 16 AWG, unless they are 18 AWG with fuse protection. AWG refers to the size of the wires in the cord. The wire size is imprinted on the cord's surface.

- Cords should be listed by a recognized national testing laboratory, such as Underwriters Laboratories (UL), Intertek (ETL) or CSA-International (CSA).

- Fires involving extension cords are responsible for killing 50 people and injuring about 270 others each year.

Building an effective web presence

with Mike Waggett,
MSW Interactive Designs LLC

Facebook for Business Revisited

We have talked about your Business Facebook page in past articles and thought it was a good time to share some new ideas on how to maximize this important social media channel. Facebook continues to be the most used social media channel and has recently come out with some new features to help you make your business page really stand out.

Use a Cover Photo that Pops

The cover photo on your business Facebook page spans the most "real estate" at the top. Make sure you are taking advantage of this attention grabbing area. Calls to action, contact information, promotions, and eye catching visuals are all good strategies to use with your photo. Facebook recently changed their rules to allow these things in your cover image, as long as the image isn't more than 20% text. Make sure you follow Facebook rules, but have some fun with your cover image.

Consider Using Facebook Apps

Facebook has some really cool applications that you can use on your business page. Some of my favorites are:

- **Newsletter Apps:** Newsletter applications allow you to embed a newsletter signup right into your Facebook page. This is a great way to capture information from your fans and utilize a newsletter as another way to market your business.

- **RSS Feed Apps:** If you are a Blogger, this is a great way to bring your blog to your fans on Facebook and make it available through a custom tab.

- **Testimonial Apps:** These applications allow your fans to leave testimonials about your business. If your fan has a YouTube account, they can even leave a video testimonial.

- **Contest Apps:** There are several applications available to allow you to run contests and sweepstakes



Mike Waggett

to help build fans and promote your products or services. Make sure you follow Facebook rules for these...if you break them, Facebook can shut down your page. When used properly, Contest Apps can be a powerful way to engage and grow your fan base.

The number of Apps available for Facebook is huge and is growing every day. Consider using voting apps, game apps, countdown apps, photo apps, community apps, and more to engage your fans. The more interesting your business page is, the more fans and interaction you will create.

Do these apps cost anything?

It depends on the application you select. The best thing to do is to search Google for apps that are already developed and available. Some are free...others cost a small amount to install on your Business Facebook page. If you are interested in improving your Business Facebook page, contact us. We can help customize your business Facebook page and really showcase what you are all about.

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As the Lake Churns

Market Notes

It looks like 2013 is the year we are going to be back on track. The economy at the lake has picked up. Business owners from restaurants to retail shops and accommodations are reporting a much better start to this year. I am experiencing the same in the real estate market.



Real Estate and Lake News with C. Michael Elliott

While the number of lake home closings so far this year is down slightly, the average sales price is up by almost 5%. Condo sales are almost the same with 4 more closings this year than last and the average sale price is up 5.9%.

The number of active listing on the market is down in all property types with the exception of lots. There are 8.3% less residential properties currently available than are year ago. Available condominium units are down 18.2% over 2012. This decrease in availability is stabilizing and driving up the property values.

Nationally, the National Association of Realtors is also reporting lower inventories and increased sales prices. Also, the National Association of Home Builders is seeing an increase in new home starts.

The lake has even experienced increased sales and a reduction in availability in commercial properties. The commercial market has been virtually flat over the past 5 years. The sales have included a large variety of property types from small motels, to apartment complexes and larger tracts of development ground.

The new business we are seeing here at the lake is very exciting. Dierbergs opened in April to huge success. Their development also houses a UPS Store with a Dick's Sporting Goods and

Bed, Bath and Beyond on the way. The new theatre at Eagle's Landing is coming up quickly. Several new restaurants have opened or expanded in the lake area over the past year.

Lake Ozark's Bagnell Dam Association is doing a great job of showing how local businesspeople can work together to improve the area and bring in new events and revenue. They will host the 2013 Lake of the Ozarks Invitation Powerboat Race in June at the dam. You can see schedules and more info at www.LakeRace.com

Data has been obtained from the Lake of the Ozarks MLS based on all property type sales over the time frame from January 1, 2012 to April 20, 2013 and all other times represented in the data.

These are just a few market areas here at the lake; I'll compare some of the others in future articles. 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 View thousands of lake area listings at www.YourLake.com. You can also log your opinions on Michael's real estate blog, www.AsTheLake-Churns.com



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"Insurance Talk"

with Nick Brenizer of Golden Rule Insurance

How to Keep Your Work Comp Premiums Down

Workers compensation fraud can be very costly for small- to mid-sized businesses. Many of these businesses are working hard to maintain safe workplaces to protect employees and the bottom line. When employees report fraudulent claims, that work is quickly undone. The increased number and cost of claims impacts the company's experience rating, which in turn results in higher workers compensation premium. Which most people know already but one thing that people may not realize is that larger contracts may require you to have a lower "E-mod" or Experience Modification. Some contracts that you may be bidding on may make you have a 1.0 or lower E-mod to even bid on the job and it may even be lower than that.

Work comp claim fraud can occur when an employee is injured outside of work, but claims it happened at work in order to collect benefits. It can also occur when an employee exaggerates a claim of injury and magnifies the symptoms. In either case, false claims increase the medical and indemnity costs, and raise premiums for that business. Fraudulent claims also bring with them the indirect costs of an injured employee, such as lost productivity, temporary hiring and training expenses.

While workers compensation fraud is a serious and sometimes intimidating situation, small- and mid-sized businesses can take proactive measures. The best approach is a common sense, inexpensive solution to risk reduction. Certainly it's easier—and much less costly—to prevent workers compensation fraud than it is to prove it happened. Here are just a few ways to reduce the risk of workers compensation fraud:

- Hire smartly—Conduct background checks on applicants and verify references.
- Implement Drug-Free Workplace Policy and drug testing—Create a well-defined policy and test pre-employment, post-accident and for cause.
- Focus on safety—Pursue a safe and injury-free work environment by developing safety



Nick Brenizer, AIP

policies.

- Educate employees—Help them understand the costs of claims and the impact on the business, including rising premiums and decreasing productivity.

- Adopt zero-tolerance—Make it clear that false claims will not be tolerated.

- Pay attention to employees—Listen to employee concerns and complaints. Show compassion and be empathetic.

- If a claim occurs and you suspect fraud, remember these important points: Report all claims promptly.

- Train supervisors in proper and timely reporting procedures.

- Investigate and obtain the facts immediately.

- Beware of sketchy details or discrepancies.

- Be wary of Monday or late Friday injury claims.

- Obtain a list of red flags from your carrier.

It's important to remember that while any work comp fraud is too much, most work comp claims are estimate. The best approach to reducing overall risk is to develop good relationships with employees and create safe workplaces. Reducing the number and amount of work comp claims is the most effective way to cut your premiums. By reporting promptly, implementing simple safety programs and working with your insurance company loss control is the best investment with greatest return on your money. These tips were furnished by the leading Work comp insurer in Missouri, Ed Uebinger, Sr. SIU Specialist, Missouri Employers Mutual Insurance Company.

Nick Brenizer, has a AIP designation and works for Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or at Nick@goldenruleinsurance.com

"Tax Time"

with Bobby Medlin CPA

Voluntary Compliance Settlement Program (VCSP) Window Closing

A challenging issue for business owners over the past couple of decades has been proper determination of who is an employee and who is an independent contractor. Get it wrong and the consequences can be quite costly.

The costs associated with hiring an employee are quite substantial and include Social Security taxes, Medicare taxes, Federal and State Unemployment taxes, health insurance, retirement benefits, sick pay, vacation, pay, holiday pay, and workers' compensation insurance. Independent contractors are responsible for these costs, which relieves the business owner of quite a cost burden.

In general terms, a worker is an employee if they are subject to another's control in how and when they perform the work, including being required to personally provide the services and an independent contractor typically controls when, how and by whom the work is performed. Internal Revenue Service uses a 20-factor test to wade through the facts and circumstances to determine proper classification of a worker. The more of the 20 factors that indicate a worker is an employee, the more likely IRS will classify the worker as an employee.

In recent years, the 20-factors have been further grouped by IRS into three areas: financial control, behavioral control, and the relationship of the parties. A business that has improperly treated workers as independent contractors is at risk of owing in the neighborhood of 40% of the amounts paid for the services in taxes, penalties and interest.

In 2011, IRS introduced the Voluntary Compliance Settlement Program, which allows employers to prospectively reclassify workers that have been treated as independent contractors as employees going forward. A business entering this voluntary process pays very little



Bobby Medlin, CPA

tax for the past payments to independent contractors that are being reclassified as employees. Initially, the entrance into this program was only allowed in very limited situations. A business could not have already begun to treat the workers as employees, must have issued 1099s to the workers in the past, and also could not be under audit by a taxing authority.

In December, 2012, IRS temporarily relaxed the requirements for entering the VCSP. Until June 30, 2013, a business can enter the reclassification program even if under audit (other than an employment audit) and is not required to have issued all 1099s. A business that successfully enters this program has to pay about one percent of the previous one year's worth of payments to the reclassified workers with no interest or penalties. Compare this to the potential 40 percent of the past three year's worth of payments if IRS initiates the reclassification and it is easy to see how rare of an opportunity is at hand.

