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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 10 -- ISSUE 5

MAY, 2014

GOLF SUPPLEMENT



BOATING ON BACK



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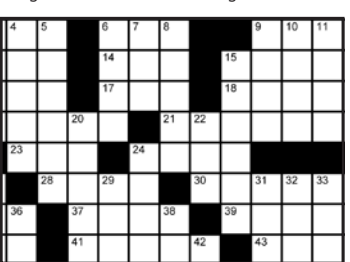
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Fill in the blanks on Page 48.

Transportation wish list moves into analysis

By Nancy Zoellner-Hogland

Stakeholders identified 120 road, bridge and multimodal projects they would like to see implemented over the next 10 years if a 1-cent sales tax to fund the Missouri Department of Transportation (MoDOT) is passed by the voters this fall. Sixty of the proposed projects are in Camden County, 18 are in Laclede County, 22 are in Miller County and 20 are in Morgan County. The complete list will be

The suggestions range from the ambitious – add a new rail system running from the Jefferson City Line to Lake of the Ozarks – to the unassuming – mark crosswalks for pedestrians on high-density roads. The suggestions came from city and county officials and community members who attended meetings of the Transportation Advisory Committee (TAC) and who filled out online surveys hosted by the Lake of the Ozarks Council of Local Governments (LOCLG) web-site.

Andy Draper, regional planner for LOCLG, said the next step will be for members of the TAC to use the scoring matrix to develop a list that falls under the guidelines set forth for the Missouri Highways and Transportation Commission.

In February, MoDOT approved a new long range transportation plan, required by the federal government to guide transportation decision-making for the next 20 years. It was

first presented to the commission in November and was out for public review for the next three months. According to MoDOT, the plan, called “A Vision for Missouri’s Transportation Future,” was developed after an intense seven-month public engagement period that resulted in 12,000 project suggestions and operational priorities.

Based on the input received, four goal areas were established:

- Take care of the transportation system and services we enjoy today;
- Keep all travelers safe, no matter the mode of transportation;
- Invest in projects that spur economic growth and create jobs; and
- Give Missourians better transportation choices (more viable urban and rural transit, friendlier bike and pedestrian accommodations, improvements in rail, ports and airport operations).

Draper said that same list of priorities will be used to rank the 120 suggested projects.

“The TAC committee members from each county have been asked to pick their top 10 projects to a meeting on May 6. We’ll then score them each individually to put together a priority list of five multimodal projects and five road and bridge projects for each of the four counties. Next, we’ll use scoring criteria based on



A transportation study asked stakeholders in Camden, Laclede, Miller and Morgan counties what transportation issue was most important to them and what projects they’d like to see the Missouri Department of Transportation tackle. Hiking and biking trails or sidewalks got more mentions than any other project. Nancy Zoellner-Hogland photo.

those four different pillars to put these projects in order and narrow it down to 30 projects, again split in half – 15 multimodal projects and 15 road and bridge projects. We’ll be looking at the qualitative – whether it’s new infrastructure or saving money by repairing current infrastructure – and quantitative – crash rates, total daily traffic – things like that,” he said, adding that final list will be taken to MoDOT’s Central District meeting, set for March 28, by Linda Conner, executive director of LOCLG, and TAC representatives. “The other regional planning groups will also be bringing their projects and from there, MoDOT will develop a list that will go on the ballot.”

Bob Lynch, district engineer with MoDOT, said once the lists are clearly defined, MoDOT engineers will come up with cost estimates, taking inflation into account.

“This is a list of projects that we are going to deliver and each year we will have to a report to the governor and legislators about how we’re doing. That’s why they need to be pretty specific. If it’s a new road we’ll need to know where it starts and stops. On the multi-modal projects like additional OATS routes, we’ll need to determine what it’s going to cost to add those routes,” he explained, adding that the information will have to be compiled before the ballots are printed because

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For the latest market stats and real estate info turn
to Page 10 for this month’s “As the Lake Churns”

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Rita Rose Event photography

Armchair Pilot

By Nancy Zoellner-Hogland

In April, the U.S. Department of Transportation's Bureau of Transportation Statistics reported that U.S. airlines carried 55.8 million system-wide (domestic and international) scheduled service passengers in January 2014, which is a 0.8 percent increase over January 2013. The system-wide total was the result of a 0.2 percent increase in the number of domestic passengers (47.9 million) and a 4.3 percent increase in international passengers (7.9 million). The passenger total was the highest for the month of January since 2008. Delta Air Lines carried more system-wide passengers than any other U.S. airline; Southwest Airlines carried the most domestic passengers; and United Airlines carried the most international passengers. More of those system-wide passengers boarded planes at Atlanta Hartsfield-Jackson International than at any other U.S. airport. More domestic passengers also boarded planes at Atlanta than any other U.S. airport while more international passengers boarded U.S. carriers at Miami.

According to the Malaysia Inbound Tourism Association, approximately 30 percent of Chinese tourists cancelled their reservations to visit Malaysia this year after the disappearance of Flight MH370. The chairman of the organization said at least 10,000 cancelled their trips, many of which were scheduled as part of a "Visit Malaysia Year 2014" promotion which, until the disappearance, had been responsible for boosting Chinese tourism by 25 percent. The reduction forced China Southern Airlines cut two flights per day to Kuala Lumpur.

How many times have you

been traveling and run into someone you know? Facebook users might find that it happens more often than they think, thanks to a recently launched add that allows them to see which of their friends, who also are using the app, are nearby. According to Facebook, the "Nearby Friends" feature must be turned on by the user, and will use the smartphone's GPS system to let other friends know when users are within half a mile. The location will be shared only for an hour, although that setting can be changed, and the information will be available only to people who are already friends and not to all Facebook users.

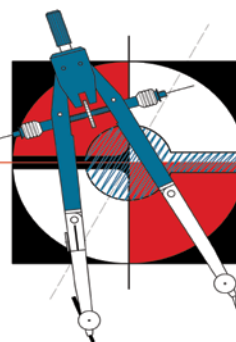
And now, logging on to Facebook in European nations shouldn't result in huge fees. In April, the European Parliament voted in favor of phasing out mobile phone roaming fees across the 28-country European Union by the end of 2015. They also voted to set restrictions on how providers can charge social media, Netflix and search engines to deliver service at faster speeds. Carriers said charging for different services and speeds would help fund network upgrades but opponents said it would ultimately lead to a two-speed system.

Although the jury is still out on whether airline passengers will be allowed to use cell phones mid-flight, one judge might find it easy to hand out a decision on whether a woman should be fined for not complying with flight crew instructions to put her phone away. The woman was aboard a US Airways flight bound for Charlotte, North Carolina from Fort Lauderdale when a flight attendant asked her to put the phone away before takeoff. When the woman became unruly,

the pilot ordered her off the plane. However, she refused. It took Broward County officers and other passengers to control the woman who allegedly was fighting the officers and screaming and yelling. She was charged on three counts, including battery, disorderly conduct and resisting arrest with violence. A group of 100 students recently were kicked off an AirTran flight when some of them refused with flight attendant requests to put their mobile devices away.

A travel expert with AARP shared 10 things that might get travelers banned from boarding or booted from a flight before takeoff. 1. Smelling like a locker room: Buying a ticket contractually obligates fliers to refrain from boarding in "a malodorous condition." 2. Bringing germs onboard: Those who appear seriously ill, especially with a condition that seems contagious, and can't produce a doctor's written permission to travel, may not be allowed to fly. 3. Dressing inappropriately: Revealing clothing, including baggy pants showing undershorts, and T-shirts broadcasting lewd sayings or inflammatory political slogans have gotten passengers ousted. 4. Swearing like a longshoreman: Numerous conflicts during boarding that could have been resolved quickly ended instead with passengers being escorted off the plane when foul language was used. 5. Showing up intoxicated: Grounds for ejection. Even when below the legal limit, conduct must be unsuitable when travelers have alcohol on their breath. 6. Public displays of affection: Save it for the hotel room. 7. Raising a ruckus: Noisy children – or adults – who can't be settled down are grounds for ejection. 8. Taking off your shoes: Stinky

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May 8

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Branson salutes America's hometown heroes

By Nancy Zoellner-Hogland

Following its tradition of honoring military veterans, this year Branson will host its first annual nine-day event to honor law enforcement officers — both currently serving and retired — from every department across the nation.

The event, “Branson Salutes Law Enforcement,” kicks off at 5 p.m. Friday, June 13 with an opening ceremony at the Branson Landing. As part of the celebration, all week long, officers with valid identification will get free admission to Silver Dollar City, White Water and Showboat Branson Belle and greatly reduced ticket prices for their family members. Numerous hotels, motels, resorts and attractions teamed up with the Branson Tourism Center to provide reduced rates on lodging and entertainment.

Organized events include everything from ice cream socials to barbecues and motorcycle rallies to a 5k walk. POST certified training opportunities will be provided Wednesday and a keynote banquet featuring Gordon Graham,

an expert on organizational and operational risk management issues, will be presented Wednesday evening. More events will be added as details are finalized.

Laurie Hayes, executive director for the Branson Lakes Area Lodging Association, said the grand opening of Silver Dollar City's Outlaw Run roller coaster was the impetus for the event.

“When Silver Dollar City started putting together plans for the grand opening of Outlaw Run, their new roller coaster, the park's owners wanted to make sure no one got the impression that law-breakers were being glamorized so opening ceremonies also included dedication of a monument to law enforcement. Word got back to Chip Mason, a former law enforcement officer who now heads up security for the park, about how appreciate the public was and it kind of grew from there,” she said. “Don Phillips, the state representative from Stone County and a retired Missouri State Highway Patrol officer, talked



Law enforcement from all agencies are invited to attend a week-long event in Branson that will honor and pay tribute to them for the thankless job they do. Photo provided

about how successful Veteran's week has been so he and a few other people reached out to the community to see how they felt about a similar event to honor law enforcement. Everyone jumped on it!”

Sheriffs, the superintendent of the Missouri State Highway Patrol and Branson Police Department sit on a committee that is organizing the event, which Hayes said is growing daily.

In the meantime, Hayes is reaching out to schools to ask students to write letters of appreciation for the law enforcement officers that will be visiting Branson throughout the week. The letters, which can be sent to info@bransonsalutes.com, will be posted in the hospitality room at Chateau on the Lake, which will serve as a gathering place for those who just want to swap stories.

For more information, visit

the Branson Salutes Law Enforcement Facebook page or visit www.bransonsalutes.com. The website includes a multiple-event registration form for activities.

Hayes said although registration is not required for all the events, she would like everyone that plans to attend to fill out the form or email info@bransonsalutes.com to help them better plan.

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Few childcare alternatives available to workers

By Nancy Zoellner-Hogland

Camden, Miller and Morgan counties play host to more than 400 restaurants and bars; several hotels and an array of convenience, grocery and department stores with late night – or overnight – hours. Then there's the hospital, nursing homes and emergency responders whose employees work around the clock.

However, a check with the 20-some child care centers listed in the local yellow pages revealed that none provide childcare late at night; one is licensed to provide 24-hour care – but isn't right now; and only one – the Tri-County YMCA – provides Saturday day care. None take children on Sundays. One other in-home daycare is registered with Child Care Aware® of Missouri, which acts as a referral service for licensed facilities. However, a call placed to that facility was not returned.

Further complicating matters, although a state program provides assistance with child care costs on a sliding fee basis,

not all daycares will participate in the program. None of the providers contacted would go on record with a reason. However, one owner, who asked to remain anonymous, said there was too much paperwork involved so she chose not to participate in the program.

One young woman who works as a bartender at a popular entertainment spot said she and her husband work opposite shifts because they haven't been able to find anyone to watch their 2-year-old daughter.

"It's horrible! From April through late fall, I seldom get to spend any time with my husband. He works all day, then rushes home as fast as possible so I can leave for work. It's kind-of like a handoff in a relay race," she quipped. "I'm usually standing at the front door waiting for him, I give him a quick kiss and hug, hand him the baby and then I'm off. By the time I get home, he's in bed asleep. I'm one of the lucky ones because our bosses will work with us on our schedules

but I have friends who have gone through babysitter after babysitter because nobody wants to watch kids at night – especially when they're married or they have children of their own. They get tired of not being able to spend time with their own families. I guess I can't blame them. It just sucks that there aren't any options for people that don't have family to help them."

"Lack of child care in the Lake area is a real problem," admitted a worker with the Missouri Department of Social Services (DSS). "We get calls quite frequently from people looking for late-night and weekend caregivers. In fact, the largest number of requests comes from people living in St. Louis, Kansas City, Lake of the Ozarks and Branson," she said.

A representative from the Tri-County YMCA said that's why they decided to start a Saturday daycare program.

That program, which kicked off April 26, is open to potty trained toddlers from age 2 up to children who are in 6th

grade. Activities will be offered and breakfast, lunch and an afternoon snack will be provided. The cost for children who attend Saturday only is \$35 per Saturday; the cost for children who attend the YMCA program other days as well is \$27 per Saturday and the cost for children who already attend five days a week is \$23 for that sixth day.

"There are several places that can take children during 'traditional' hours – but the Lake job scene isn't exactly 'traditional,'" explained the representative. "Some of the nurses at Lake Regional (hospital) asked if we could help them so we're testing it out to see how it goes. If we get enough children, we will continue and could possibly even extend hours – but that will all be determined by the response we get."

For more information on the YMCA Saturday program, call 573-348-9230.

For more information on licensed facilities in your area, contact Child Care Aware of Missouri at 866-892-3228.

Interested in starting a child care facility?