Before a business jumps at this opportunity, professional advice should be obtained. The business may very well be properly treating the workers as independent contractors and not need to reclassify the workers as employees. In either event, voluntary reclassification or continued treatment as independent contractors, the window of opportunity is closing on June 30, 2013, when the relaxed requirements for entrance into the program expire.

Bobby Medlin CPA has offices in Tipton, California and Lake Ozark. Bobby can be reached by phone at 573-365-9400 or online at www.bobbymedlincpa.com

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Ordinance

continued from page 4

We are very community oriented – we have to be with the number of tourists we attract – but we also have to have a law in place that will allow us to effectively deal with those who, through multiple actions, refuse to allow other people to enjoy their time here,” he said.

The opposition to the ordinance has left many city officials scratching their heads.

“People are fighting this because why – they feel they have an inherent legal right to be offensive in public? Where do their rights leave off and mine begin?” asked a city official that asked not to be identified.

Chapter 574 of the Missouri Revised Statutes states a person commits the crime of peace disturbance if:

(1) He unreasonably and know-

ingly disturbs or alarms another person or persons by: (a) Loud noise; or (b) Offensive language addressed in a face-to-face manner to a specific individual and uttered under circumstances which are likely to produce an immediate violent response from a reasonable recipient; or (c) Threatening to commit a felonious act against any person under circumstances which are likely to cause a reasonable person to fear that such threat may be carried out; or (d) Fighting; or (e) Creating a noxious and offensive odor; (2) He is in a public place or on private property of another without consent and purposely causes inconvenience to another person or persons by unreasonably and physically obstructing: (a) Vehicular or pedestrian traffic; or (b) The free ingress or egress to or from a public or private place.

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0227 2009 FOUNTAIN 33 LIGHTNING 33'00 2 425HP MERC \$165,000.00
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0330 1997 FORMULA 330 SUN SPORT 33'00 2 310HP MERC \$39,900.00
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Photo#1. Left to right: Lonnie Allen (Allen Surveying), Conda Davidson (Gettermeir Davidson Real Estate), Linda Allen (Providence Bank).



Photo#2 L-R: Judy Cloyd (Legacy at The Lake Real Estate), Randy Thompson, Patti McNally (Osgae National Golf Resort).



Photo #3. L-R: Kathleen Stewart, Joseph Stewart (CEO Bank Star One), Bob Cotter (Iroquois Financial).



Photo#4: Lisa Ann Oddo (owner L.O. Crab Shack), Kassandra Parsons (Eldon License office), Theresa Taylor (owner T's Catering), Marilyn Rustand (Facial Designs Permanent Cosmetics), Megan Benne (Benne Media).



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Violating work zone slow down could bring hefty fine

By Nancy Zoellner-Hogland

The topography of the Lake – and the curves, hills and dips on its roads – make for dangerous conditions for road and bridge crews. That's why the Camden County Commission adopted a work zone ordinance that calls for a significant decrease in speed where county department personnel are working on a road, shoulder or other portion of a right-of-way. "There was some concern at road and bridge regarding their safety out on some of these roads," explained Commission Cliff Luber, who spearheaded the bill. "I think it will be really good for the employees – give them a little added comfort when they're out there on some of these roads."

According to the ordinance, the work zone will be identified with a series of three signs posted prior to the area where the work is being conducted.

The first warning sign will be posted not less than 300 feet from the work location; the second sign will be posted not less than 250 feet away; and the 20 mph speed limit will be posted 200 feet from the work location. Road and bridge employees will be required to wear standard work uniforms and safety vests.

Those caught ignoring the lower speed limit in the construction work zone when workers are present will be hit with the following fines:

- 1 to 5 mph over - \$323
- 6 to 10 mph over - \$333
- 11 to 15 mph over - \$358
- 16 to 19 mph over - \$383
- 20 to 25 mph over - \$458

Drivers traveling more than 25 mph over the posted 20 mph speed limit face a fine of not more than \$500 and/or imprisonment of not more than five days.

Board approves CID

By Nancy Zoellner-Hogland

Although not thrilled with the prospect of higher taxes at some stores in Eagles' Landing, Lake Ozark city officials said they are pleased that the additional income generated will more quickly retire bonds associated with the project.

In April, the Lake Ozark Board of Aldermen voted to allow Gary Prewitt of RIS Inc., developer of The Shoppes at Eagles' Landing, to establish a Community Improvement District (CID). Under the program, select stores in the shopping center will collect an additional 1-percent sales tax and that money will be directed to pay off debt incurred while building the development. The paperwork outlined the cost of the CID projects within the proposed boundaries to be \$19,819,959.28.

Retailers will start collecting the special tax July 1.

The CID will encompass CVS, Kohl's, any stores that move into the now empty locations adjacent to Kohl's and, when completed, the movie theater and shops adjacent to the theater. The CID would also include any

future stores built on other vacant land except for the parcel between Kohl's and CVS and three other lots. Those pieces of ground, as well as Menard's, would not be included in the district. The tax would not be imposed on any other retailer in the city.

Tax Increment Financing (TIF) funds were used to build infrastructure in the first two phases of the development and will help fund infrastructure in the next two phases as well. However, Prewitt explained that the CID would not expand the TIF agreement in any way.

"Instead, it will allow the city to retire the TIF expenditures on infrastructure years ahead schedule and will also help ensure the continued success of the project. And the increase in the CID sales tax from the previously planned half-cent to one-cent will reduce the amount of time it takes the city to reimburse those costs," Prewitt said.

Lake Ozark City Administrator Dave Van Dee said the next step in the process will include drawing up a cooperative agreement that will spell out in great

er detail what kind of fee the city will collect for bookkeeping services and how the payments will be handled. He said that agreement will also have to be adopted through an ordinance, which should be voted on in May.

"There's a lot more work to this than what you think. The first part is pretty straightforward. The stores collect the tax and then remit it, as usual, to the state. Then the state sends our portion to the city, which has to process it correctly. We have to establish a special interest-earning account where we'll hold a portion of the money for Menards, as per the agreement Mr. Prewitt established with them, and then another portion will be set aside for Mission Bank, the lender on the project. It's further complicated because we have four different funds. Our treasurer will be earning her money on this project," Van Dee quipped.

Once the CID is put into place, participating stores will collect 8.975 cents on every dollar spent. Retailers throughout Lake Ozark currently collect 7.975 after a ¼-cent hike in November to pay for the city's sewer system.

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Congresswoman recognized by U.S. Chamber

The U.S. Chamber of Commerce awarded its "Spirit of Enterprise" award to Congresswoman Vicky Hartzler (MO-4), who represents a portion of the Lake of the Ozarks area. The award is given to members of Congress that, according to the Chamber, support pro-jobs policies and display a commitment to economic growth.

"In the face of high-stakes politics and difficult choices, Representative Hartzler provided America's job creators with a strong voice in Congress," said Thomas J. Donohue, president and CEO of the U.S. Chamber. "This award recognizes Representative Hartzler for consistently demonstrating her support

for pro-growth policies."

"As a small business owner, I am honored to receive such a prestigious award," Hartzler said. "I am committed to working to create jobs and to improve America's economy by keeping taxes low and creating favorable conditions for economic prosperity. I will continue to support legislation that contributes to the creation of jobs and a better economic climate for the hardworking citizens of Missouri's Fourth Congressional District."

Congresswoman Hartzler and her husband live on a working farm in Cass County and they own three farm equipment stores in Missouri's Fourth District.



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"Hawkins Insurance Group and Golden Rule Insurance Agency has been inducted into Allied Insurance Group's AIDCO Hall Of Fame. The award was presented to (left to right) JL and Belinda Brenizer by Allied Vice President, Lincoln Division Mike Pollard and Allied Regional Vice President of Marketing Marcus Haith at the agency office in Edina. Hawkins Insurance is one of the companies top agencies in the nation in sales volume."



The Lake Area Chamber recently held a ribbon cutting for new member, The CJ Krehbiel Company. Contact Sean Kelly, the Lake Area Representative, at (636)887-0849. Left to Right: Bea Black, Wendy White, Sean Kelly, John Caran, Morgan Crainshaw, Tom Smith.



The Lake Area Chamber recently held a ribbon cutting for new member, Savannah Grille Restaurant, located one and half miles down Horseshoe Bend Pkwy at 1622 Horseshoe Bend Pkwy. Call to make a reservation at (573)365-1777. Left to Right: Holding ribbon -Kristine Sills, Owner; with the scissors - Chef Robert Sills, Owner.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Z-Wireless Grand Re-opening, located at 985 East Highway 54, Camdenton. Contact the store at 573-346-5499. Pictured back row L/R Dennis North, Trish Creach, Charli Allee, Johna Stanfield, Doug Horman and Amy Hadfield, Gene Deter, Tom Smith, Michelle Cook. Front row L/R, Kim Hubbard, Camille Bellmer and Erica Risner, Will Blumenkamp, Jason Todaro, CJ Thomas, and Chris McElyea.

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 #11, at Lake Valley Country Club
Photos by Darrel Willman

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Every member's an owner at Lake Valley Country Club



Lake Valley's Dan Robertson

Lake Valley country club is a semiprivate 18 hole course located just southwest of Camden-ton off Hwy. 54. Open for public play, the course has matured greatly in the 45 years since its opening.

Memberships are available, but not required. Those who choose to buy in, do so literally-- they own a part of the club that can be sold back when you choose to give up the membership. The \$1,000 buyin gets you membership status, and \$113 per month in dues. Members

pay only cart fees for play.

Dan Robertson, the PGA Pro and manager has been with the club for 12 years currently, and was previously the pro as well.

Robertson is a teaching PGA professional-- he and his assistant Andi Taylor offer lessons to golfers of all ages.

Designed in 1967 by Floyd Farley the golf course has a unique combination at the Lake of six par threes, six par fours and six par fives. Par is 72 for the course with zoysia tees, Bermuda fairways and Bent Grass greens.

Gently rolling hills have player friendly fairways and quick greens that are often multi-level or sloping.

Lake Valley is an enjoyable course for the average player yet will challenge the skilled golfer as well. You'll find elevation changes displaying the beauty of the Lake of the Ozarks and soft rolling vistas with colorful plantings.

At just over 6,300 yards Lake Valley gives you the opportunity to use every club in your bag, and plays longer than it looks.

The course features and out-and-around layout.

Hole number one brings a very long 550 yard par five. The fairway narrows, so stay in the short grass off the tees. Second shot uphill to a well-guarded two-level green.

Hole two brings you back

with a short 151 yard par three-- stick it for par and move on.

The number three hole has a dogleg to the right with the Creek at the midpoint and stretches 485 yards for par five-- second half is uphill-- here's a birdie opportunity.

Number four brings you 455

yards right back with a dogleg left and the creek just at midpoint. A very difficult par four uphill-- to a well-bunkered green.

Number five heads back out with a 188 yard par three, all downhill-- with a creek in front of the green. Number six runs



Championship Golf at the Lake

\$59⁵⁰ 18 Hole Par 72

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



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

\$47 18 Hole Par 71

Deer Chase, The Golf Club at
770 Deer Chase Rd. Linn Creek, MO
Pro Shop: **573-346-6117**
Toll-free: **(866) 633-3771**
Gen. Mgr./Golf Instructor: Marv Boegler
Architect: Roger Null
www.deerchasegolf.com
deerchase@deerchasegolf.com



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

Fees & Membership

In season rates: (include mandatory cart)
Mon.-Thurs. \$47 for 18/Twilight \$41
Fri.-Sun. \$56 for 18/Twilight \$45
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
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

\$46 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: Ty Hayes
www.eldongolfclub.com
info@eldongolfclub.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. \$41.00 for 18
Fri.-Sun. (holidays) \$46.00 for 18
Twilight M-Th: \$32.00 F-S-Sun: \$36.00
Twilight rates after 1 pm. Tax not included. 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

along the back of the course with a dogleg, uphill all the way sloping to the right with trees at the midpoint for 440 yards and a medium par five.

Number seven comes back 228 yards for par three -- straight downhill all the way, a well-bunkered green-- the toughest par 3 there-- three is a good score on this hole.

Number eight starts out over the water and a creek along the left gets your attention--with a sharp dogleg to the left at 220-- just past the midpoint on this short 380 yard par four.

Number nine stretches out 401 yards with a dogleg to the right for a par four-- uphill all the way, trees line the right side so take care. A tough hole--par is a good score here.

Number 10 jumps out from the clubhouse 406 yards and this par four plays longer than advertised. The second half is uphill, reaching a bunkered tricky green-- you'll be happy to come away with par.

Number 11 comes straight back with a slight dogleg to the right stretching 495 yards for a challenging, long par five-- watch out for the sloping fairway.

Number 12 heads back out

from the clubhouse 365 yards for a par four--downhill off the tees to a choked landing area.

Take a break on number 13 as it is just 184 yards for a part three-- all downhill.

Number 14 doglegs left lining the highway with 473 yards to travel for a par five -- can you say birdie opportunity?

Number 15 is a short jaunt for 142 yards and a par three-- the tee shot is blind, it's tricky to the right, so stick this one.

Number 16 takes you back past the water along the left and at the midpoint-- running 486 yards for a par five that should challenge every player in your group. Forced water

carry on the second shot, to a challenging green.

Number 17 has water past the green, just 179 yards on this par three--downhill all the way-- don't go long.

Number 18 takes you back into the clubhouse starting out over water with a sharp dogleg left running 365 yards for par four. Forced carry off the tee, and a very challenging green to finish your day.

Refreshments on the course, fully stocked pro-shop stocking all the major brands in equipment and apparel. Plenty to eat and drink on site in the restaurant.



\$29⁹ Hole Par35

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	

\$52¹⁸ Hole Par72

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	

\$69¹⁸ Hole Par72

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	

\$69¹⁸ Hole Par71

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	

\$85¹⁸ Hole Par71

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	

Natural beauty abounds at Indian Rock Golf Club

Indian Rock's Bermuda fairways and tee boxes, and Bentgrass greens cover 300-plus acres, interspersed with 200 one-third-acre home sites.

Four tee boxes provide a choice of yardages. The course's signature #17 hole is a golfers' favorite - guarded at the back by a majestic outcrop of rocks and at the front by a deep clear-water lake.

Indian Rock is across the Community Bridge to Hwy. 5 or take Hwy. 5 north from Camdenton. At Laurie, go east on Rt. O approximately 2.5 miles; the

course is 18 Holes Semi-Private.

Number one is a 430 yard par four, number two starts out over water and runs 377 yards for par four. Number three is a sharp dogleg right with water at the turn, 532 yards for par five.

The par four number four hole stretches 375 yards. A short 220 yard number five hole is a par three. Number six drives at the water before hopping over to this well protected green 340 yards for par four.

Number seven is a short hop across the water 150 yards for par three. Number eight stretches

long with water before the turn 500 yards for a tough par five.

Number nine is a fairly routine 365 yard par four. Starting back out number 10 runs along 420 yards for par four with water behind the green. Number 11 straight ahead for 300 yards and an enjoyable par four.

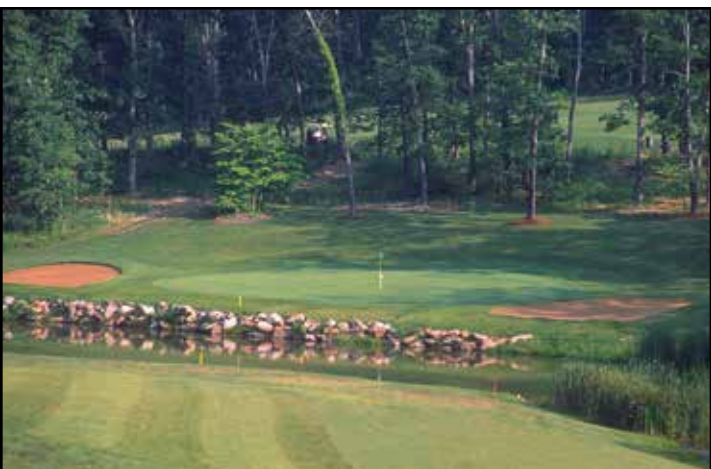
Number 12 has an ample

landing space before the dogleg to the left running 475 total yards for a par five. Number 13's 315 yards and par four give you that birdie opportunity you're looking for on the back. Number 14 jumps to the right just after the landing at 340 yards and a par four. Number 15 runs just 200 yards but with a par three that's

sure to challenge most players in your group. Hole 16 turns to the right but runs just 320 yards and is par four. Hole number 17 is a breather 146 yards for par three over water.

Then number 18's 530 yards for par five will test you on your way back into the clubhouse at the end of your round.

www.indianrockgolfclub.com



\$89 18 Hole Par **72**

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



Osage National features a 20,000 sq. ft. clubhouse with 5,000 sq. ft. Tournament Room, a driving range, two large practice putting greens, and a full-service restaurant, a swimming pool, and an open-air pavilion. Osage National is directly off Hwy. 54 just north of Osage Beach. Look for the Osage National sign at the Bagnell Dam Road Exit.

Fees & Membership

In season rates: (include mandatory cart)
Mon.-Thurs. \$65.00 for 18
Fri.-Sun. (and holidays) \$89.00 for 18
Off season and twilight rates available.
Soft spikes preferred.

27 Holes Public (River/Mountain shown)

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

\$45 18 Hole Par **71**

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



On-site amenities include a driving range, new pro shop, snack bar, lounge, banquet facilities and more. Golf lessons are available. Rolling Hills Country Club is northeast of Versailles on Highway 5, just one mile north of the junction of Highway 5 and Highway 52.

Fees & Membership

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

18 Holes Semi-Private

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

\$52 18 Hole Par **72**

Sycamore Creek Golf Club
1270 Nichols Rd., Osage Beach, MO
Pro Shop: **573-348-9593**
General Manager: Danna Kahrs
www.sycamorecreekgolfclub.com
sycamore@sycamorecreekgolfclub.com



Tee times are accepted up to 60 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. \$42.00 for 18
Fri.-Sun. (and holidays) \$52.00 for 18
Afternoon after W12pm \$35, Weekends \$42
Same/Next Day replay rates available.
Club Rental available. Soft spikes preferred. Memberships available.