By Nancy Zoellner-Hogland

Rebecca L. Woelfel, communications director for the Missouri Department of Social Services (DSS), said those who are interested in operating a child care facility can contact her agency to learn the state's requirements. Missouri law requires a license for anyone that provides care for more than four children not related. The state recognizes four types of child care:

- **Family Home:** A licensed child care program where care is offered by a licensed child care provider for no more than ten children, not related to the provider.
- **Group Home:** A licensed child care program where care is offered by a licensed child care provider for no more than 20 children, not related to the caregiver, in a location separate from the provider's

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'Workforce Housing' complex coming to Lake Ozark

By Nancy Zoellner-Hogland

If all goes as planned, construction on the Fish Haven Apartments project will begin by late June or early July. If the weather cooperates, they will be completed and ready for occupancy by about the same time next year.

Developer Pete Ramsel shared the news at the April 24 meeting of the Lake Ozark Board of Aldermen.

The project, described as a "60-unit, upscale, multi-family housing complex," will be built under the state's Low Income Housing Tax Credit program, which allows federal and state tax credits to be sold to investors who pay millions of dollars in income taxes. Those investors buy the tax credits on a dollar-per-dollar basis and then the state awards that money to projects that are chosen. Because developers don't have to pay back a mortgage, they can afford to charge lower rent.

In December, the Missouri Housing Development Commission (HDC) approved Ram-

sel's request to be included in the program. On March 14, he learned that the project had been awarded the amount requested.

"The contractor is finishing the cost numbers, which we will have to resubmit to the agency. My hope is to be the first one in and first one back out with a firm commitment, which allows us to start construction," Ramsel explained to the board.

The complex, which will be located at South Fish Have Road and Forrest Hills Drive across the road from the Lake Ozark Lions Club, will provide 30 two-bedroom, two-bath units and 30 three-bedroom, two-bath units; green space; and a community building.

Income restrictions will apply. The units will be leased to households earning 60 percent of median income and market rate units will be leased to households earning 80 percent of median income which, according to Ramsel, means qualifying income for the majority of tenants will range



Construction soon will begin on Fish Haven Apartments, a complex to be built with equity raised through the sale of federal and state tax credits, rather than a mortgage. Developer Pete Ramsel plans to feature senior housing in the next phase of the development. If approved as designed, that project will feature 48 two-bedroom units. Phase 1.

from \$30,000 to \$42,000.

At Tuesday's meeting, Ramsel also announced a change in his long-range plans. The developer originally said after Phase I was completed, he

planned to build a similar project on adjacent land as Phase II. Tuesday, he said instead, he would be seeking approval to build a senior citizen housing project.

"I talked to the Briscoe Group, the owner of the ground, who is in favor of it. I talked to Dave (Van Dee, city administrator) and he was in favor of it. We've never gone to a community yet that didn't want to build senior housing. It's a neat concept - wonderful concept actually - and there's a need," he told the board, adding that he would come back later with more details and additional numbers. "I'll be asking for a resolution of support, which I believe was instrumental in getting funding for this round."

The senior housing project

would feature 48, two-bedroom units in a three-story brick building with elevator sitting on two acres. The units would be approximately 855 square feet and would feature wide doorways and roomy bathrooms, making the units "wheelchair-friendly."

In an earlier interview, Van Dee said because Ramsel plans to use as many local subcontractors as possible, with a construction budget of \$7 million, the project will generate local business revenue and create approximately 50 temporary jobs through the construction process, four permanent jobs after its completion, and result in annual real estate taxes of \$20,000. No tax increment financing will be used so taxing entities will

continues on page 11

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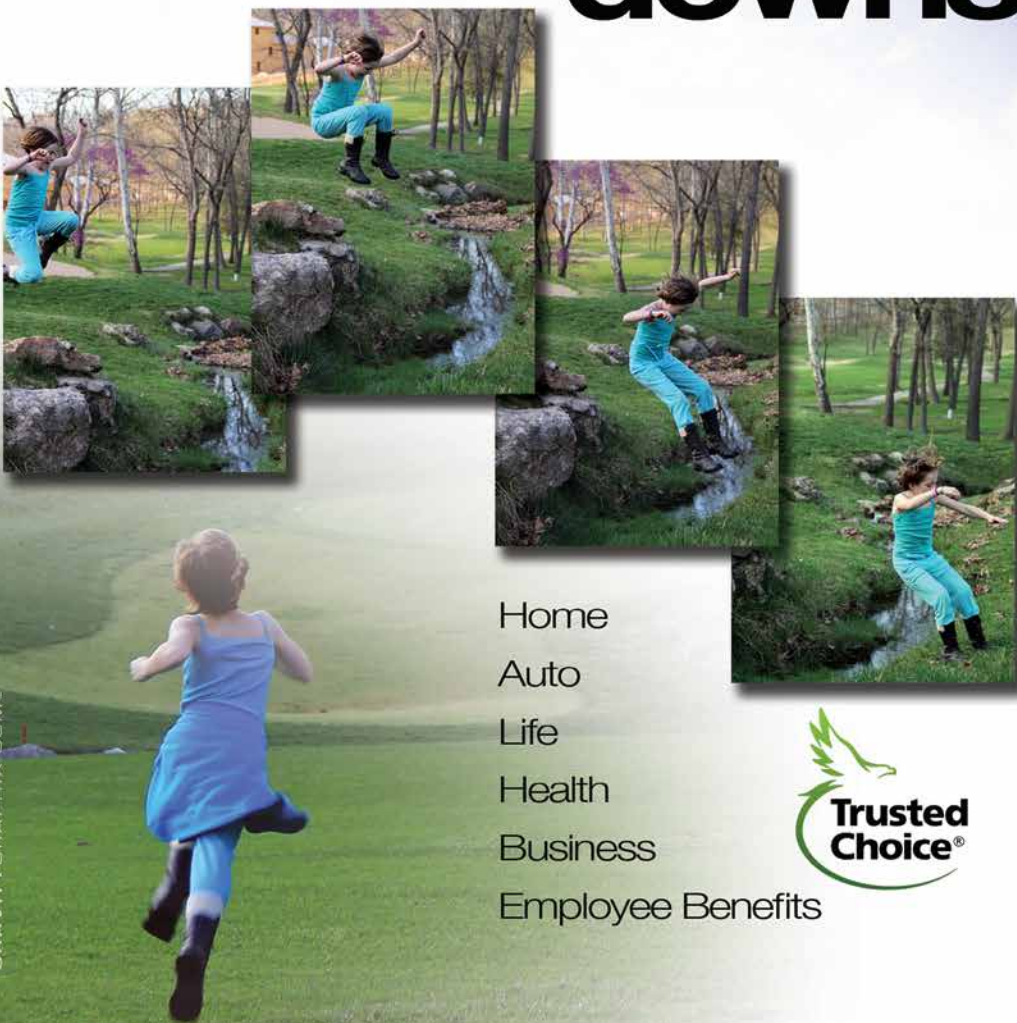
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Armchair Pilot

continued from page 2
feet or not, barefoot passengers are not allowed under airline regulations. 9. Holding up take-off: Not fastening seat belts, refusing to turn off electronics, etc. can cause travelers to get booted from their flights. 10. Wild card behaviors: Anything the airlines feel will offend or annoy other passengers or risk harm or damage are reasons to eject.

Although it will be easier for US Airways frequent fliers to redeem miles on American Airlines, it may take more miles to get the free tips. The two airlines recently merged and while they will continue to operate under separate brands, they are sharing some of the

perks – and changing the rules for others. For instance, passengers traveling on American with award miles and all other passengers in coach will now have to pay for all checked bags. At the same time, American Airlines announced that US Airways Dividend Miles members can book flights using their Dividend Miles year-round, without blackout dates. American also changed the miles required for a free ticket change, requiring more on popular travel days, fewer on less-busy ones. According to airline officials, changes could continue to be phased in over the next several months. For a detailed list of those changes, visit the individual airline sites.

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## As the Lake Churns Home Warranty Plans



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

Frequently in the home buying or selling process, buyers encounter homes whose sellers are offering home warranties. Both buyers and seller (and some agents) are frequently under the impression that these warranties cover most, if not all, costs to repair or replace things that fail in the home.

A home warranty is a contractual agreement provided to an owner of a house by any of a number of different types of entities. In the case of this article, I am referring to "home warranty" companies. The home warranty industry was founded in 1971 by American Home Shield. In the strictest legal sense a warranty of any kind must adhere to guidelines set at the states' and federal government's levels. But the word "warranty" is not always used explicitly to mean a legal warranty is being conveyed. Usually, a home warranty is not a warranty at all but rather a home service contract that covers the repair and/or replacement costs of home appliances, plumbing, heating and cooling and electrical systems, and possibly other components. Coverage and costs vary significantly across home warranty companies and home warranty contracts do not cover all home repairs.

Some home plans are more expensive and cover more items while others are more limited. Most require that you pay a service fee, around \$50 to \$100 per incident and also have a maximum amount that they will pay per covered item and a limit on what they will pay in total. Be sure that you are aware of what the coverage exclusions are and if the company pays the full cost of replacing an item or its depreciated value.

Some common complaints that home warranty clients have about warranty companies are:

1. Deny the claim citing homeowner's maintenance negligence or "pre-existing problem"

2. Repair the equipment even when it is in such bad shape as to be replaced (which may keep it running until your warranty ends)

3. Utilize sub-standard service providers (the warranty company chooses the provider), this issue is often attributed to the fact that they have negotiated lower rates from these providers

Most warranty companies have a "Sample" Coverage Terms document that outlines what is included and excluded as well as some other terms. These generally look pretty good. Many have fine (miniscule) print that references a cover/front page that details specific coverage on the particular home. Make sure you have all information before making a decision.

One of the best preventive measures you can take to reduce the risk of nasty equipment failure surprise after closing is to schedule a thorough home inspection (by a reputable, knowledgeable company). Your purchase contract should allow for an inspection and have a date by which you must complete and report any issues to the seller. If their response is that the home warranty will cover it, look over the coverage terms AND make a call to the warranty company to verify this.

A great resource for home warranty information and reviews of existing companies as well as a list of ones no longer in business (some reportedly still selling warranties). [www.HomeWarrantyReviews.com](http://www.HomeWarrantyReviews.com) Reports I have read state that around 20 companies went out of business between 2013 and 2014.

A home warranty can be a great asset, you just need to do a little homework to make sure you know as a seller what you are offering and as a buyer what you are receiving.

Michael has been selling real estate at Lake of the Ozarks since 1981. He is one of the most respected brokers in the area. If you would like a detailed sales report and value for your specific property type or neighborhood, or would like information on the best buys at the lake, contact C. Michael Elliott & Associates at 573.365.SOLD. You can also view each month's article, ask questions and offer your opinion on his blog at [www.AsTheLakeChurns.com](http://www.AsTheLakeChurns.com)



# 'Workforce Housing'

*continued from page 6*  
receive the full amount.

In recent years, employers in the area have complained that the lack of affordable housing for their employees has been one of the biggest challenges faced when attempting to staff their businesses.

Jeff Segin, director of client relations for McClure Engineering Company's Development Services and the People's Company, which has been conducting feasibility studies in order to market the interior district opened up with the addition of State Route 242, brought the city and Ramsel together. He said his firm knew that with the commercial growth that would be taking place in the area, there would be a much greater need for affordable workplace housing. He said a conversation with Ric Jurgens, the president and chief executive officer of Hy-Vee at the time, confirmed that belief.

"I ran into him at an event soon after the store opened and he told me that some of the employees were living as

far away as Lebanon because they couldn't find housing they could afford in the Lake area. I knew that Mr. Ramsel's firm was well organized and a well-structured company that worked on these types of projects so I contacted him," Segin said.

Van Dee said Lake Ozark Alderman Tony Otto echoed those sentiments.

"He said that he's having a hard time keeping laborers because they can't afford the rent charged in this area. Some of his workers commute from Rolla but they said with the cost of gas, it didn't pay for them to drive that far," Van Dee said.

Osage Beach currently plays host to two multi-family, tax-credit-funded communities, Chandler Bay Apartments on Passover Road and the Summit on Bluff Drive. The two provide close to 100 two and three-bedroom apartments. City officials said they are so popular that soon after they were built and occupied, waiting lists were full of names.



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# Childcare options

*continued from page 4*  
living quarters.

• **Child Care Centers:** A licensed child care program where care is offered by a licensed child care provider for more than 20 children in a location other than the provider's residence.

• **License-Exempt Child Care:** By state law, certain programs are exempt from licensure, but are required to be regulated. These include child care programs that are under the exclusive control of a religious organization or any nursery school program for preschool children that operates no more than four hours per child per day.

To officially start the process, individuals can attend an open meeting to learn about child care licensing and the licensure process. Call the local licensing office to learn when the next inquiry meeting will be scheduled. To find the nearest licensing office visit <http://health.mo.gov/safety/child-care/offices.php>.

Next, an application must be

completed. There is no charge for the application or the license which, if approved, is issued for up to two years. Then the home must undergo three different inspections – one by DSS to determine compliance with rules; a fire safety inspection conducted by personnel from the Department of Public Safety, Division of Fire Safety; and a sanitation inspection conducted by the Bureau of Environmental Health Services.

The initial on-site inspection is scheduled within 20 business days after the application is received. Additional onsite inspections are conducted as needed to determine compliance for a license. The applicant also receives on-site fire safety and sanitation inspections and must pass those inspections before the facility will receive a license. Upon submission of an application for child care licensure, the provider has six months to complete the licensing process before the licensing application expires.

Once those requirements

have been met, a license will be issued. DSS staff will inspect the facility at least twice a year. More frequent inspections will be made if a complaint has been received or if there are compliance concerns. Annual fire safety and sanitation inspections are also required.

**To apply for a family child care home license the following must be submitted:**

- A sketch or diagram of the home showing the arrangement of the rooms, including the location of toilet and hand washing facilities, the kitchen and the doors. The space will be measured by the licensing representative and the applicant;
- A sketch or diagram of the outdoor play area and placement of equipment, indicating if the area is fenced;
- Written policies pertaining to the program goals, admission, care and discharge of children, and discipline;
- A schedule of daily activities for children;
- A sample weekly menu;
- An itemized list of available materials and equipment to be used by children;

- The names and addresses of two references not related to the applicant who have knowledge of the applicant's character, experience and ability;
- Sample forms used, other than those supplied by the department;
- Evidence of compliance with a fire and safety inspection;
- Evidence of compliance, if applicable, with local or state requirements, or both, for any nonpublic water supply or sewage disposal system;
- If the family child care home is incorporated, Articles of Incorporation, Certificate of Incorporation and the Annual Registration Report (if applicable) as issued by the Missouri secretary of state;
- Required information for assistants;
- Background screening results for child abuse/neglect and criminal record for the child care provider, other household members and other child care personnel; and
- Medical examination reports for the provider and child care assistants as required by Child care rules, including 19 CSR 30-61.125.

To apply for a license for a facil-

ity not in a home, much of the same information is required – some must be in a more detailed format. The applicant must also provide:

- Written policies and procedures which clearly establish job responsibilities and lines of administrative authority, including a statement of the authority and duties delegated to the director employed to carry out the program
  - Official verification of the center director or group day care home provider's education and experience
- In addition, the following must be on file at the child care facility and available for review prior to the issuance of a license:
- Medical examination report for all adults working in the facility, as required by child care licensing rules including, 19 CSR 30-62.122 Medical Examination Reports;
  - Enrollment information for each child as required by 19 CSR 30-62.132;
  - Background screening results for child abuse/neglect for the facility owner(s), board president or chairperson and

*continues next page*



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# A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company

## When Estate Planning Becomes Basis Planning

Old conventional wisdom: Minimize estate and/or inheritance taxes by making lifetime transfers and taking appropriate steps to reduce the taxable value of transfers. New conventional wisdom for many "smaller" estates: Avoid lifetime transfers, especially of appreciated assets, and maximize asset values at death.

Under the old tax regime, with a 40% federal estate tax and a 15% maximum capital gains tax for heirs, the tax-wise choice was pretty easy. Give assets away during life, even though the donor's tax basis carries forward to the donee, because 15% of the taxable gain is going to be a much smaller tax bite than 40% of the gross value. Now, however, that calculus goes the other way. With a federal estate tax exemption of \$5.34 million this year (\$10.68 million for married couples), 99.8% of estates will no longer need to worry about paying any estate tax. For these estates, the tax benefit to zero in on is the step-up in basis at death. Basis step-up is even more valuable now that the top tax rate on long-term capital gains is 20%, plus an additional 3.8% net investment income tax from the Affordable Care Act.

### Spousal Transfers

A somewhat obscure section was added to the tax code with the Economic Recovery Tax Act of 1981. That was the legislation that removed the percentage and dollar limits on the marital deduction. Apparently, Congress was worried about the possibility of transfers to dying spouses so as to obtain a basis step-up without having to pay an estate tax. Although the law is 33 years old, there have been no Regulations, Revenue Rulings or Revenue Procedures explaining its application.

If an appreciated asset is given to a spouse, the spouse dies within a year, and the asset is reacquired by a surviving spouse, there is no basis step-up under this provision.



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

The rarity of this sequence of events may account for the lack of IRS guidance. However, the provision also applies to indirect reacquisitions. If the deceased spouse's estate or a trust sells the asset, and the donor spouse is entitled to the sales proceeds or a portion of the proceeds, to that extent there is no basis step-up.

### Recordkeeping

In order to secure the income tax benefits of basis step-ups, executors or personal representatives of estates will need to document very clearly the value of all assets at the date of the decedent's death. Appraisals will be needed for nonmarketable assets. This should be done as soon as possible, rather than waiting until a later sale.

Note also that there is no statute of limitations for tax basis, so basis records must be kept indefinitely. If an inherited asset is sold 20 years after it is received, the donee will need to refer to those decades-old records to determine gain or loss.

Are you facing what could be a complicated financial issue? We're here to help! 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](http://www.centrustco.com). Central Trust & Investment Company is affiliated with Central Bank of Lake of the Ozarks.

*Products and services offered by Central Trust & Investment Company are not insured by the FDIC, are not deposits of or guaranteed by any depository institution or affiliate bank and are subject to investment risks, including possible loss of the principal amount invested.*

# Childcare options

*continued from previous page*  
**the center director or group day care home provider;**  
**• Background screening results for criminal record from the Missouri State Highway Patrol for the child care provider, the owner(s), board president or chairperson, the center director or group day care home provider, all persons employed by the child care provider, and all volunteers counted in staff/child ratios.**

If a facility intends to offer nighttime care on a regular basis, the facility must be licensed for nighttime care and follow nighttime care rules based on their facility type.

To view child care rules visit <http://health.mo.gov/safety/childcare/lawsregs.php>.

If that list doesn't scare you away, the next step should be a visit to [www.score.org](http://www.score.org).

After filling out a request online, a volunteer with the Lake of the Ozarks SCORE chapter will be assigned to provide applicants with confidential, no charge business counsel-

ing services. That advisor can help create a business plan and identify sources of funding for the equipment that would be needed.

Bruce Mitchell, director of the local chapter, said one of the main functions of SCORE is to help entrepreneurs deter-



**According to the Small Business Administration, a key component in drafting a business plan and creating a successful business is determining if there is a market or competition. There is little to no competition when it comes to providing evening and weekend child care in the Lake of the Ozarks area.**

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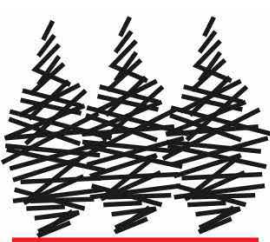
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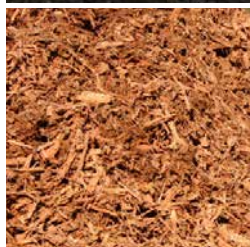
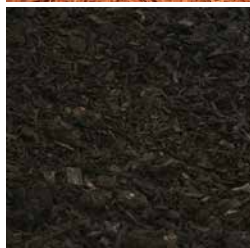
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## "Tax Time"

with Bobby Medlin CPA

## Contemporane- ousness?

What? Webster defines this word as a noun associated with contemporaneous, which means "existing, occurring, or originating during the same time". Let's explore what it means in the tax and accounting world and how it could save you big bucks.

We have to look no further than a recent tax court decision handed down on April 9, 2014, to see how having contemporaneous records pays off. In this U. S. Tax Court memorandum decision, rendered by Judge Gale, Stefan A. Tolin, the taxpayer, had been assessed tax deficiencies by IRS totaling \$47,666 for a three-year period.

IRS position on the case was that Mr. Tolin's losses from a thoroughbred breeding and racing activity were not currently deductible because the activity was passive to Mr. Tolin. (see our Feb 2014 article on passive activities). IRS contended that since Tolin resided in Minnesota and practiced law full time, his efforts in the thoroughbred activity based in Louisiana were conducted as an investor. Activity conducted as an investor is by definition, passive. As we learned in February, hours worked as an investor do not count as material participation hours for a taxpayer.

Over time, Tolin had moved his breeding activity from Minnesota to Louisiana where there are many more opportunities for developing profits in horse racing and breeding. Tolin had a track record of generating profits from the activity over the years. Although he conducted some of work in the activity from Minnesota, Tolin made 14 three-to-five day trips to Louisiana during the years at issue.

Here is where contemporaneous recordkeeping pays off. Tolin was able to produce a narrative summary of work he performed in connection with the activity and estimated the time spent performing such work for each of the years at issue. He prepared the summary using credit card invoices, telephone records, and other contemporaneous materials. The



**Bobby Medlin, CPA**

summary included various day-to-day functions performed by Tolin with an estimate of the number of hours spent. Some of the functions listed were "obtain and copy promotional materials", "prepare video of Choosing Choice" (a stallion), "design and place print ads", "prepare and send promotional breeding packages", "review and pay bills", "attending seminars", "reading publications regarding thoroughbred horses", and "stallion and foal registrations".

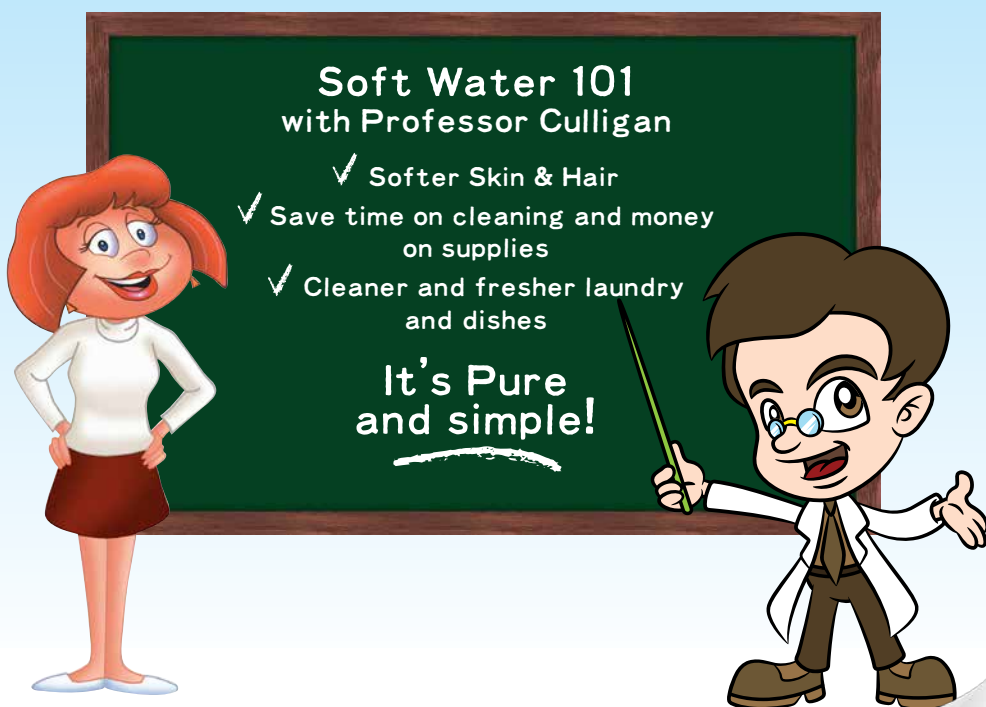
This narrative summary was backed up by bills, credit card receipts, travel records, rental car records and other evidence. Which are "contemporaneous records".

Additionally, Tolin provided an extensive record of industry contacts and cited numerous phone calls with these contacts, which he backed up with phone records.

The judge decided in favor of the taxpayer because the passive activity regulations require the taxpayer prove material participation and Tolin had provided proof of hours worked in excess of 500 hours per year (one of the many methods to prove material participation). The hours estimates were backed up by contemporaneous records that clearly showed Tolin personally worked the hours in day-to-day operations.

Whatever your activity, keeping all records is crucial in the tax and accounting arena. Big dollars are at stake.

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](http://www.bobbymedlincpa.com)



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# Flood insurance driving up cost of lakefront living

By Nancy Zoellner-Hogland

Years after engineers with the Federal Emergency Management Agency (FEMA) redrew flood plain maps for the Lake of the Ozarks, raising the floodplain to 664 for most of the Lake but as much as 8 feet higher for some areas, stakeholders are still fighting to get those maps corrected.

A group of realtors, county officials, surveyors and representatives from Ameren Missouri recently met with FEMA engineers to explain how Lake of the Ozarks is managed and how, for the most part, flooding is not a concern – or at least not to the extent that FEMA determined in their new mapping.

In 2005, after FEMA, mortgage and insurance companies lost hundreds of millions of dollars on properties devastated by floods that followed Hurricane Katrina, FEMA contracted surveyors and engineers began visiting bodies of water all over the United States, redrawing flood maps that, in the majority of cases, raised the flood plain. At Lake of the Ozarks – and well as across much of the United States – the redrawn maps greatly increased the number of homes included in flood zones.

Through the National Flood Insurance Program, created by Congress in 1968, FEMA works with private insurance companies to offer coverage to property owners and renters. At the Lake, that coverage, which is mandatory for anyone with a federally backed mortgage, comes with premiums ranging from a few hundred dollars to several thousand, based on the risk of flood.

Dan Ralston, president of

the Bagnell Dam Association of Realtors, said he knows of one house that owners can't sell because their flood insurance runs \$9,000 per year.

"I know of another property that needs \$8,000 in landscaping to bring it up out of flood plain. It's ridiculous. FEMA is treating Lake of the Ozarks like it's some raging river but as everyone knows, it's not. Ameren can control this Lake. In the meeting with FEMA, Alan Sullivan (consulting engineer for Ameren) presented a breakdown showing that over the past 85 years this body of water has been controlled but I'm not sure what effect it had," he said.

Camden County Commission Kris Franken said although he doesn't think FEMA will ever go back to the original map, he's hopeful they will consider making changes – particularly in the Niangua watershed areas.

"The 664 elevation for the majority of the main lake is, in my opinion, accurate. I know that there are some structures that were impacted but I think if you look at some of the historical numbers that Ameren has, based on control, 664 is probably pretty fair," he said. "The Niangua Arm is of particular consideration – both Little and Big – because they really had massive adjustments to the flood plain elevations, especially when you get downstream of the West 54 Bridge."

Franken explained that when looking at flood plain elevations, hydraulics are leveraged against hydrology.