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

\$79 18 Hole Par **72**

The Ridge Golf Club
The Lodge of Four Seasons
Horseshoe Bend Parkway at Duckhead Rd. Lake Ozark, MO
Pro Shop: **573-365-8544**
Membership & Lodge: **800-843-5253**
Dir. of Golf: Matt Tausig, PGA
Architect: Ken Kavanaugh
www.4seasonsresort.com
golf@4seasonsresort.com



Putting green, large driving range, full service pro-shop, and all carts equipped with GPS. Professional club fitting and lessons available by advanced booking. Grill open daily for breakfast and lunch. The Ridge is approximately 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 \$39.00 - \$79.00 for 18
Memberships available. Soft spikes req.

18 Holes Public

Tees	Par	Yards	Rating/Slope
Blue	72	6,447	71.4/130
White	72	6,020	69.3/124
Yellow	72	5,461	66.1/118
Red	72	4,617	67.2/115

\$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**
Dir. of Golf: Matt Tausig, PGA
Architect: Robert Trent Jones, Sr.
www.4seasonsresort.com
golf@4seasonsresort.com



Putting green, warm-up range, full service pro-shop, and all carts equipped with GPS. PGA Professionals on site for lessons and club fitting. Grill open daily for breakfast and lunch. The Cove is approximately two miles from Business Hwy. 54 on Horseshoe Bend Parkway (Rt. HH), directly across from The Lodge.

Fees & Membership

In season rates: (include mandatory cart)
Varied \$45.00 - \$95.00 for 18
Memberships available. Soft spikes req.

18 Holes Public

Tees	Par	Yards	Rating/Slope
Blue	71	6,553	71.3/139
White	71	5,868	69.6/131
Yellow	71	5,518	66.2/118
Red	71	5,172	70.8/124

The ever-popular Dogwood Hills Golf Club has it all

Dogwood Hills golf club was a pioneer course at the Lake of the Ozarks. A terrific club to

play, these 18 holes feature generous Bermuda grass fairways and small well manicured bent

grass greens. Running just over 6400 yards from the tips of the black tees, the gently rolling

terrain offers a wide variety of golf for players of any skill level. Water comes into play on just one of the 18 holes.

Ask ten golfers at the Lake where they go to play the most often and you're likely to hear the word "Dogwood"-- it's a favorite for those in the know, especially those who appreciate an easy, enjoyable afternoon of golf at a relaxed pace.

From the clubhouse walk across the road to the number one tee for 475 yards par five. Rounding the corner number two hole is 162 yards for par three. Number three is a dogleg to the right for 351 yards and a par four. Number four runs along the back of the course 455 yards straight as an arrow for a par four. Number five is a short par three at 163 yards.

Number six is a slight dogleg to the right 520 yards for a par five. Number seven runs 180 yards for par three. Number eight slight dogleg right 386 yard par four. And number nine finishing out the front is a 595 yard par five.

On the way back up from the

clubhouse number 10 stretches 195 yards for par three slight dogleg to the right. Number 11 is 392 yards for a par four and has a slight dogleg to the right as well-- number 12 heads back to the left with a slight dogleg 405 yards for par four. Hole number 13 runs 369 yards with a slight dogleg left for par four. Number 14 goes 450 yards par four with a dogleg to the left.

Number 15 is a long winding dogleg left at 368 yards for par four. Number 16 runs 198 for a part three. Number 17 is a sharp dogleg right 428 yard par four and number 18 will take you back to the clubhouse at 349 yards for par four.

They have a fully stocked pro shop with equipment, clothing, accessories and PGA qualified teaching professionals.

Dogwood Hills features one of the lake's favorite practice facilities. It is equipped with a large chipping area, practice putting green and a lighted range.

Dogwood hills is just down Route KK off Highway 54 in Osage Beach.



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New drivers for 2013

It's a new season, and despite locking down driver specs more than a decade ago, equipment manufacturers are still finding ways to improve their clubs each year. Drivers are always at the forefront of innovation. Here's a look at some of the freshest clubs in the crop for 2013.

This season looks to be even more colorful and exotic than last year. Clubmakers have sought to improve and innovate and so we see new colors, more adjustability, weight shifting and more.

Callaway RAZR Fit Xtreme

Callaway is looking for better launch angles and lower spin with the RAZR Fit Xtreme. Lower-loft clubs available in 8.5°, 9.5° and 10.5° only, are designed for a more penetrating trajectory to accommodate better players (also available in higher lofts). These feature a lowered center of gravity over last year's design. Redistribution in weight to the outside rear and a slight curvature to

the face in order to straighten off-center hits. The weight system and adjustable hosel allows players to dial the face angle to open, closed or neutral. Adjustments to the loft coincide, with a 1° addition or subtraction. Upscale shafts ship stock on these models with the Aldila Trinity or Matrix Black Tie7M3. These normally expensive aftermarket add-ons add real value to the \$400 price tag the driver carries.

TaylorMade R1 Driver

What do you get when you take the white look at address and add stripes? The TaylorMade R1 of course. Anybody who knows TaylorMade knows they are famous for graphics. Bright colors and eye catching designs reminiscent of sports cars more than drivers. Like many manufacturers, this year the R1 is designed for less spin and a more-forward center of gravity (as opposed to rear CG). They've also given it a hotter face without making it sound like a bucket. It has a 4° range

of adjustability and movable weights to customize the loft and lie for virtually any player. Open up or close the face as much as 3° in 1° increments. \$400.

TaylorMade RBZ

We can almost duplicate the R1 description, white crown, weight lower and forward, faster ball speed, lower spin. The RBZ stage 2 is available in a standard 9.5° 10.5° and 11.5° configurations. The Tour model comes with 9° and 10.5° lofts. These clubs allow face angle and loft to be adjusted by the player with their "loft sleeve" system. \$249 and \$299 for stock and tour editions respectively. Like virtually all of the drivers this year, these have a large, deep face.

Ping G25 Driver

Matte black crown, traditionally-styled sole with weight adjustment-- Ping is bucking the current trend by moving weight lower and further back and is still achieving a higher launch with less spin.

The Shape of Things to Come

The first putters were rather utilitarian, simply cut-down clubs with no loft that provided a flat surface to knock the ball with. Later, they took on the blade shape made famous by Ping. Since then, we have seen cavity-backed and flat pancake-style designs. Over the past few years however, manufacturers have taken what they learned from the high-tech drivers, and applied it to the putters. These scientifically advanced sticks are the best yet at reducing your score.

TaylorMade's new Daddy Long Leg's Putter is sure to draw some attention. Not only because of its name, but because of its performance. Available now at retail, Daddy Long Legs is the newest member of TaylorMade's renowned line of Spider putters, known by Tour pros and amateurs for its remarkable forgiveness and stability. The Daddy Long Legs is a "counter-balanced" putter engineered with heavier weight at the grip-end to increase the MOI of the entire club to promote a consistent "on path" stroke.

To counterbalance a putter, additional weight is added to the grip-end in the form of a heavier putter grip, to counter the weight of the clubhead. That changes how the putter behaves when the golfer swings it.

While the typical putter has one light end (grip) and one heavy end (head), putting more weight in the grip to counterbalance the weight of the head increases the MOI of the entire club, from top to bottom, which makes it way easier to keep the head on path during the swing. Counterbalancing increases the MOI of the entire club, making it 60 percent more stable than a traditional putter. The result is a putter that is easier to swing the head back and through the intended path -- something TaylorMade calls "Stroke Stability." The Daddy Long Legs' head MOI measures higher than 8500. In comparison, MOI measurements for previous Spider putters are Spider/Ghost Spider (6800), Ghost Spider S (6038), Itsy Bitsy Spider (5375).

- Highest MOI head--over 8500--of any TaylorMade putter ever for tremendous twist-resistance and distance-control on off-center hits.
- 130-gram grip counterbalances head-weight to help you swing the head smoothly and on path.
- Counter-balanced Daddy Long Legs is 60% more stable based on overall club MOI values than a traditional putter.
- PureRoll Surlyn® insert promotes soft-yet-solid feel and smooth roll straight of the face.
- White leading edge and single, simple black alignment line make aiming easy.

\$200



TaylorMade RBZ Driver



Daddy Long Legs



Callaway RAZR Fit Xtreme



TaylorMade R1 Driver



Adams Speedline LS

Like most, perimeter weighting yields forgiveness-- along with increasing face size for more forgiveability. The G25 is available in 8.5° 9.5° 10.5° and 12° lofts. These are movable.5° up or down with the adjustable hosel. The stock shaft is available in soft, regular and stiff, as well as tour stiff and extra stiff. \$385 retail.

Adams Super LS and S drivers

We've always been a big fan of Adams, they manufacture practical and affordable clubs for the Everyman's game. New for 2013, the Super LS and S drivers offer a mid launch with low spin, that aims to get the ball up in the air with a controlled trajectory. The clubs offer 1° of adjustability, and ship with a half-inch spacer that allows you to lengthen the club. They also ship with upscale shafts, like the rayon KuroKage and Matrix Radix. A slot in the soul dubbed VST by Adams reportedly increases ball speed on miss-hits and allows for a more optimally placed center of gravity. \$399 and \$299 respectively, the LS model configured for better players. We like the looks of these clubs, and the white color at address is becoming more commonplace. We're not sure about the slot or what the VST means, but like most Adams drivers, these are easy to hit.



Ping G25

Nike Covert and Covert Tour

While looking purely traditional at address, turn this club over and you'll see a gaping crevasse. The Nike Covert and Covert Tour drivers purportedly produce less spin and are more forgiving than the previous models. Nike is also choosing to bring the center of gravity forward -- not backwards. This move is to produce a high launch with a low spin, although doing so reduces the moment of inertia making it more difficult to hit. The gap-

ing hole on the sole of the driver is essentially a cavity back. Imagine if you will, one of the H-shaped drivers from not too long ago, just re-shaped. Weight out to the edges on the rear corners with the center of gravity forward producing a shot you will recognize, but a shape you won't. This stick is adjustable from 8.5° to 12.5° of loft and can open or close the face 1.5° in either direction. \$299 in \$399 respectively, the covert Tour model is open 1.5° at address.



Nike Covert



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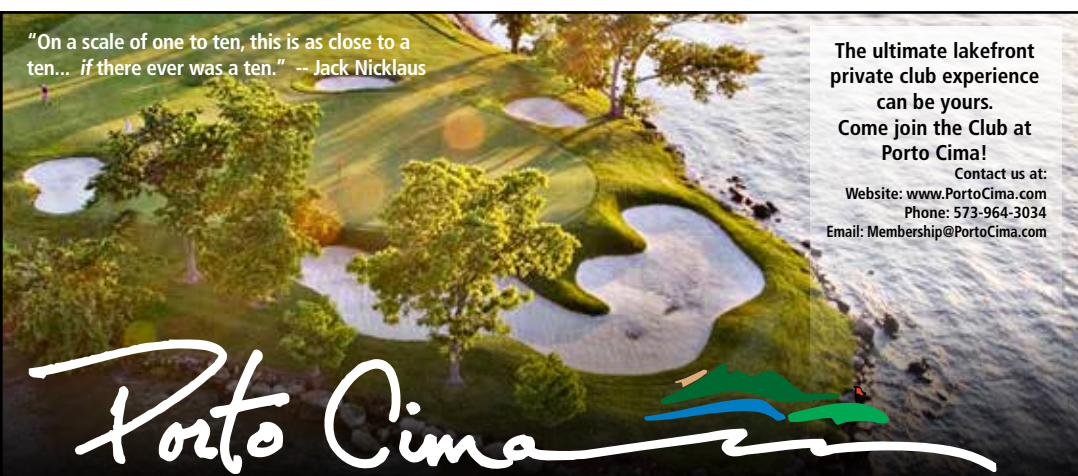


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Bushnell's Tour v3



Whether you are on the tee, in the fairway or deep in the weeds, knowing the correct distance to the flag is essential to every golfer's game. Bushnell Golf, makers of the #1 Laser Rangefinder on the PGA Tour for more than a decade, continues its mission of bringing Tour-preferred technology to golfer's of every level with the introduction of the new Tour v3.

Bushnell's latest product introduces players to JOLT Technology, which provides the golfer with short vibrating bursts to confirm that Bushnell's advanced PinSeeker is activated and the laser has locked onto the flag. The new technology, combined with new ergonomic design, will eliminate any doubt about yardages and offers the exact distance up to 1,000 yards.

The new Bushnell Tour v3 serves as a valuable tool for golfers of all skill levels. For the entry level golfer know having the correct distance helps that player make the correct decision between a 7iron or an 8 iron. For the lower index players the precise yardage can provide confidence for a knockdown six iron rather a full 5 iron.

Golf is a game of confidence; carrying the Bushnell Tour v3 will arm golfers with pinpoint yardage for the up most confidence to execute the shot at hand.

Every golf whom has used a rangefinder has done this, looked through the scope, reads the yardage, pulls the right club, hits a fantastic shot only to watch it fly the green

because they were shooting a tree in the background rather than the flag.

Bushnell's Tour v3 ensures this won't happen with the introduction of JOLT Technology. Bottom line, whether beginner or elite, great shots are a matter of confidence. With the help of the Bushnell Tour v3, golfers can reap the benefits of confidence on their way to lower scores.

Product features include:

PinSeeker with JOLT Technology to confirm the laser has zeroed in on the flag. Accurate to within 1-yard. 5 yards-1,000 yards ranging performance (300+ yards to a flag). 5x Magnification (objects appear 5x closer). New ergonomic design provides stable grip. Posi-Thread™ Battery Door.

Weather-Proof Construction

New Premium Carry Case and 3-Volt Battery are also included. Industry leading 2-Year Warranty. All Bushnell Laser Rangefinders including the Tour v3 provide instantaneous yardage measurements and meters with astonishing accuracy.

The Tour v3 enhances the accuracy with shots inside a 100 yards by showing yardage reading within 1/10 of a yard. PGA professionals and caddies are raving about the accuracy and the JOLT Technology.

The Tour v3 and Tour v3 Slope are both available online at www.bushnellgolf.com or at Bushnell retailers nationwide. The retail price for the Tour v3 is \$299 and Tour v3 Slope is \$399.

Ashworth EZ-SOF

Featuring Ashworth's all-new EZ-SOF fabric – the Front Panel Engineer Golf Shirt is new to the Ashworth Spring/Summer collection, which is worn by the likes of PGA Tour professionals like Justin Rose, Retief Goosen, Justin Leonard, and Champions Tour legend Fred Couples.

Made with 100% polyester, all EZ-SOF golf shirts feature a soft feel and highly-breathable performance fabric. EZ-SOF delivers a lightweight and comfortable feel that incorporates the benefits of a best-performing synthetic, while maintaining an ultra-soft feel.

The Front Panel Engineer Golf Shirt is super-stylish with its rare 2-button placket and classy striping on the



chest, self-fabric collar and open sleeves. The shirt is a relaxed, modern fit for freedom of movement and is wrinkle, shrink and color fade resistant. MSRP: \$70

www.AshworthGolf.com

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When is a golf shoe not a golf shoe? When it's the adicross II--which looks like your sneakers but plays like the old saddle-looking shoes of yesterday.

The adicross II is designed to combine all of the performance benefits of a traditional golf shoe with the off-course versatility and contemporary styling of a casual shoe. No more changing shoes standing by the car, just wear them to the course.

The adicross II features new, strategically-placed square-shaped traction lugs and updated outsole design to promote improved traction and to

reduce marking on the putting surface. New "flex grooves" are positioned at the forefoot to promote superior flexibility, natural feel and solid sole-to-ground contact throughout the swing.

And for the first time golfers can choose between a classic lace-up and a fashion-forward Velcro-strap.

More than 200,000 pairs have been sold and worn by golfers all over the world. adicross II are offered in medium and wide widths. Lace-up available in three colors with an MSRP of \$90 USD.



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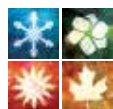
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Rescue Me

For everyone but the professional, the days of the blade irons are gone. Sets today routinely come with five through wedge, the long irons being replaced with hybrids. But this isn't a new concept. Not so long ago it was common to carry three or more fairway woods to complement your set. But limiting yourself to the regulation number of clubs means that you need to pick and choose. There are still some outstanding fairway woods on the market that can take the place of your long irons. Hybrids are meant to fill the gap between fairway woods and traditional long irons. Some hybrids are designed exclusively for tough spots. Here's some of the new hybrids and fairways for 2013.

Cobras Baffler Hybrid Iron set have progressive oversized hybrids with a low center of gravity to get your ball up and out of trouble. The shallow face aids in getting through obstructions. \$500-\$700.

Cleveland golf brings the **CG Black**-- this fairway wood is streamlined to reduce drag and



increase ball speed, the variable thickness clubface and the lightweight grip and shaft increase distance. \$200



Callaway's X Utility Prototype irons are seeing a lot of play

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Tees	Par	Yards	
Rating/Slope			
Black	72	6720	72.1/125
Blue	72	6199	69.7/120
White	72	5569	66.9/115
Red	72	4904	67.3/109

among the professionals. But you can use them too. Lofts are offered in 18° 21° and 24°. These forged clubs offer the control you're looking for. \$230

Adams Idea Tech V4 Hybrid will give you ball speed that comes close to a driver, the forgiveness of a fairway, and the loft of an iron. \$250.

Tour Edge Exotics XRail features a V-Sole with weight in the heel and toe, producing a high MOI that helps you get it airborne on off-center shots. \$180

Orlimar Tri-Metal ZX sports a draw bias that is 2° closed. Along with the offset hosel, this one's a real slice-fighter out of the thick stuff. \$120.



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Pictured left to right: Dave Lary Director OYAC baseball & Softball, Paula Bellamy, George Bogema and Ebbie Bogema of the Spouses Selling Houses team, and Rod Miller President Osage Youth Athletic Council.

Spouses Donate Gear to Lake Baseball League

George and Ebbie Bogema, on behalf of the "Spouses Selling Houses" team of RE/MAX Lake of the Ozarks recently donated Baseball equipment to the Osage Youth Athletic Council (OYAC) that heads up the Osage Beach baseball leagues.

50 bats and 200 official league leather bound balls were donated to OYAC President Rod Miller and Dave Lary, Director of Baseball and Softball. Many of the leagues collected entry fees go to the city as rental on the baseball and softball fields on Hwy 42. That leaves very little left over to purchase equipment.

The equipment donated will be used for the younger T-Ball leagues all the way up through 4th graders. Rod Miller of OYAC said, "This is just awesome. We are so thankful to the Bogemas and their team for providing all

of this gear for our kids."