"They look at the incoming flow based on the 100-year event and how that is handled or dispersed throughout the

watershed based on the physical topography of that watershed. They didn't shoot any new elevations back there. We don't know what they used but we are assuming they used old USGS topographical data that may be 30 years old or older. The inflow of water based on the event is a fairly academic

remote sensing method that uses light in the form of a pulsed laser to measure ranges (variable distances) to the Earth. These light pulses—combined with other data recorded by the airborne system— generate precise, three-dimensional information about the shape of the Earth and its surface char-

acteristics. both Big and Little, we can obtain, down to 1-foot contours with good precision, which will allow for a more accurate calculation of the volumetric capacity of that basin. That is key. I think we'll find that they've understated the capacity of those channels," Franken said. "However, LIDAR's not cheap."



calculation so the volume of water is pretty much undisputable. The issue you run into is when you're calculating the capacity of that basin and its ability to convey that into the main channel," he said, explaining that the greater the capacity of the "basin" or main channel, the slower the rise. "If you look at the flood rate maps, you'll see they literally have 1-foot changes in elevation in some cases every quarter of a mile in channel flow. While you do get, in heavy rain events, phenomena referred to as water stacking, I think they've overstated that. Part of that is due to poor calculation of the capacity of the channel based on a lack of accurate data."

Franken said he's looking into the use of LIDAR (Light Detection and Ranging), a remote sensing method used to examine the surface of the Earth, to prove FEMA's calculations are wrong.

According to the National Oceanic and Atmospheric Administration, LIDAR is a re-

acteristics.

A LIDAR instrument principally consists of a laser, a scanner, and a specialized GPS receiver. Airplanes and helicopters are the most commonly used platforms for acquiring LIDAR data over broad areas. Two types of LIDAR are topographic and bathymetric. Topographic LIDAR typically uses a near-infrared laser to map the land, while bathymetric lidar uses water-penetrating green light to also measure seafloor and riverbed elevations.

LIDAR systems allow scientists and mapping professionals to examine both natural and manmade environments with accuracy, precision, and flexibility. NOAA scientists are using LIDAR to produce more accurate shoreline maps, make digital elevation models for use in geographic information systems, to assist in emergency response operations, and in many other applications.

"We could actually have that area flown. By concentrating on that Niangua watershed,

I'm trying to get estimates on what it would cost to fly those panels. Once we get those dollar figures put together, we're going to try to put together a proposal to try to get with FEMA and the National Board of Realtors to partner with us to straighten this out."

Further complicating matters is the way FEMA now looks at property. According to a local surveyor FEMA previously looked only at the structure. If it was above base flood elevation, it was determined to be out of floodplain. Now, however, flood insurance is required, in many instances, for buildings occupying land that is touching floodplain – unless property owners can prove through a survey that the structure is elevated out of floodplain. FEMA also requires property owners to provide a Letter of Map Amendment (LOMA) to that effect.

LOMAs are required when lakefront properties are sold and for some banks, when they are refinanced.

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# Harper Chapel Miss Fitz Shopping Extravaganza

Please mark your calendar for Saturday, May 31, 2014, 8 a.m. - 3 p.m., for the 2nd Annual Miss Fitz Shopping Extravaganza "Fabulous Finds at Rummage Sale Prices". Items will be half-priced after 1 p.m. At last year's successful event, Harper Chapel

hosted 300 members of the community and produced \$13,000.

On the day of the event, shoppers will be given a map of the building, wherein they will find items generously donated by members and the community. Although they will pay rum-

mage sale prices, these items will have been washed, ironed, mended, scrubbed, oiled, cleaned and certified to be in working order by members of Harper Chapel United Methodist Church.

There will be rooms for: Chil-

dren's Items, Ladies' & Men's Summer Clothing, Man-Cave Area, Books, Vintage & Antique Items, Housewares, Garden Room, 5 & 10 Store for Children, Christmas & Holiday Decorations, Teens and Costumes, Vintage, Antiques and Furniture.

Package check will be available so that patrons can leisurely shop and enjoy a cup of coffee and a muffin in the morning, and a prepared lunch 11 a.m. - 1

p.m.

Harper Chapel will be accepting Items to be donated until May 1, 2014, Monday - Friday, 9 a.m. - 3 p.m. For large items please call the Church Office so that people will be available to assist. No mattress sets, electronics, computer items, used pillows or white goods will be accepted. For more information, please contact the Church Office at 573-348-2617.



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## "Insurance Talk"

with Belinda Brenizer of  
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### Are you prepared if your Paycheck STOPS?

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According to the lifehappen.org, 50% of Americans can't meet their expenses after just 1 month without a paycheck. The sources for income are few at that point. A lot of people think "I'll just count on the government and go on disability". According to the social security administration, 65% of applicants are denied the first time and average payments for the ones on disability are \$1130 a month which is right at poverty level. It also takes 18-24 months to work through the process to get on it if accepted.

At that point, disability insurance is a "must have" to protect your income. Think of it as insurance for your paycheck! You insure your cars and homes, but your paycheck is vital to your families and your business daily needs. Disability insurance insures your income if you are unable to work because of illness or accidents. It insures you will continue to have income until you are able to come back to work both part time and fulltime depending on the policy.

The cost of disability insurance is based upon the amount of income



**Belinda Brenizer, CIC**

you need and the waiting period that you select. The longer the waiting period you purchase the lower the cost of the insurance. You can purchase just short term policies for 6 months and/or long term disability up to lifetime. Another added benefit of your policy is if you pay your premiums with after-tax dollars the benefits from the insurance are income tax free. Also the coverage is portable if you change jobs it goes with you. If you are offered coverage under a group plan with your employer, it normally does not go with you but the rates are normally less under a group benefit and depending on the employer could be partially or fully paid as an employee benefit from the employer.

A recent study, found that 68% of Americans say they need this coverage but only 30% carry it. We urge you to check out this vital insurance for both your personal and business needs. Don't be without that paycheck!

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



# TCLA plays hardball going after tourism dollar

By Nancy Zoellner-Hogland

There aren't too many St. Louis Cardinals baseball fans that don't recognize the voice of radio sportscaster Mike Shannon. Just as many are familiar with his famous "Shannonisms" like "Get up baby, get up." However, this year those infamous sound bites will be followed by something altogether new – a 30-second promotion for Lake of the Ozarks.

Here's one example:

"There's a long drive ...way back ... but it's not to center field. It's right down the fairway at one of the 15 championship golf courses at Central Missouri's beautiful Lake of the Ozarks. You deserve a break so make plans now to relax and unwind at the Lake of the Ozarks and don't forget to bring your clubs. Visit [funlake.com](http://funlake.com) or call 800-funlake to start planning your vacation today. That's [funlake.com](http://funlake.com). Produced in cooperation with the Missouri Division of Tourism."

Jim Divincen, executive director of the Tri-County Lodging Association (TCLA) said the TCLA is contracting with the St. Louis Cardinals radio network to purchase 164, 30-second commercials that will be produced by Mike Shannon. He said the first round of ads will start in July with three or four radio spots airing per game.

"Then August 1 thru 20, we're running two spots per game. We'll kick them back up again next May. We're going to try to keep those commercials where visitors have the greatest potential to visit with their families," he told the Osage Beach Board of Aldermen at their April 17 meeting. "In addition, we have home game, pre-game Supertron video board commercials and we'll have opportunity to do 2-to-3-minute lines Lake Ozark on-air. In addition, every pre-season game is a value-added buy. The St. Louis Cardinals network is a lot bigger than I thought it was – and I listen to their games quite a bit. They have 3.3 million listeners per game in nine states on 111 different radio stations - 52 of those are AM and 59 are FM."

To make it happen, the TCLA applied for \$255,000 in matching funds with the Missouri Division of Tourism for a \$510,000 total advertising buy. The money will also be used

to purchase ads on a digital billboard that, with 421,657 impressions per week, promises the single highest number of

higher, Divincen has been meeting with government entities to discuss the program and ask for financial contributions.

13 to 15 percent of all lodging tax collected, gave \$1,000. At the meeting, Osage Beach aldermen voted unanimously to contrib-

or not. Meanwhile, we have to buy the advertising for July and August because the insertion dates are April and May. As long



Because the city of Osage Beach partnered with the Tri-County Lodging Association on its marketing efforts, ads like this one will be appearing on the most-watched electronic billboard in the Kansas City area.

impressions in the Kansas City area.

"The billboard is located approximately 6 miles south of the financial district in the downtown area on Interstate 35 right before you get to the 635 turnoff. It's a southbound, right read digital board. This really ensures us the highest demographics we can get in the Kansas City market. We're going to pick up 63rd Street, 75th, 95th, 103rd, College Boulevard, 121st all the way out to Olathe. Often times, in the 4 to 5 o'clock rush hour, people will be going 2, 3 or maybe 5 miles per hour," Divincen said, adding that with the buy, the TCLA will be guaranteed 1,426, 8-second digital reads on the billboard per day. "Based on the contract, there's a max of seven different customers but an unlimited number of creative ads that we can run on that board."

Some of those ads are being created as a result of the TCLA's advertising effectiveness study conducted last year. Divincen said based on 1,000 responses from people in St. Louis, Kansas City, Springfield and Branson, Lake of the Ozarks was voted the top destination for boating and water activities; second for scenic beauty; and third as the best place to relax and unwind. To play off those impressions, the TCLA will be conducting another billboard photo shoot that will include boating scenes, photos of couples holding hands watching the sunset – "what visitors are telling us are the key attributes of the Lake," he said.

Because grant applicants who have local partners score

He promised Osage Beach a good return on the investment, stating that recent research showed that every \$1 invested in advertising resulted in \$123 in new incremental revenue.

To date, he has garnered support to the tune of \$5,500. Camden County, which represents close to 80 percent of all lodging tax collected, gave \$2,500. Miller County, which represents

ute \$2,000. In return, they will receive 285, 8-second spots per day on the billboards.

Divincen said he was asked how the TCLA can commit funds to advertising when they don't even know what their appropriation level is going to be.

"The problem is – we submit the application May 1. We don't find out until the first week of June whether we get the funds

as the program exists, one of our goals is to maximize the amount of matching funds. Let's face it – our number one competitor is Branson. They're at \$12 million. We're not a Branson but we have about a million five to spend. We have to maintain our market share here at the Lake. That's what we've got to deal with so we have to match those funds," he said.

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# Thrive and survive seasonal sales cycles through good planning

Some small businesses owners live for "Black Friday" in November, the time when holiday shopping shifts into high gear. Others, including many of our businesses at the Lake of the Ozarks, count the weeks to Memorial Day, when the promise of summer will have families and other vacationers on the go.

Small businesses dependent on seasonal sales cycles know well the implications of their inherent "feast or famine" environment. The high times, though hectic, are also highly profitable. Slow periods, however, can compound the stress of surviving until the next sales uptick. But these businesses also have the advantage of planning ahead to better manage the good and not-so-good sides of the cycle.

As finances are critical any time of the year, a conservative approach to budgeting will provide an extra measure of safety in the event your busy season results fall short of expectations. Create a special cash reserve account dedicated for off-season

expenses, and make minimum contributions on a weekly basis. (If you can contribute more, all the better.) Many banks offer automatic transfers between accounts to do this function for you. It may also be helpful to have a financial plan in place for a "worst-case" scenario.

If you do see the need for additional financing to bridge off-season cash flow fall-offs, consider CAPLines, a special SBA-backed short-term loan program designed to help qualified small businesses meet short-term and cyclical working capital needs such as financing specific contracts, purchasing inventory, property construction or rehabilitation, and short-term working capital. Details on CAPLine programs are available at [www.sba.gov/content/caplines](http://www.sba.gov/content/caplines).

Seasonal business owners also typically expect to make up for the long hours when the sales cycle wanes. But don't allow these stresses to take a toll on your physical and mental health. Hiring temporary work-

ers is a good way to avoid burn-out and ensure top-quality customer service. Also have a plan for managing your time as things wind down, and to ramp up in advance of the next cycle.

And though seasons come and go, don't assume your customers will too. Keep in touch with them throughout the year with well-timed e-mail newsletters or ads, or a blog. They may not be ready to buy December holiday gifts in May or make beach restaurant reservations in November, but keeping them abreast of new product or menu offerings, facility improvements, or just a note to say hi will keep your business uppermost in their minds when it is time to spend seasonal dollars.

To learn more about operating a seasonal business, contact SCORE "Mentors to America's Small Business." SCORE is a non-profit organization of more than 12,000 volunteers who provide free, confidential business mentoring and training workshops to small business owners. For more



information contact the Lake of the Ozarks SCORE Chapter at [www.LakeoftheOzarks.SCORE.org](http://www.LakeoftheOzarks.SCORE.org), by e-mail at [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or call 573-346-5441.

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# Managing Rental Property

with **Russell Burdette** of  
**Your Lake Vacation**

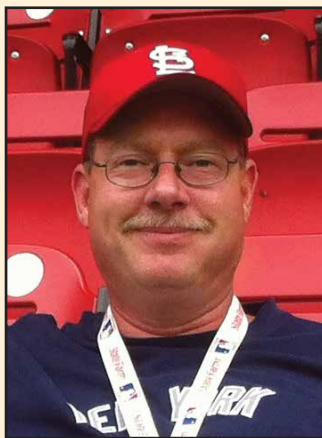
## Do Looks Matter?

Most vacationers begin their vacation planning on line. In fact statistics show that 90% of vacationers search on line for a hotel/motel or vacation home or condominium. Since we all know that a picture is worth a thousand words, you better make sure that your pictures say a lot about your property and say it in a positive way. I have seen way too many pictures that should never have been posted on the internet. Instead of attracting potential guests they do just the opposite!