Formed in 2009, OYAC is the organization responsible for administering most of the intramural sports programs for kids living in the School of the Osage school district. OYAC offers baseball and softball, volleyball, flag football, cheerleading, golf, wrestling, basketball, soccer, and bowling. Its main goal is to ensure the continuation and growth of all of activities.

If you are interested, or know of a child that is in need of baseball equipment, please contact Ebbie Bogema at 573-302-2313. 1 ball and 1 bat will be given away to every single child in need while supplies last.

Contact: George or Ebbie Bogema RE/MAX Lake of the Ozarks 573-302-2313.



The Lake Area Chamber recently held a ribbon cutting for new member, Guaranteed Green Interior Plantscaping. Contact Reenie, The Plant Lady, at (573)201-8042 or visit www.ProPlantLady.com. You can also like her on Facebook at Guaranteed Green Interior Plantscaping LLC.

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The Lake Area Chamber recently held a ribbon cutting for new member, First Bank of the Lake located at the entrance of Osage Beach Premium Outlets at 4558 Osage Beach Parkway, Suite 100. Stop in and speak with their friendly staff or call (573)348-2265. Left to Right: Holding ribbon – Jacob Neusche, Jen Bethurem, Jessica Moseley, Wendy White, Laurie Putnam, Jeannie Neuman, Angela Jesse, Rob Williams, Ron Schmidt, Jessica Norrell, Brittney Rouse, Josh Neeley, Autumn Bittner, Ashley Burns, (Dana Wyrick Not pictured).



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Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

What Documents do I need to Apply for a Mortgage Loan??

The loan process can cause a little anxiety for home buyers that are excited to purchase their home. The best way to help your Mortgage Lender finalize your loan quickly is to provide all of the pertinent documents needed to verify your information.

Please keep in mind that some documents may not apply to you or may be difficult to provide. If you have questions about these items, or have trouble collecting them, please contact me so that I can assist you in this process.

Current driver's license or photo ID

Copy of the trust papers if you want the property held in a trust.

Copy of accepted contract signed by purchasers and sellers, copy of earnest money check

Present employer's name, address and phone number. Length of employment, position and salary. If employed less than two years, please provide previous employer's name, address and phone number to cover two consecutive years. Exact dates are required.

Most recent two years W-2

Current pay check stub reflecting year-to-date income of 30 days or more.

If self-employed or paid any commission or have any business income, please bring complete copies of your federal tax returns along with all schedules and W-2s for the past two years. Include corporate or partnership returns, if applicable, for your business. Also include a year-to-date P & L statement.

Evidence of child support payments for the last 12 months, if applicable, along with divorce decree and court order for child support payment and alimony.

Verification of other income needed to qualify, such as retirement, rental, interest or dividend income. If receiving Social Security or pension income, please bring



current awards letter.

If applying for MHDC grant, the past three years' federal tax returns are required.

Last two months' bank statements for all accounts. Please provide explanations of any deposits larger than normal paycheck.

If you have a property for sale, please bring the accepted offer to purchase or copy of listing contract.

If you own investment properties, please provide address, name of mortgage lender, mortgage statement and lease agreement on properties.

Divorce decree order or any financial obligation incurred through a court order, if applicable.

If any judgments or bankruptcy has been filed, please supply a copy of the judgment or bankruptcy discharge and petition. Also, furnish a letter of explanation of the same.

For a VA Loan, please provide a certificate of eligibility and a copy of DD 214.

If you have any trouble getting the documents that are mentioned above or if you have questions about the loan process, please call me for help!! I enjoy helping people work through the loan process and want to make it as simple and pain-free as possible!!

Michael Lasson - First State Bank Mortgage at 573-746-7211 or on line at www.fsbfinancial.com or www.yourlake-loan.com.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for KOLR10, KOZL, Z-27 and OZARKSFIRST.COM. located at 2650 E. Division, Springfield. Call 417-862-1010. Pictured left/right Rowland Todd, Jennifer Vanderpool, The Lake Today; Dave Crane, Brad Burnum, [with scissors]; Jennifer Eblen, and Trish Creach.



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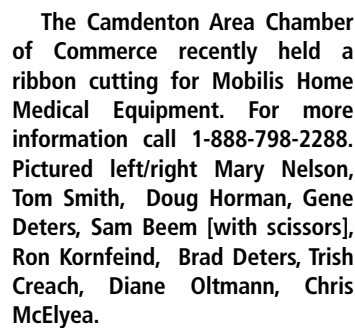
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The award, which recognizes outstanding performance, was presented to Ms. Karr by (from left) Vice President Rodney Bax, President & CEO Joseph C. Stewart, III, and Senior Vice President Gary Tuorto. The award is presented annually. Employees of all Bank Star branches of the company's

"Katie has been an outstanding employee of the bank and we are delighted to offer her this special recognition," said Stewart. "More than 130 employees throughout the Bank Star system compete for this honor each year. We're very proud of her." Bank Star One is a subsidiary of the St. Louis-based BancStar Inc.

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

KINDERHOOK SHANTY

I recently acquired an old journal kept by a man who purchased 120 acres on the Big Niangua in 1935. In his journal he calls himself "the Admiral" and his wife "the First Mate." He bought the property sight unseen on the recommendation of a friend. He was looking for a quiet, remote place to fish. Near the shoreline he discovered an old vacant house. Rather than

build a cottage from scratch he decided to rehabilitate the house. In 1935 that location certainly met his expectations but the house did not. Here is how he described the house after his first visit (The photo with this article was taken by the Admiral).

"The general appearance of the house was a fright, the windows didn't fit, the doors didn't exist, the floor was worn out, the roof looked like

a skylight, the well was contaminated, the walls were papered with newspaper, the front porch had rotted away and the barn was full of fleas." But he proceeded on weekends to make the house livable and called his hideaway "Kinderhook Shanty" because Camden County was originally called Kinderhook.

Then came July 4, 1935, and his "quiet" place turned out to be not so quiet after all. . .

"Independence Day!" the Admiral wrote. "The most independent thing was the boats going by. The (profanity) motor-driven, sea-going, egg-beaters started passing by and what had been intended for a nice quiet Fourth developed into a constant putt-putt that would have made the traffic den of Times Square seem like the peaceful quiet of an old maid's home. At one time the motors of eight different boats could be heard!"

It makes you wonder what the Admiral would think if he could see his condominium-smothered land today, and listen to the traffic the Lake now has on Fourth of July weekends!

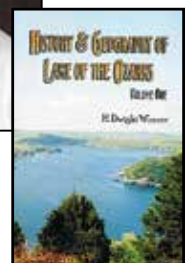
This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

The author's latest book on Lake history – Images of America, Osage Beach – is now locally available and is a pictorial history of Osage Beach from 1880

to 1980.

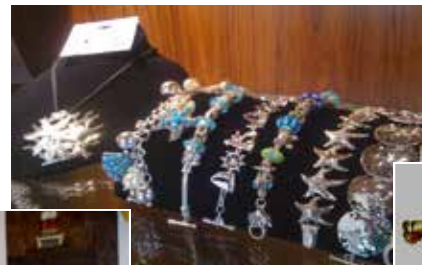
Weaver's book "A Pictorial Guide to Ha Ha Tonka State Park" contains more than 300 photos of the park, which include all of the park's significant natural and man-made features along its trails and boardwalks.

Contact him at: dwightweaver@charter.net or call 573-365-1171. Visit www.lakeoftheozarksbooks.com to obtain more information or to purchase one of his books online.