Our own internal research has shown that the more pictures, virtual tours and videos that you have for a property, the more guests will look at a property and it really helps them to narrow down their selection. If one property has only four pictures and a similar property has 20 pictures and a virtual tour then the property with more pictures and a tour will usually get chosen by the guest. They want to know what they are getting and not get "surprised" when they arrive at the property.

Your pictures should always be current. Anytime something changes you need to have your pictures updated. There is nothing worse than a guest arriving to their rental property and then finding out that the pictures were 10 years old and their dream vacation has now turned into a nightmare.

I once had a lady walk into my office almost in tears. She had arrived at her rental and found an old washing machine sitting in the front yard, weeds over a foot tall, deck falling off the house and everything was old. She said that the pictures of the "nice" home they were supposed to be renting were obviously taken quite some time ago. We showed her some



**Russell Burdette**

of our homes on line in our office and she was able to pick a home and enjoy her vacation.

That is not what someone wants in their vacation rental experience and by having great, up to date pictures and an accurate description of what the property offers, you will avoid this problem. In addition make sure that your property is in good repair, everything is working and that it is clean. There is nothing worse than a guest walking in and finding light bulbs burned out, appliances not working and that the property looks like no one has cleaned it in a couple of years.

To avoid these problems we suggest the following; make sure your photos are current, ensure they are a good representation of your property, use your best photos (not fuzzy, or out of focus) and do a walk through after the cleaning but before the guest arrives, to ensure everything is clean and in good working order.

Russell Burdette is the owner of Your Lake Vacation, a professional vacation rental management company at the Lake of the Ozarks since 1986. If you would like more info on renting your home or condo as a vacation rental, please call 573-365-3367 or e-mail russell@yourlakevacation.com.

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# Market brings fresh foods from local farmers

While most Missourians hunkered down through an especially bitter winter, wondering whether they would ever see anything green again, determined farmers throughout the region were coaxing verdant sprouts in shallow flats—already preparing for a new market season.

On Saturday, May 3, Osage Beach Farmers Market will once again host many of these farmers, food producers, and artisans, in the market's Opening Day.

Mark Zickefoose runs Bear Hollow Farms; he has been with Osage Beach Farmers Market from the beginning. Zickefoose says his farm has no "off-season." In November and December, green onions, salad greens, turnips and radishes are sown in the warmth of his high tunnel (greenhouse). By January, he's sowing beets and carrots, and he starts seeds for later-season plants.

Divine Scents Soap Company sells hand-crafted soap and bath products at the market, and owner RuthAnn Matthews says her offseason has been busy as



**Photo by Osage Beach Farmers Market. Ripe strawberries are a sweet seasonal treat at Osage Beach Farmers Market. The 2013 market featured blueberries, raspberries, blackberries, and sour cherries, too.**

she developed new products including liquid soap, deodorant, and a sugar scrub. Matthews says she is also teaming up with a non-profit organization, Loving Soap Project, which teaches women how to make soap in un-

derdeveloped countries. She will be focusing on bringing soap-making to orphanages in Honduras with the goal of reducing hygiene-related sickness, with all proceeds from one line of Divine Scents products helping

fund that project.

Now in its third year, Osage Beach Farmers Market is located at Stone Crest Mall, behind Starbucks, and is held between 9 a.m. – 1 p.m., every Saturday from May through October.

New to the market this year is the "Li'l Locavores" kids club. Market Manager Nathan Bechtold explains the club is open to children ages 6–12 and is a way of teaching them where food comes from and how it's grown. Every week, "Li'l Locavores" will stamp a Market Passport when they show up at the market. If they attend more than 50 percent of the markets for the season, they'll receive a prize on the last day in October. Li'l Locavores will also receive \$2 in wooden coins every week to spend at the market. And every market day will feature a fun kids' activity focusing on food and farming.

While kids join in Li'l Locavore fun, Bechtold says parents can browse for what's fresh. "Almost every week, you find something new," he said. "Because all this food is raised locally, you get the chance to practice 'seasonal

eating.' So you're not going to find blueberries in October. But when you buy them at the market in June, they're so fresh, and then when they're done, something else is starting to produce."

He says that, while it may be impractical for most people to truly eat "seasonally," making the choice to buy what is locally in season helps the local economy and the food system. "You're reducing how much stuff gets shipped in from all over the place. That kind of system is just unsustainable," he said, pointing to one study that estimates: "the average American meal travels about 1,500 miles from farm to plate." (<http://www.cueso.org/learn/how-far-does-your-food-travel-get-your-plate>)

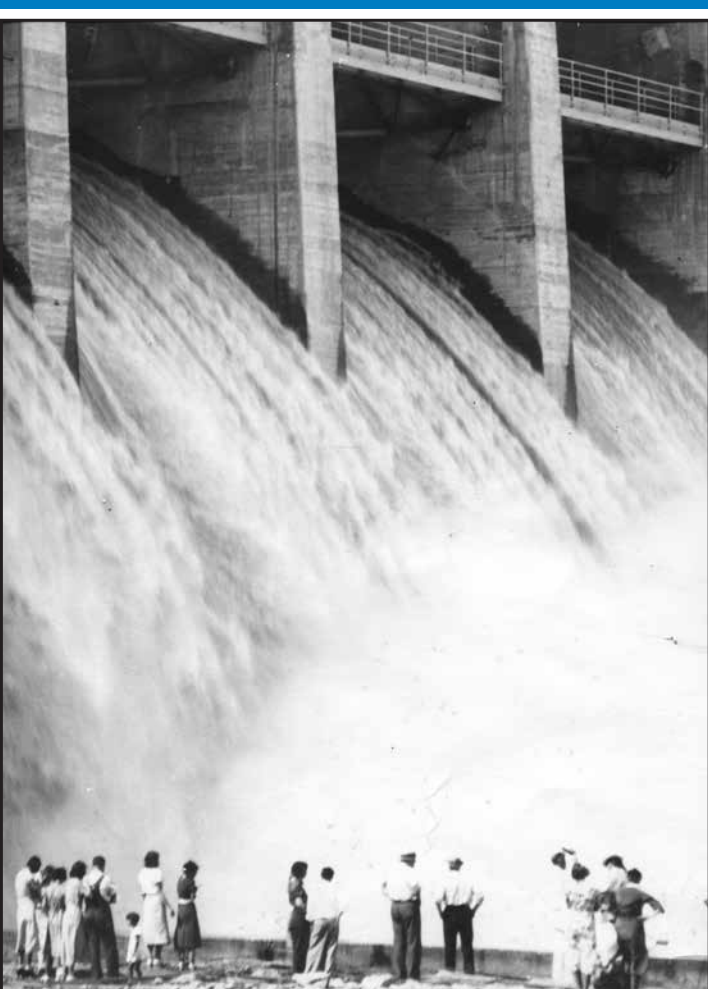
At Osage Beach Farmers Market, every food item must have been grown, raised, or produced within a 100-mile radius of the market.

"That means the tomato you're eating was probably picked last night," Bechtold said. "And you can taste the difference."

Find out more at [www.osage-beachfarmersmarket.com](http://www.osage-beachfarmersmarket.com).

## GLIMPSES OF THE LAKE'S PAST

*With Dwight Weaver*



### RISKY BEHAVIOR

In the winter of 1936 Lake of the Ozarks froze completely over from the dam to Warsaw with ice eight inches thick yet there were many thin spots and Union Electric continued to pull water from the lake, creating even larger gaps below the ice. During this period people not only ice skated on the Lake but drove cars on the Lake. Some broke through in deep water and two young men barely escaped drowning as their car sank into 40 feet of water.

The accompanying photo, circa mid-1930s, photographer unknown, shows a group of people standing below the dam at the west end when the flood gates were open, watching the thundering waterfall. The photo is an example of another type of risky behavior people engaged in when the dam and Lake were new. Note, there is no substantial barrier between the bystanders and the water, not even a fence, and should one of them fall over the wall it would mean

instant drowning. In addition, there is a small child at center left who doesn't appear to be closely watched and no one has ahold of her!

There are concrete pedestals separating the spillways at their base that extend out into the water perhaps six feet and they are often exposed when the river below the dam is low. I have a 1930s photo of people actually standing on the pedestals fishing when the flood gates were not open, but it was still risky behavior. During the early 1930s people would often boat right up to the base of the dam to fish. Today, there is a cable that warns people away but I have seen fishermen ignore the cable and sign where it comes up onto the bank near the display area below the dam at the east end. People still engage in risky behavior. ■

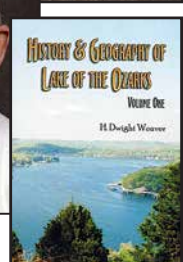
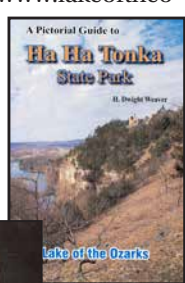
*This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.*

*The author's latest book on Lake history – Images of Ameri-*

*ca, 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](mailto:dwightweaver@charter.net) or call 573-365-1171. Visit [www.lakeoftheo-zarksbooks.com](http://www.lakeoftheo-zarksbooks.com) to obtain more information or to purchase one of his books on





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**STEP TWO - Application & Processing** When you've made your decision on a home or property and have a contract with the Seller, the next step is to complete your loan application. I try to make this process very simple by allowing you to complete this process online or in our office. If you choose to do it online, you select "Full Application" from Apply Now drop-down menu on the left sidebar of my website and complete the application. For those clients that are not comfortable completing their application, we will set up a time that is convenient and complete the process in our office.

**STEP THREE - Loan Approval, Funding & Closing Your Real Estate**



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# Entertainment venue parking issues could be thing of past



Work on a proposed 6-acre parking lot near the end of Bittersweet Road has been put on hold until the Camden County Commission rules on zoning request made by developer and restaurateur Gary Prewitt. Nancy Zoellner-Hogland photo.

By Nancy Zoellner-Hogland

In an attempt to alleviate parking problems along Bittersweet Road, especially on holiday weekends when tourists flock to the area, Gary Prewitt is attempting to build a satellite parking lot for Shady Gators Waterfront Bar and Grill and Lazy Gators.

The 6-acre tract is located along Bittersweet between Anemone and Primrose roads, about a ½ mile away from the entertainment venue. In order to build the lot, Prewitt requested B-2 zoning on the ground. Due to some confusion over the boundary of the Village of Four Seasons, the property was skipped over during the initial mapping by the county. He and his brother, Andy Prewitt, presented a proposal for the lot, as well as for resort-style rental cabins, in March. In April, the Camden County Planning Commission recommended approval for both projects, with some stipulations.

The measure moved on to the Camden County Commissioners, who, after another public hearing, will vote on whether the zoning should be allowed. That action is tentatively scheduled for May 22.

If he gets approval, Prewitt said he will pave the lot, which should provide parking spaces for several hundred vehicles. It will be illuminated with directional lighting; surrounded by a berm and separated from neighboring homes by a natural wooded area. Prewitt also said he plans to increase his shuttle fleet in order to more quickly serve those who are heading to and from the entertainment spot in an attempt to keep them from walking in the street and on yards. Security personnel will also be on hand to police the

lot and deal with unruly partyers. If zoning is also approved on the cabins, a small convenience store similar to those operated in state parks, a check-in station and security office will also be built on the lot.

While some have expressed support for the move, others have fought it.

Patty Cravens, a resident of Imperial Point, which sits across the cove from Shady Gators, is part of the latter group. She attended the Village of Four Seasons Board of Trustees meeting in April to look for support.

"I'm speaking on behalf of the neighbors. Several months ago we asked you to go on record against the zoning but you wouldn't. I'm urging you to reconsider. We don't need another parking lot," she told the board.

However, several trustees explained that because the property was outside Village limits, they had no right to either support or condemn the project.

After the meeting, Cpl. Jimmy Elkins with the Camden County Sheriff's Office disagreed with Cravens' assessment of the need.

"On holiday weekends, the crowds overflow the overflow lot. Then people start parking on the shoulders, which is against the law. There has definitely been a shortage of parking so, strictly from a law enforcement standpoint, we hope that the parking lot gets approved," he said.

For the past several years, parking has been an issue for the entertainment hot spots at the end of Bittersweet Road on Horseshoe Bend. In 2007, a year after Memorial Day parties turned Bittersweet into a 2,000-vehicle, half-mile-long parking lot, the Camden County Commission adopted an ordinance prohibiting parking in

certain designated areas. At that time, Horseshoe Bend Special Road District crews posted approximately 30 "No Parking" signs along portions of Bittersweet Road, Sweet William and other streets in the area and 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.

That seemed to work until 2012 when Camden on the Lake began charging a \$20 fee for parking on their satellite lot.

Previously, both venues had shared the lot, located across from Anemone Road. However, Camden management said their business had grown to the point where they needed every space just to serve their own customers. In return for the parking fee, Camden provided a voucher of equal value to be redeemed in the restaurant, bar or gift shop. However, many chose not to pay the fee and they began to park on private property once again. To avoid being ticketed for their illegal parking, the partyers simply broke the "No Parking" signs off at ground level or yanked them out of the ground and tossed them on nearby yards or into the woods.

To combat the problem, the Camden County prosecuting attorney rewrote the existing 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 District painted "No Parking" warnings on the roadways around Camden on the Lake and Shady and Lazy Gators, where illegal parking has been a problem.

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## Building an effective web presence

with Mike Waggett,  
MSW Interactive Designs LLC

### The New Google Maps

Google rolled out its newest version of Google Maps a couple of months ago.

If you have been to Google Maps recently, you should have noticed some pretty dramatic changes in the way it looks. We thought we would highlight some of the new features in this month's article.

Google Maps now has a completely revamped user interface that makes some functionality much easier than before. If you are using a desktop/laptop computer, you will see the search bar at the top left corner of the screen.

You can type in a locality or zip code that will center the map on the area you are searching. You can then select "explore this area" and then search for whatever you are looking for. Depending on your search, Google will display results as different icons on the map.

By selecting the icon, you can see the "business card" contact info, reviews, website, and have the ability to "save" this result or find directions to the business. Most people want driving directions, but there is also options to get directions via walking, bicycle, flying or by public transportation.

Another nice option available can be found by clicking on the different street view options on the bottom right of the map. There are options to view terrain and a new 3D option that is pretty cool. You can get these views by selecting "Pegman", the yellow person icon, and then highlighted places on the map. Give it a try!

Other features of the new Google Maps:

- New images, photo tours and interior photography
- New routing and directions to multiple destinations



**Mike Waggett**

- You can now make reservations at airlines, and restaurants – very nice new feature!
- Hotel booking – very nice new feature!
- Better public transit information
- Inclusion of ratings/reviews
- Enhanced personalization and social content
- Waze traffic updates – Waze is a popular traffic conditions social media program ([www.waze.com](http://www.waze.com))

The new Google Maps is also very mobile friendly and has unique mobile functionality that we will talk about in another article. The bottom line for businesses...if you don't have an accurate and verified business places listing, the new Google Maps will not help you very much. If you need help getting this setup correctly or getting your business location mapped properly ...give us a call!

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# PROFILE

LAKE OF THE OZARKS

## MAGAZINE



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## Premium Control Systems Offered by HydroHoist

HydroHoist Marine Group, the leader in the boat lift industry, has launched the latest in technology and expanded its line of control options.

"We are excited to offer user-friendly and technologically advanced control options to our customers," said HydroHoist Marine Group President & CEO, Mick Webber.

"All have proven performance and durability, which is what our customers have come to expect from HydroHoist."

HydroLaunch™ is the latest in the HydroHoist control system series and includes push button operation with manual and automatic controls. It is capable of operating most brands of hydropneumatic style boat lifts, which are intended to be controlled with one air valve. The HydroLaunch™ includes leak detection, auto correction and comes with a 500 foot range remote control. It also features an optional capability of turning dock lights on and off within the same 500 feet range.

"Another outstanding feature on the HydroLaunch transmitter is it is waterproof; it is hermetically sealed and floats, so

dropping it into water will not be detrimental to its life," explained Webber.

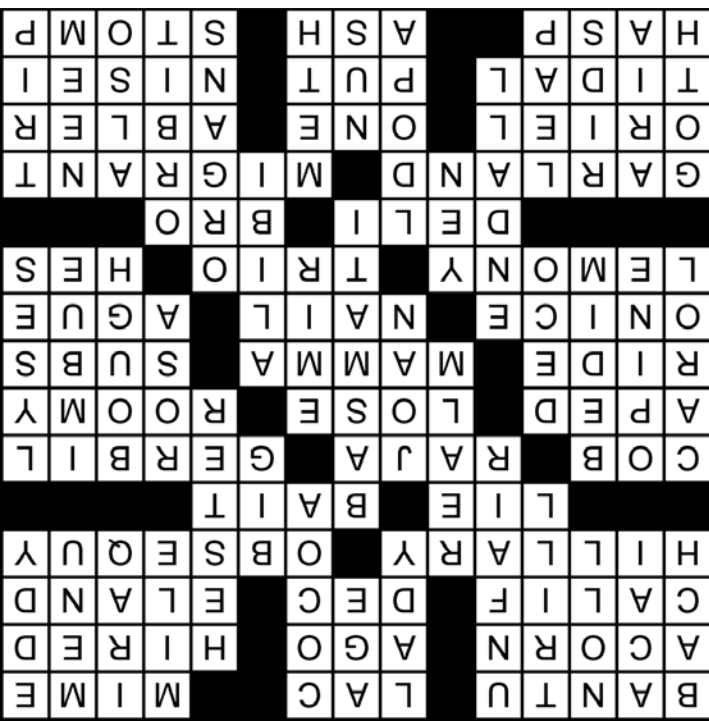
The Push Button control package uses automatic valves, eliminating the need for handles and levers. One button to lift, one to lower and one to stop makes using the lift effortless and eliminates operator error. Two, three and four valves can be incorporated into the multi-valve control unit. This unit can be ordered as an option, using each valve for additional boats or PWC lift.

The Standard control package offers a smaller footprint for increased room and better access on the dock.

"Its patented design offers less noise and the fastest launch time in the industry while increasing the life of the boat lift motor," Webber said.

The standard control package operates with the flip of a switch and a turn of the handle.

HydroHoist Marine Group was founded in 1964 in Claremore, Oklahoma and is celebrating 50 years in the boat lift industry. To learn more about HydroHoist products visit, [www.boatlift.com](http://www.boatlift.com).



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NMLS # 231620

**Bob O'Steen**  
(573) 746-7214  
NMLS # 332983

2265 Bagnell Dam Blvd.  
Lake Ozark, MO 65049  
573-365-LOAN | [www.fsbfinancial.com](http://www.fsbfinancial.com)



The Lake West Chamber of Commerce welcomed All Shores Electric into their membership with a ribbon cutting on Thursday, April 10th! Contact Don and the All Shores crew at 573-480-5685! Pictured:  
Back Row – Howard Halbadel, Chamber Ambassador; John Hofmann, Chamber Ambassador; Gary Smith, Chamber Ambassador; Stanley Field, Chamber Ambassador; Karen Arnold, US Bank; John Wheeler, Preferred Land Title – Chamber Board Member; Connie Lowe, Chamber Ambassador. Front Row – Judy Smith, Chamber Ambassador; Karie Maasen, Chamber Executive Director; Sue Hofmann, Chamber Ambassador; Keith Bennett, All Shores Electric; Don Doyle, Owner All Shores Electric; Zach Doyle, All Shores Electric; Liz Brown, Mills & Sons Insurance – Chamber Board Member; Ellen Bozich, Chamber Membership Director



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## Shining Stars Preschool Accepting Applications

Shining Stars Preschool at Harper Chapel United Methodist Church in Osage Beach is now accepting registrations for Fall enrollment. The three and four year olds (children 3 by August 1st) meet on Tuesday and Thursday mornings from 8:30-11:30. The four and five year olds (children 4 by August 1st) meet on Monday, Wednesday, Friday from 8:30-11:30 or 8:30-2:30.

We believe a caring, nurturing environment is the framework for children to learn socialization and cognitive

skills. The curriculum is created with the following developments in mind: Physical, Social/Emotional, Intellectual, and Spiritual. The three staff members, Nikki Brauer (Director), Cheryl Scheidemantle, and Pam Barrett have a combined teaching experience in preschool and elementary school of 40 years.

You are welcome to stop by any morning to see these "stars" in action. For more information, please call Nikki Brauer at 216-1075.



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OSAGE BEACH, MO Find us on Facebook 573-346-2286



# Car enthusiasts invited to 'get their kicks' on Strip

By Nancy Zoellner-Hogland

Classic car fans can get their fill this summer on the Bagnell Dam Strip.

The fun kicks off on May 2, 3 and 4 with the 25th Annual Magic Dragon Street Meet Nationals. Organizers expect 1,000 different 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 except for September, when the event is scheduled for the first Friday of the month, Hot Summer Nights will bring back a slice of “Americana.” From 6 to 11 p.m., the center lane of the Strip will be reserved for classic cars, bikes and trucks. Spectators are invited to park their cars on either side of the Strip or at the nearby church lots and then walk from top to bottom to view the display.

“This year, we’ve added another DJ at Summer USA. He’ll be playing oldies music to keep the crowd involved at the top portion of the Strip and then Leo Case will be on Luby’s stage, spinning some oldies and talking to the crowds through speakers set up all the way down to Beavers,” said Jeff Van Donsel, a member of the Bagnell Dam Strip Association (BDSA), which hosts the event.



“Our whole goal is to pull in the entire Strip so all the businesses benefit.”

He also expects to pull in a lot more entrants in 2014.

This year, for the first time ever, the Route 66 Association of Missouri will be participating in the June event with a booth. In addition, several car clubs from the towns along the old Route 66 will be attending.

“The Division of Tourism will also be participating in the



event, which we’re calling ‘De-tour to the Lake off 66.’ We’ve heard from clubs as far away as Oklahoma that plan to be here so it should be quite a deal,” Van Donsel said.

The Full Size 65 & 66 Chevy Club also plans to attend that month

July 11 will feature “muscle cars.” Van Donsel said they expect many new participants to also attend that event. August will carry a “Grease” theme.

In September, the Lake of the Ozarks Corvette Club will host “Vettes for Veterans.” Military veterans will be invited to hop in a Vet and cruise down Bagnell Dam Boulevard. American flags will be provided for spectators to wave as the vets pass by. The International T-Buckets will also be featured in September.

In addition to hundreds of vehicles, Hot Summer Nights will also feature clowns, food vendors and other entertainment and specials.

“This just keeps growing and growing. In July last year, we estimated record-breaking crowds of 8,000 to 9,000 people. One of the best parts is that, thanks to all of our great sponsors, it’s entirely free for every-

one – spectators and those who want to display their vehicles. There’s no registration required – no fees to be collected – just come and enjoy. A lot of people bring lawn chairs so after walking the Strip they can get an ice cream or soda and snacks from any number of restaurants that line the Strip, and they can spend the evening sitting and listening to music and visiting with their friends. It’s really a great family oriented activity,” he said.

In 2011, Hot Summer Nights won the Missouri Department of Tourism’s Innovator Award, which pays tribute to a small tourism entity that achieves outstanding results with little (or no) budget; a “can-do” destination and attraction that has increased visitation, tourist expenditures and tax revenues for their community.

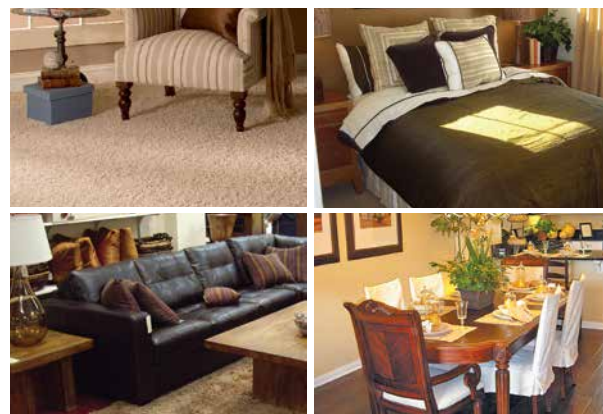
For information visit the Hot Summer Nights – Lake of the Ozarks Facebook page.

**Above: The recipient of a Missouri Division of Tourism award, Hot Summer Nights has become the largest family oriented cruise night in the state and possibly the entire Midwest. Photo provided.**

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# Golf at the Lake

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

Old Kinderhook's  
Tom Weiskopf design  
Course photos by Darrel Willman

## Inside:

## New for '14

Page 32-33

## Area Course Listing

Pages 28, 29 & 30

## Course Features

Page 28-29



Osage National  
Golf Resort page 30



# Lodge of Four Seasons offers Championship golf

By Darrel Willman

If you seek championship-caliber golf at the Lake of the Ozarks, you need look no further than the Lodge of Four Seasons.

The founder, Harold Koplar, virtually invented our resort area known world-wide to-day. Along with his hotel and marina, Koplar realized golf was in the cards for the future Mid-Missouri recreational destination. Four Seasons hired the legendary course designer

Robert Trent Jones to create a masterpiece on their Horse-shoe Bend property.

Jones wrote his own book on golf course design during the 1920's, creating his own course of study at Cornell University. His artistic designs follow the philosophy of "no risk – no reward", and are noted for the innovative use of bunkers and hazards to promote strategic play.

The course at Four Seasons is now known as "The Cove"

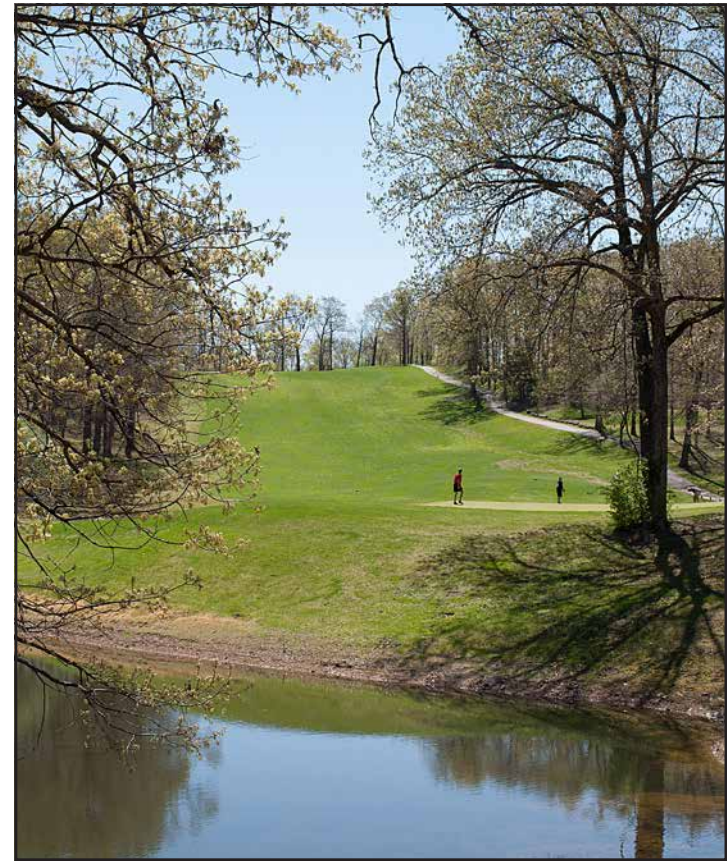
and its 6,553 yards will delight and challenge golfers of all skill levels.