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Crossword Puzzle

THEME: FAMOUS MOTHERS

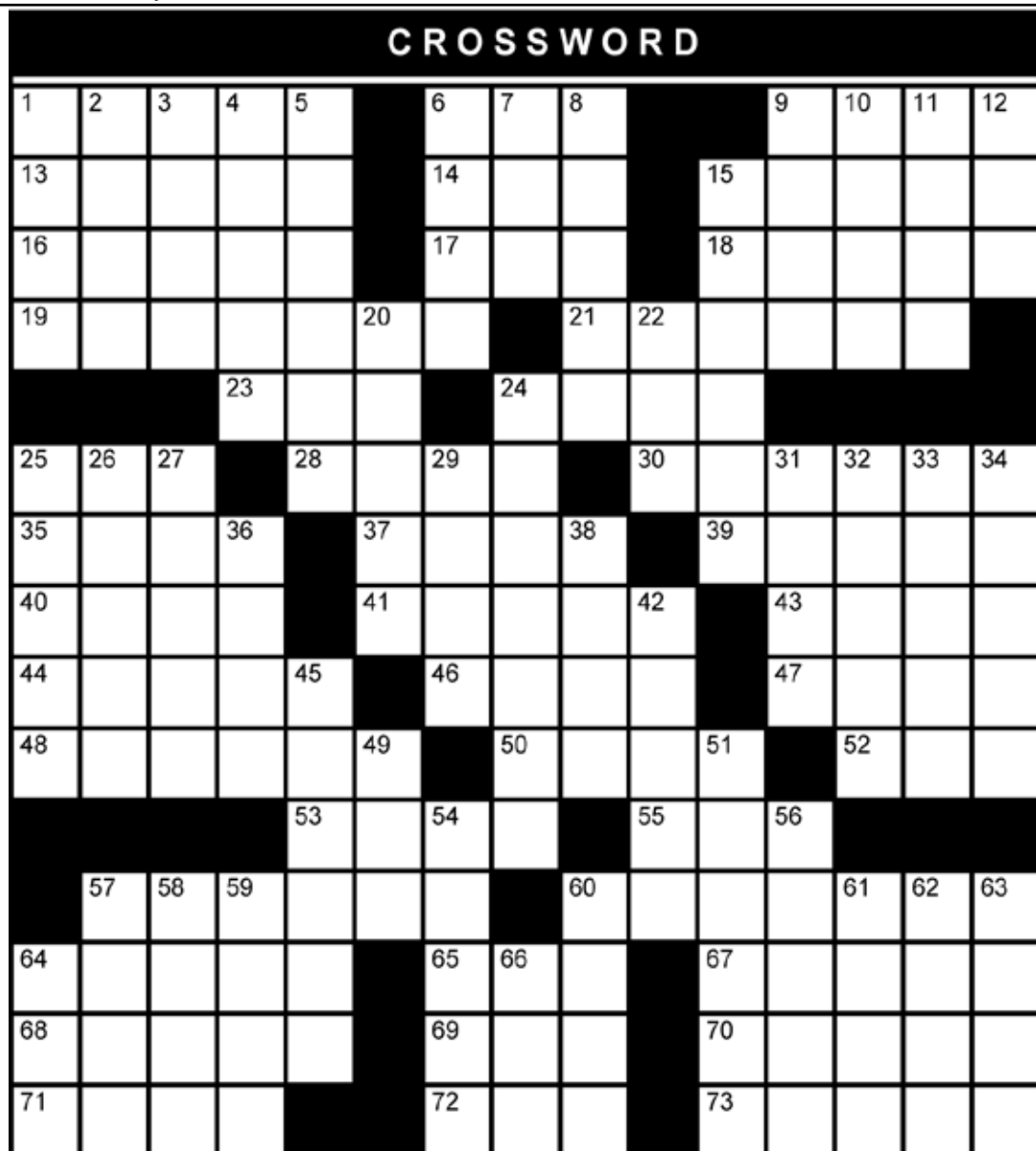
ACROSS

1. Outdoes
6. Mike Tyson famously bit one
9. Strip of wood
13. Capital of Ghana
14. Bearded antelope
15. Putin's retreat
16. Hiker's path
17. Automated teller
18. Bother
19. *Old Mother _____
21. *"Ma" to some "public enemies"
23. Tokyo, formerly
24. After dusk
25. Bachelor's last words
28. Turn bad
30. Half-way across
35. Hawk or peddle
37. Croaking leaper
39. Not a soul
40. Smoothie bar offering
41. Flower part
43. *Executed mother of Queen Elizabeth I
44. Showing lack of guile
46. Home to China
47. U- _____
48. Anew
50. "The Big _____ Theory"
52. Fleur-de- _____
53. Neat
55. Red Cross supply
57. *She did her good works in Calcutta and beyond
60. *Where Wilma Flintstone lived
64. Done with a court case
65. The last letter
67. Policeman's club in India
68. Form of theological rationalism
69. Bird-to-be
70. Trojan War epic
71. Gusto
72. Old PC platform
73. Sunrise side, pl.

Solution on page 42

DOWN

1. English town famous for its hot springs
2. Light brown or beige
3. Healing sign
4. Cherokee or Hopi, e.g.
5. Caesar and Greek, e.g.
6. Archaic expression of surprise
7. Aardvark's crumb
8. Cuban dance
9. Thin
10. Frequent issue for a teen
11. God of thunder
12. Cow chow
15. Make dark
20. Abode tops
22. ____ de Triomphe
24. Performs a pop-in
25. *Ivanka's Mom
26. Sanka, e.g.
27. Very happy
29. Carbamide
31. Genesis skipper
32. Relating to tone
33. Boredom
34. Olden-day movies
36. Dump
38. *Mother Earth, to Ancient Greeks
42. Dishonored cyclist
45. Put on a pedestal
49. Her counterpart
51. "I swear to _____, I did not _____"
54. In a fog
56. Set of syllables commonly used when humming
57. *California's Mother of the Forest
58. Knight's chest plate
59. Pipe problem
60. Solicits or asks desperately
61. "_____ Day & the Knights" from "Animal House"
62. Type of room online
63. *Rose Kennedy had nine of them
64. Tool used to cut and shape wood
66. "I" problem



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Lake Area Realtor Honored By Magazine

Bobbi Bash named one of the Top 50 Missourians You Should Know

A prominent Realtor in the lake area has been named one of the Top 50 Missourians You Should Know by Kansas City's business magazine, "Ingrams".

Bobbi Bash, owner of Bobbi Bash Realty, is among an elite group of business people from across the state to be included in this year's class. Others included CPAs, doctors, attorneys, farmers, entrepreneurs, and musicians.

"I'm overwhelmed," Bash said. "When I was notified, I thought 'oh my gosh, are you kidding me?'"

The article said the 50 individuals were selected "because their accomplishments have made Missouri a better place to live, work and do business; because they are at the fore of identifying the challenges the state fac-

es; because they are in the front lines, doggedly pursuing the opportunities ahead of us; and because their example should inspire all of us, characters as they may be."

In the magazine's narrative about Bash, she said that after her last child went to college, she headed to the lake and decided real estate might be a professional to pursue.

According to the article, Bash was known in Kansas City for her philanthropic endeavors, including creation of the Symphony Ball.

She brought that spirit to the lake where last year she spearheaded "Pink Wig Week" to focus on breast cancer research and treatment. An estimated 400 pink wigs were spotted around the lake because of her efforts. Bash is a 12-year breast cancer survivor and is a champion for the cause at the lake.

Realtors rally for 'American dream'



By Nancy Zoellner-Hogland

It's been said that one phone call to an elected representative represents 500 constituents; a personal visit represents 1,000. If that's the case, then the several hundred Missouri realtors that descended on Kiener Plaza in downtown St. Louis in late April demonstrated powerful support for home ownership in the state.

The first-ever rally American Dream Rally, which coincided

with a Missouri Association of Realtors (MAR) conference, drew realtors from across the state, as well as elected officials, including Rocky Miller, Missouri State Treasurer Clint Zweifel, and Jason Kander, Missouri secretary of state.

Kathy Beeler, president of the Bagnell Dam Association of Realtors, who attended the event with Diana Sutherland, representing the Lake of the Ozarks Board of Realtors, said because of its success, it won't be the last.

"Realtors are a very proactive group. We go to Jefferson City and also Washington D.C. each year – en masse – to visit all our elected representatives and talk to them about issues relative to home ownership," Beeler said. "We want to stay uppermost in their minds to ensure that the mortgage interest deduction is sustained, property use regulation is controlled at the local level, there is solid state oversight of the realtors' profession and that over-regulation does not restrict the

ability to purchase a home."

According to information provided by Beeler, there are more than 1.5 million owner-occupied homes in Missouri of which 65 percent have a mortgage. The real estate tax deduction saves Missourians real money, subtracting an average of \$8,350.00 a year from taxable income. Home sales in Missouri are a huge boost to the economy. With the average price of a lake area home around \$183,000, additional spending on consumer goods associated with one sale is more than \$7,000.00 with the total immediate economic impact of that sale estimated at nearly \$40,000.

There are 37 realtor boards and associations across Missouri. The lake boards and associations represent more than 712 real estate professionals.

A sea of blue filled Kiener Plaza when hundreds of realtors attended a rally to raise awareness about legislative and regulatory initiatives that could affect the real estate industry (above).

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The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Direct Primary Care Clinics, located at 5780 Osage Beach Parkway, Suite 225, Osage Beach. Call 417-664-5054 or go to dpcareclinics.com for more information. Pictured back row L/R Chris McElyea, Trish Creach, Lori Hess, David Campanini, Vanessa Ringwald, Charli Allee. Front Row [L/R] Dr. Jenny Powell, MD [with scissors]; Sami Hartley, Lori Brown, Lindsey Barker, Krista Hobbs, Arianna Cornelison and Johna Sanfield



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Sam's Club, located at 3660 East Sunshine, Springfield. Join their club by calling 417-882-4487. Pictured left/right Tom Smith, Jennifer Eblen, Charli Allee, grand daughters Tatum and Riley Manary; Rowland Todd, Markita Crumley [with scissors] Cindy Appleby and Trish Creach.

Bank of Sullivan acquires Community Bank of the Ozarks

In December, Bank of Sullivan worked in cooperation with the Federal Deposit Insurance Corporation (FDIC) to assume all of the deposits of Community Bank of the Ozarks, which encompassed two branches: Sunrise Beach, Missouri and Pleasant Hope, Missouri.

This acquisition by Bank of Sullivan helped to protect the depositors of Community Bank of the Ozarks, who automatically became clients of Bank of Sullivan. All deposits continued to be insured by the FDIC up to applicable limits.

As of March 31, 2013, the bank has assets of over \$341 million and deposits of over \$294 million. Call 573-374-5245.



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6th Annual Lake of the Ozarks Support The Fort Golf Tournament

A Four Person Scramble at Sycamore Creek Golf Club Thursday May 16, 2013.

Please join us for the 6th Annual Lake of the Ozarks Support the Fort Golf Tournament and BBQ.

This event is being held in conjunction with the Mid Missouri Chapter of AUSA (Association of the United States Army). Proceeds benefit the Lake of the Ozarks Support the Fort organization.