The Par 71 romp through 18-holes traverses rolling greens, undulating fairways and dramatic vistas—all while taking in scenic views of the Lake.

Recent renovations at the course have seen the replacement of the greens, with some softened and some enlarged—yet all remaining true to Jones' award-winning design.

**Hole 1 (510 yards, par 5)** takes you off the blocks downhill and to the right to a protected green, flanked left by bunkers and on the right by water. The second shot will have better hitters going for the green, but most will be laying up short and left of the water to approach with a wedge for birdie.

**Hole 2 (164 yards par 3)** a tricky, green lies protected behind a massive bunker at the end of this short trip uphill—club up for this trip to the dance, but stick it, or face the roll. Lose it long and you're on the beach, short and it's a long day.



**Hole 3 (544 yards, par 5)** take a breather with this long but straight-forward up and down. Second shot is down and dog-

leg right, to a narrow landing area. Drop it at 100 for a shot at birdie. The heavily bunkered

*continues on page 34*



Championship Golf at the Lake

**\$64<sup>50</sup> 18 Hole Par 72**

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



Driving range, practice green, clubhouse, pro shop, casual restaurant and lounge. South on Hwy. 42 for two-tenths of a mile.

#### Fees & Membership

In season rates (include mandatory cart):  
Mon.-Thurs. \$49.50 for 18  
Fri.-Sun. (& holidays) \$64.50 for 18  
Twilight Daily 1 p.m.

#### In Season Specials

Senior Monday (55+) \$38.00  
Golf-N-Food Tuesday \$50.00  
Bring a Friend Wednesdays 2 For \$75  
Twilight Thursdays 11 a.m. \$39.50  
Off season 7 days a week \$35.00  
Memberships available Men's, Women's  
Leagues, 9-hole and replay rates Club rental available • Soft spikes required

#### 18 Holes Public

| Tees | Par | Yards | Rating/Slope |
|------|-----|-------|--------------|
| 1    | 72  | 6,796 | 71.5/130     |
| 2    | 72  | 6,197 | 69.2/126     |
| 3    | 72  | 5,594 | 65.6/110     |
| 4    | 72  | 4,701 | 67.7/117     |

**\$46 18 Hole Par 71**

**Deer Chase, The Golf Club at**  
770 Deer Chase Rd. Linn Creek, MO  
Pro Shop: **573-346-6117**  
Toll-free: **(866) 633-3771**  
Gen. Mgr./Golf Instructor: Marv Boegler  
Architect: Roger Null  
[www.deerchasegolf.com](http://www.deerchasegolf.com)  
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Driving range, pro shop, practice and chipping green. The friendly Chase Tower Grill, plus a clubhouse banquet facility with seating for 150. Tee times up to 30 days in advance. Open year-round, off-season & twilight rates available. From Osage Beach, take Hwy. 54 south for 4 miles. Left on Hwy. A for 3.4 miles, right on A17 Lowell Williams Rd for 1.5 miles.

#### Fees & Membership

In season rates (include mandatory cart):  
Mon.-Thurs. \$46 for 18/Twilight \$24  
Fri.-Sun. \$55 for 18/Twilight \$28  
9-Hole Rates \$31 (M-T)/\$37 Weekends  
Memberships available. Soft spikes required. Twilight & Junior Rates Available

#### 18 Holes Public

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

**\$50 18 Hole Par 70**

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



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

#### Fees & Membership

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

#### 18 Holes Public

| Tees  | Par | Yards | Rating/Slope |
|-------|-----|-------|--------------|
| Blue  | 70  | 6,475 | 69.5/125     |
| White | 70  | 5,823 | 67.3/113     |
| Red   | 71  | 4,641 | 66.1/106     |

**\$42 18 Hole Par 71**

**Eldon Country Club, The**  
35 Golf Course Road, Eldon, MO  
Pro Shop: **573-392-4172**  
Head Pro: Mike Cummings  
Asst. Pro: Ty Hayes  
[www.eldongolfclub.com](http://www.eldongolfclub.com)  
[info@eldongolfclub.com](mailto:info@eldongolfclub.com)



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#### Fees & Membership

In Season Rates (Carts are mandatory):  
Mon – Thurs: \$43.00 plus tax for 18  
Fri-Sun and Holidays: \$48.00 plus tax for 18  
Twilight rates: (start after 1:00 pm)  
Mon – Thurs: \$34.00 plus tax  
Fri – Sun and Holidays: \$38.00 plus tax  
Memberships available, no metal spikes

#### 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     |



# Old Kinderhook, Weiskopf's Ozark Masterpiece

By Darrel Willman

It was about this time fifteen years ago, when Tom Weiskopf came to the Lake of the Ozarks, to mark the opening of his then-latest Signature course. From the sketches, to the plans, to the earth-moving—Tom saw the hills and trees surrounding the Lake near Camdenton as an opportunity—to carve out a championship course, and yet design it so that golfers of all skill levels could play and enjoy the experience. But don't let that fool you. Even from the forward tees, this course plays for keeps. There aren't any gender tees here. Just pick your skill level and play—as it is intended. Good hitters go to the back, those who may struggle will find relief up front.

From the tees on **Hole 1 (430 yards, par 4)** you'll notice the gorgeous condition of the fairways, but stray just a little bit and the rough—here a beautiful wild mixture, will make you pay. Further out native grasses create deep rough resulting in a dropped shot. This hole is straight, with no real surprises. Tom's design here is simple, keep



it in play and make your shots count. Better players can leave the wood in the bag for much of the front.

**Hole 2 (386 yards, par 4)** takes you downhill through a narrow look, onto a sprawling fairway in front of a well-protected green. Stay in the middle and stick the approach—the tricky green can spell b-o-g-e-y rapidly.

Head down again for **Hole 3 (206 yards, par 3)** to a soft inviting green flanked by sand at the approach. Get it on for an easy par—and maybe a birdie to those with the right touch.

**Hole 4 (432 yards, par 4)** might

leave the timid wondering, but the water carry off the tees should not pose much risk for the average player.

Keep to the right off the blocks, and avoid getting wet. Don't hook or you may find the deep and treacherous left-side hazard on the fairway. The heavily bunkered roll-up green can be a difficult two-level read.

**Hole 5 (446 yards, par 4)** the longest of the fours here, the fifth hole goes up and down and up and down, through a choking fairway guarded right by a pond and stream. A long hole where par is a good score.

**Hole 6 (344 yards, par 4)** short and sweet. With a good drive, you can be looking at a chip onto the green-- provided you hit it straight. This thread-the-needle hole will keep the wood in your bag if you can't drive well. The biggest hitters can drive the roll-up to the flag.

**Hole 7 (152 yards, par 3)** short, but oh-so-dramatic elevation changes. Bunkers await you in front of this elevated green-- if you can fly the cavernous ravine in front of you.

**Hole 8 (416 yards, par 4)** seemingly atop a mountain, you drive majestically down onto a fairway, through a narrow landing and roll out into safety looking for the second shot. At least in theory. The second shot brings a decision-- go for the green, or lay-up in front of the creek for a chip on?

**Hole 9 (514 yards, par 5)** heading in for the turn, nine will test you as you shoot up, up, up staying in the short grass and in the center. Landing left near the green gives you a shot at par or better.

Headed back out, **Hole 10 (423 yards, par 4)** runs along the



stream on the left side-- keep it in play through a choke-point to the well-protected green, flanked by ponds and bunkers.

**Hole 11 (202 yards, par 3)** takes in a gorgeous view of the Lake, a suitable distraction for this mammoth three that flies downhill to a well-bunkered green -- club down, it plays shorter than it looks.

**Hole 12 (408 yards, par 4)** is -very- downhill to the dogleg left far below. The roll-up green has a deep bunker front left to catch the strays.

Save yourself on **Hole 13 (437 yards, par 4)** don't try to take the *ccontinues on page 35*

**\$29<sup>9</sup> Hole Par35**

**Hidden Lakes at Tan-Tar-A**  
Hwy. KK, Osage Beach, MO  
Pro Shop: **573-348-8490**  
Director of Golf: Paul Leahy, PGA  
Superintendent: Charlie McDowell  
Architect: Von Hagge/Devlin  
**www.tan-tar-a.com**  
Tournament/Groups: 573-348-8522



Hidden Lakes is open seasonally May 16 through September 28. 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:                            | \$30.00 for 9/\$42.00 for 18                                          |       |              |
| Juniors (17 & under)                      | Free with Pd. Adult                                                   |       |              |
| Club Rental available.                    | New individual & couples memberships available for Hidden Lakes only. |       |              |
| 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     |

**\$49<sup>18</sup> Hole Par72**

**Indian Rock Golf Club**  
Highway O, Laurie, MO  
Pro Shop: **573-372-3023**  
**www.indianrockgolfclub.com**



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                                                           |     | \$28.00 - | \$49.00      |
| 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     |

**\$60<sup>18</sup> Hole Par72**

**Lake Valley Country Club**  
Camdenton, MO **573-346-7218**  
Course Superintendent: Scott Crowell  
Gen. Mgr/Head Pro: Dan Robertson, PGA  
Assistant Pro: Andrea Taylor  
Architect: Floyd Farley  
**www.lakevalleygolf.com**



On-site facilities include a practice putting green, driving range, tennis court, swimming pool, locker room, and bag storage. Lake Valley is two miles west of Camdenton, off Hwy. 54. After crossing the Niangua Bridge on Hwy. 54, take the first left (Lake Rd. 54-79). Follow signs to course.

| Fees & Membership                                                        |     |                |              |
|--------------------------------------------------------------------------|-----|----------------|--------------|
| In season rates (include mandatory cart):                                |     |                |              |
| Weekdays                                                                 |     | \$60.00 for 18 |              |
| Weekends                                                                 |     | \$69.00 for 18 |              |
| Twilight (after 2:00 p.m.):                                              |     |                |              |
| Weekdays                                                                 |     | \$40.00 for 18 |              |
| Weekends                                                                 |     | \$45.00 for 18 |              |
| Memberships available. Soft spikes and appropriate golf attire required. |     |                |              |
| 18 Holes Semi-Private                                                    |     |                |              |
| Tees                                                                     | Par | Yards          | Rating/Slope |
| Blue                                                                     | 72  | 6,373          | 70.9/124     |
| White                                                                    | 72  | 6,064          | 69.5/122     |
| Gold                                                                     | 72  | 5,339          | 66.3/115     |
| Red                                                                      | 72  | 4,918          | 68.9/121     |

**\$69<sup>18</sup> Hole Par71**

**The Oaks at Tan-Tar-A**  
Hwy. KK, Osage Beach, MO  
Pro Shop: **573-348-8522**  
Director of Golf: Paul Leahy, PGA  
Superintendent: Charlie McDowell  
Architect: Von Hagge/Devlin  
For best rates visit: **www.tan-tar-a.com**  
golf@tan-tar-a.com



Driving range, practice putting green, professional club fitting and instruction, locker rooms, restaurant and catering services to accommodate any size golf event. Pro shop offers golf equipment, clothing & more. On State Rd. KK, approximately two miles off Hwy. 54.

| Fees & Membership                                                        |                              |       |              |
|--------------------------------------------------------------------------|------------------------------|-------|--------------|
| In season rates (include mandatory cart):                                |                              |       |              |
| Weekdays:                                                                | \$30.00 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     |

**\$95<sup>18</sup> Hole Par71**

**Old Kinderhook**  
Lake Rd. 54-80, Camdenton, MO  
**573-346-4444 888-346-4949**  
Head Prof: Martin Krulatz, PGA  
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, lounge, meeting rooms, swimming, tennis, and health/ fitness area. Golf school and lessons also available. Hwy. 54 West 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.

| Fees & Membership                                                                                                         |     |                |              |
|---------------------------------------------------------------------------------------------------------------------------|-----|----------------|--------------|
| In season rates (incl. cart and range fee):                                                                               |     |                |              |
| Mon.-Thurs.                                                                                                               |     | \$69.00 for 18 |              |
| Fri.-Sun. (holidays)                                                                                                      |     | \$95.00 for 18 |              |
| Twilight rates after 3 pm \$49 for 18                                                                                     |     |                |              |
| Club Rental \$40.00- 18. Same Day Repeat rates available. Memberships available to property owners. Soft spikes required. |     |                |              |
| 18 Holes Public                                                                                                           |     |                |              |
| 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     |



# Osage National Golf Resort - Arnold Palmer's design and more

By Darrel Willman

A bald eagle soars lazily overhead, skirting the bluffs that run along the Osage River. The sun has just crested them—revealing the dew standing on the manicured green at Hole 6 on The River.

It's another beautiful day for golf on Missouri's only Arnold Palmer Signature course.

The devious design that Mr. Palmer put into his 18 holes at Osage National (of the 27 holes

available for play) is very evident at six.

After you reach the long landing area in front of the hole, you must fly a small pond in order to reach the island green. The River has a coastal kind of feel.

Every hole has water in play. Island greens and tees, long stretching waste hazards, green bunkers, pot traps, and lots of—*did we mention water?*

All of Arnie's greens over the

18 are interesting—from the approaches, to the bunkers, to the contours themselves—these can be very difficult reads. Of all the courses at the Lake, I believe these are my favorite holes (but it's *very* close).

After finishing the dramatic 9th on the River with its island tees and sweeping approach back to the clubhouse, you can continue Arnie's second nine—on the aptly-named Mountain.

Unlike the River's wild and wonderful open romp, the Mountain takes you up with tree-lined narrow fairways and unbelievable elevation changes.