11:00 am Registration & Lunch
12:00 Noon Shotgun Start
4:30 pm Social Time & BBQ

Entry Fee for Golf Tournament is \$65.00 per person. Based

on participation, teams will be made up of two players from the Lake and two soldiers (Active Duty and/or Retired). The soldiers do not pay, so your entry fee is providing a day of fun for them and showing Fort Leonard Wood the hospitality of the Lake. The entry fee includes a light lunch and a BBQ dinner after golf. Additional tickets for the BBQ may be purchased for \$9.00 each.

A great time for family and friends to join us!

* Please RSVP by May 9th; If you have any questions, contact Danna Kahrs at (573) 348-9593 or (573) 745-1324.



The Kiwanis Club of Ozark Coast recently donated a total of \$1,000 to the Kids Harbor Child Advocacy Center in Osage Beach. Presenting a check on behalf of the Kiwanis Club of Ozark Coast to Cara M. Gerdiman, executive director of the organization was Club president, Aaron Spieler.

The Kiwanis Club of Ozark Coast has served Osage Beach, Lake Ozark, and surrounding areas since 1988. The Club meets every Thursday at noon at the Ozark Yacht Club in Lake Ozark. For more information, see www.ozarkcoastkiwanis.org.

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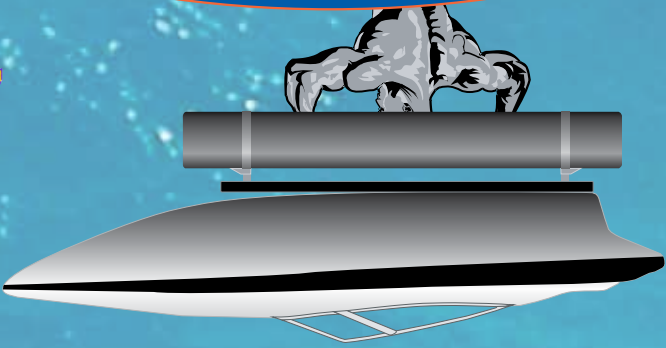
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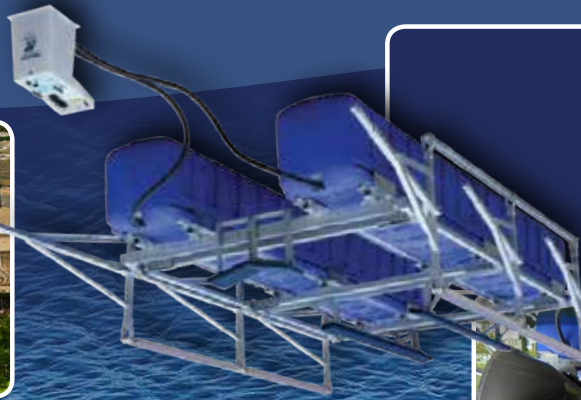
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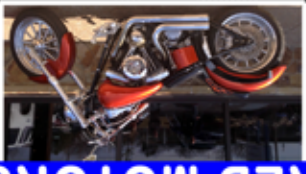
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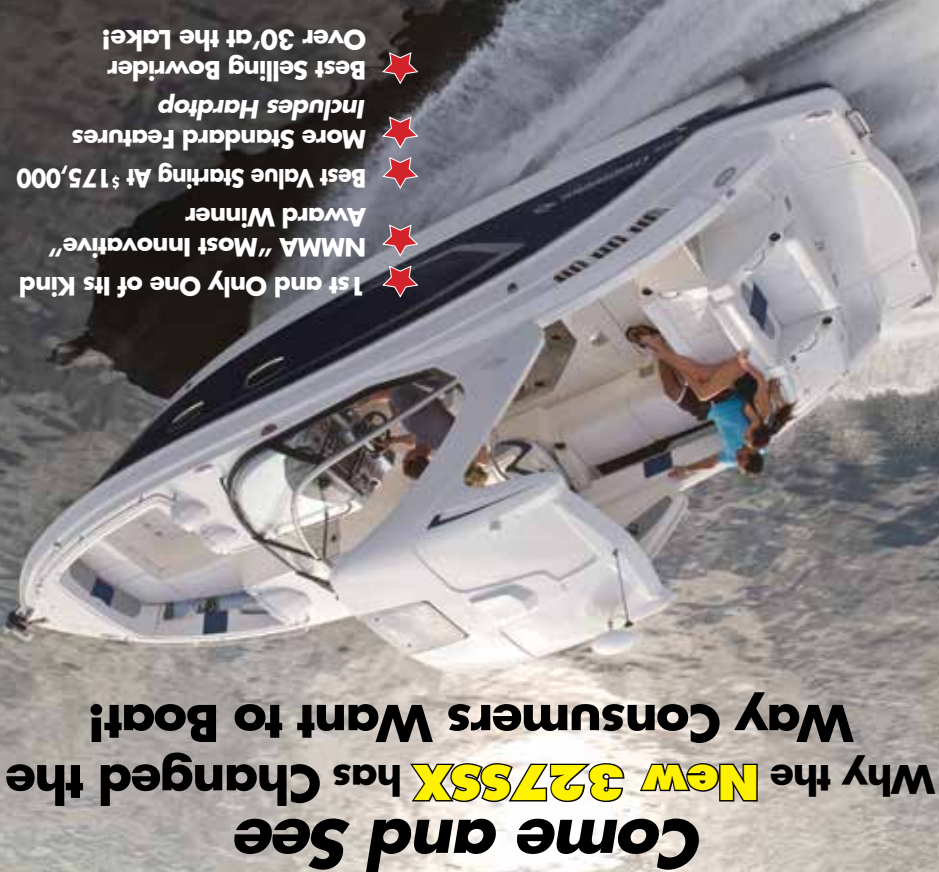


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RUNABOUTS

1988	Four Winns 21 BR, 5.7L 235HP	\$7,900
1999	Four Winns 24BR, 5.7L V, 280HP	\$19,900
2007	Four Winns 24 BR, 350 Mag 300 HP	\$39,900
2012	Chaparral 246 SSI, 350 Mag 300HP	\$59,900
2005	Larson 248BR, 5.0L 260HP	\$29,900
1996	Formula 252CC 7.4 Mag, 300 HP, White	\$19,900
2008	Glastron 25 BR, 5.7L 300 HP	\$39,900
2011	Ranger Z521, 250 Show 250HP	\$57,900
2001	Sea Ray 260 BR 7.4, 310 HP, Blue	\$31,900
2001	Sea Ray 260BR, 7.4L 310HP	\$36,900 NOW
2006	Four Winns 260 BR, 496HO, 425HP	\$44,900
2000	Crownline 266 BR, 350 Mag, 300HP	\$22,900
2005	Monterey 268 BR, 496, 375HP	\$49,900
2007	Chaparral 276 BR, 8.1L, 375 HP	\$69,900
2000	Formula 280SS, 7.4L, 310HP	\$39,900
2003	Crownline 288BR, T/350M 300HP	\$52,900
2007	Bryant 292 BR, 8.1L 375HP	\$49,900
1997	Cobalt 293CC, 502 415HP	\$36,900
PENDING		
2011	Chaparral 264 Sunesta, 377/320HP	\$69,900
2012	Chaparral 264 Sunesta, 350 Mag 300HP	\$74,900
2006	Sea Ray 270 SD 496Merc 375 HP	\$54,900
PONTONS		
2011	Premier 21 PT, Yam 90HP	\$32,900
2006	Harris 23TT Merc 175, 175 HP, Tan	\$29,900
2008	Harris 23TT Merc 200, 200 HP, Tan	\$34,900
2002	Voyager 25 Tri-toon, Merc 150	\$18,900
CRUISERS		
2004	Bayliner 245 Cruz 5.0L 220HP	\$29,900
1989	Carver 2587 CC, 7.4L, 330HP	PENDING \$14,900
1986	Marinette 28C, T/318 240HP	\$19,900
2005	Sea Ray 280 DA T5.0L, 260 HP, White	\$79,900
1992	Sea Ray 32 Week T5.7V, 260 HP, White	\$22,900
2005	Regal 3350, T/5.7L, 320 HP	\$89,900
2000	Maxum 4100SCB, 454 Horizon 380HP	\$124,900
PERFORMANCE		
2004	Profile 28, 525 575HP	\$49,900
1997	Baja 302, T/454 310HP	\$64,900
2001	Baja 342 Boss, T/496HO 425HP	\$111,900
2005	Fountain 38 Light T525, EFI 500 HP, Blue	

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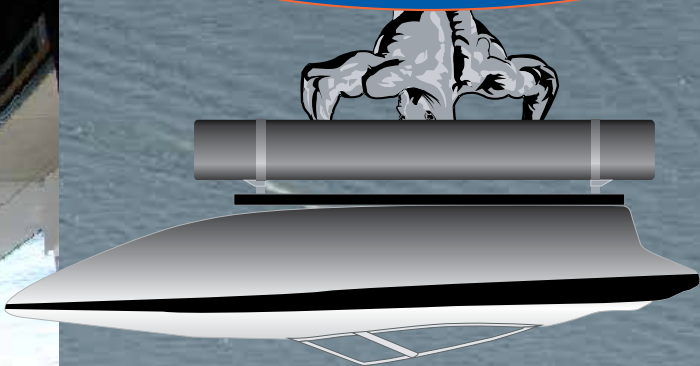
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