Then on the way down, rolling undulating fairways and tucked away blind shots with an unexpected drop to the green. The eighth and ninth on the Mountain take you sweeping back around to the clubhouse precisely where you need to be to start The Links.

The Links were added to the original design in 1998. The nine holes impart a British Isles feel to the course. It can be combined with either the Mountain or the River to make



18.

As you might expect, there are grass berms and traps dotted throughout the nine on the Links. You'll find undulating tricky greens on many of the

holes, with native grasses present where you might be expecting fairway.

You may think you were mystically transported across

*continues on page 36*

**\$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: Michael Galey  
Director of Golf: Ryan Manselle  
Architect: Arnold Palmer  
Head Golf Pro: Larry Salsman, PGA  
**www.osagenational.com**



Osage National features a 20,000 sq. ft. clubhouse with 5,000 sq. ft. Tournament Room, a driving range, two large practice putting greens, and a full-service restaurant, breakfast 7 days a week, 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. \$70.00 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 |
|--------|-----|-------|--------------|
| WGGold | 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     |

**\$42** 18 Hole Par **71**

**Rolling Hills Country Club**  
Highway 5, Versailles, MO  
Pro Shop: **573-378-5109**  
Gen. Mgr./Pro: Steve Nolawski, PGA  
Super.: Brett Randall  
**www.playrollinghills.com**  
rollinghills@yhti.net



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: (cart not required)  
Everyday: \$42.00 for 18  
Twilight rates available. Memberships available. Soft spikes required

#### 18 Holes Semi-Private

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

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

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



Tee times are accepted up to 30 days in advance. Groups are welcome. Golf season is year-round, weather permitting.

Sycamore Creek is off Hwy 54 south of the Grand Glaize Bridge in Osage Beach. Turn at Nichols Road Exit.

#### Fees & Membership

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

#### 18 Holes Public

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

**\$80** 18 Hole Par **72**

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



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

#### Fees & Membership

In season rates (include mandatory cart):  
Varied \$35.00 - \$80.00 for 18  
Memberships available. Soft spikes req.

#### 18 Holes Public

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

**\$95** 18 Hole Par **71**

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



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

#### Fees & Membership

In season rates (include mandatory cart):  
Varied \$40.00 - \$90.00 for 18  
Memberships available. Soft spikes req.

#### 18 Holes Public

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



# Redfield Golf - an Ozarks Gem in the Rough



By Darrel Willman

When you get tired of spending half the round looking for your ball, after playing tree-lined up-and down narrow fairways carved out of the forest, take a break a half hour North of the Lake.

**Redfield Golf and Country Club** lies just off Hwy. 54 at the Eugene exit—on your way if you're coming in from Iowa or St. Louis. Course architect Jim Lewis crafted 18 holes over two in-and-out tracks from the gently rolling countryside.

Redfield is perfect for a warm-up or casual round when you don't feel like playing target golf. The only time you will lose a ball here is when you stray off the short grass into the deep Fescue that lies in between the holes.

Redfield is a relatively young

course, and so the trees that dot the fairways do not obstruct play—give it a few more years however, and like the rest of the course, they will mature nicely and fulfill the design.

You'll have to search quite a while for a course that is in better shape. Superintendent Corey Duenckel does a fabulous job, and has been with the course since its inception 13

years ago. The bent-grass fairways he tends impart a great feel to this Links-style layout.

The four sets of tees are precisely cut and manicured; the greens are lush and quick—



**Redfield Golf & Country Club**  
573-498-0110  
14005 Redfield Dr,  
Eugene, MO 65032  
[www.redfieldgolf.com](http://www.redfieldgolf.com)  
**About \$52 Weekends, lower rates available online**



with more than a few surprises over the 18. It's not overly long, at 6,720—but you'll feel all of those yards when you've settled into the 19th at Bogey's.

Out and back from the clubhouse on the front loop you'll play in a large, sweeping arc, through a pair of Par 3's, two 500+ yard Par 5's, and five Par 4's – including one that could almost be a five at 454 yards.

You'll have water behind the hole on two, and be forced

*continued on page 37*



Osage National Golf Resort

## MOTHER'S DAY

Sunday, May 11<sup>th</sup>, 2014

# Brunch

**FULL BRUNCH BUFFET**

*Including desserts, coffee, tea & soft drinks*

**2 seating times available: 10:00 a.m. & Noon**

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1.866.365.1950 | [www.OsageNational.com](http://www.OsageNational.com)











# Lodge of Four Seasons

*continued from page 28*

large green should bring no surprises once you're on.

**Hole 4 (227 yards, par 3)** the course's signature hole, this long-long-long par 3 flies a finger of the Lake over 200 yards to a relatively small green protected by six bunkers. There's no safe short. Stick it or sharpen your pencil.

**Hole 5 (361 yards, par 4)** five brings a mellow dogleg left with an expansive landing area. However things get real as you thread the needle into this narrow green flanked by bunkers on all corners.

**Hole 6 (360 yards, par 4)** six takes you off the blocks to a decision. Short, or long? Boom it and your approach to the stick is blind, lay-up and it's a good look at the flag. Going long leaves you on the beach as there is a traps in the back.

**Hole 7 (195 yards, par 3)** seven will leave you sweating with flashbacks from hole four. This moderate par three flies the Lake again to a well-protected green. Plays shorter than it looks. Stick it next to the pin for

shot at birdie.

**Hole 8 (420 yards, par 4)** eight may leave you in survival mode as you fly down the right side avoiding the slope to the well-protected green. Club up on your eventual approach, it's longer here than it looks. Par is a good score here.

**Hole 9 (395 yards, par 4)** nine takes you back to the start with a dogleg left lined with trees down both sides. For most, the 150 into the hole will be made difficult by bunkers left and right. Hit the green and end the front nine with a birdie.

**Hole 10 (365 yards, par 4)** ten takes you onto the back with another dogleg left—cut the corner off the blocks to the approach, or lay up short of the fairway bunker. The green is well-protected, but gives up pars when you're on it in two.

**Hole 11 (354 yards, par 4)** eleven is your chance to "grip it and rip it" off the blocks—smash it and then get out the wedge for an approach to the well-bunkered hole. A nice birdie opportunity here for many players.

**Hole 12 (421 yards, par 4)** back

to the left in a sharp dogleg, but stay in the short grass to avoid the bunker right and water left. From a buck-seventy in to the green downhill, play it a club or so short to avoid the water on the right. Avoid the sand up front.

**Hole 13 (205 yards, par 3)** carry the water and stick the shot, or play the draw to the landing area right, on this moderately-long par three. The tricky green is tougher than it looks. Get aggressive here to avoid the roll back to the rough—or worse.

**Hole 14 (521 yards, par 5)** hit it hard off the blocks, and hit it again—hard. It's all you've got and maybe more, to get past the fairway sentries on the left, but still come up short of the creek. The 100 yard-in approach from the creek gives you a roll-up to this rewarding green. Bunkers to the right keep you honest.

**Hole 15 (215 yards, par 3)** more than you want in a three, a deceptive green lies protected by three bunkers at the end of this straight, flat hole.

**Hole 16 (520 yards, par 5)** get out your joggers again for this marathon uphill endurance test. Three shots will get most players to the green here, but

the front is heavily guarded by a quartet of traps. When you're finally on, the trickier-than-most green may leave you wishing for par.

**Hole 17 (376 yards, par 4)** your round is nearly over, but the narrow fairway at 17 could have you longing for the clubhouse, with its left-to-right slope. Keep it in the middle for a good look at the small, and well-bunkered hole. Stray left or right off the blocks here, and you may well find Mr. Bogey.

you up for an iron-shot into the long green that's ripe for birdie. Left or right on the way in finds the beach at this well-bunkered finish-line.

The Lodge of Four Seasons has much more than golf to offer. The Lake's best-known and most-loved resort, Four Seasons is a destination for visitors from all over the world.

Along with the 54 holes of golf, the Lodge offers a luxurious spa -- Spa Skiki, fine dining in the form of HK's and Breezes,

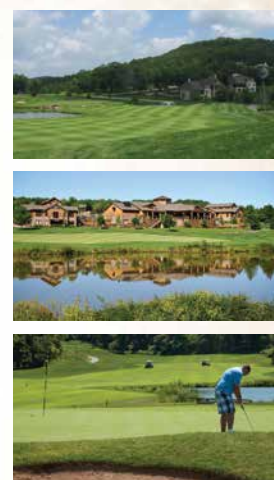


**Hole 18 (400 yards, par 4)** finishing up the round brings you to one of the widest looks on the course. Knock it out into the short grass and it will set

as well as a hotel and 20,000 sq. ft. exhibition hall. The courses each have food and full-service Pro Shops to assist you when you play.

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Old Kinderhook at Lake of the Ozarks is a 700 acre golf & lake resort located near Camdenton on the 12MM of the Big Niangua. The meticulously manicured property features a Tom Weiskopf Signature Golf Course, 2 restaurants, marina, spa, swimming pools, fitness center, real estate offerings and a variety of lodging options including The Lodge at Old Kinderhook opening late 2014.



20 EAGLE RIDGE ROAD, CAMDENTON, MO  
573-317-3573 | [WWW.OLDKINDERHOOK.COM](http://WWW.OLDKINDERHOOK.COM)





# Old Kinderhook

*continued from page 29*  
corner left. Roll out into the flats dead ahead and keep the second shot to the right, away from the heavily-"ruin your day"-bunkered left side roll-up to the green. Par is a good score here.

**Hole 14 (559 yards, par 5)** Water. Long. Bunkers. Out-of-Bounds. Not enough? Roll out your first and watch the choke point between the fairway hazards left and right on your second shot, follow up with a precise third shot threading the needle past the green bunkers left, right and rear.

All of five shots, all uphill. Water, water everywhere-- but stay to the right and lay up short, unless the long hitter chooses to drive over the creek on **Hole 15 (365 yards, par 4)** then play uphill on the second shot to a well-bunkered tricky green for par.

Long, and difficult, **Hole 16 (206 yards, par 3)** flies the water right, and the greenside bunker front right to land on a tricky split-level green.

## Hole 17 (376 yards, par 4)

thread your tee shot out into the landing area, but watch for the bunkers left, right and forward. Dogleg right up to the green, with heavy bunkers left and center. Roll-up on the right, but it's a blind shot. Hit it anywhere front and center short and it's going to be a bad day.

**Hole 18 (516 yards, par 5)** keep it down the center and fire away to finish the round. It's everything you have left for two shots, just keep them in play and dry. Water all the way on the left, and surrounding the rear-bunkered green. Fairway berms and bunkers to the right. Accuracy here will be your savior. Five is a good score.

Old Kinderhook offers lodging in their golf cottages, patio homes, villas and estate homes. An onsite spa, Elements Spa is also available. Dining is available at the Hook Cafe next to the Pro Shop and in the Trophy Room for breakfast, lunch and dinner. The Professionals on staff at the Pro Shop offer a full line of golf equipment and apparel as well as instruction and tips for players.

A new hotel is currently under construction that will feature 84 rooms and a convention center.



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# Osage National

continued from page 30



the Atlantic, particularly on the marathon 612-yard Par 5 seventh, with its lay-up over water and the mounded landing area approaching the green. It is a true three-shot-and-on Par five.

And then there's the ninth with its 512-yard sprawling run back in, and its green flanked by water at the finish line.

The Links is a perfect complement to the variety found in Palmer's original 18—across the 27 holes of golf you'll find

at Osage National, you can experience distinctly different styles and challenges—combining to making it a glorious day of golf.

You can choose to stay and play, with the course-side con-

dominiums, lounge at the expansive pool complex (a perfect place to stash the rest of the family while you play), dine in the restaurant and refuel in the bar. Ryan and the staff in the Pro Shop are knowledgeable and helpful, with two PGA teaching professionals on staff to assist you.

Everything you want in a golf trip to the Lake can be found by booking a stay at Osage National Golf Resort.

Reserve your tee times directly online at

[www.4seasonsresort.com/golf\\_teetime.php](http://www.4seasonsresort.com/golf_teetime.php)

or call

573-365-8532

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\*\$59 rate is per player weekday. Advance reservation required. Cannot be used in combination with any other golf specials or discount promotion.



# Redfield

*continued from page 31*  
to carry the water on the 380-yard Par 4 fourth. Water again comes into play on Hole 7, where your tee shot must carry the water. But the biggest challenges await you on the back.

Hole 10 takes you out on the opposite side of the club, this track winding around a creek and four ponds. You'll immediately get the message that the back is no push-over.

A 402-yard Par 4, 508-yard Par 5, and a 385-yard Par 4 start it off. Water is along the left near the end of ten, and you'll find it again on 13 when you drive over it for Par 3.

Hole 16 begins your grueling journey back to the clubhouse—with a 455-yard Par 4, a mammoth 578-yard Par 5 at 17 that could leave you with bogey, and the last Par 4 at 18 stretching 431 yards into the clubhouse.

But there is good news. Bogey's lies just inside the clubhouse for the 19th—where you can refuel and relax after the round.

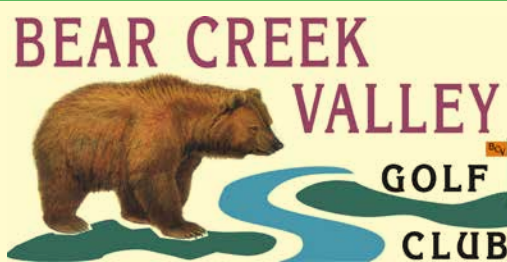
Should you accidentally wrap

your 3-wood around a post at 16, the staff in the fully-equipped Pro Shop can repair it and get you back in the game. If it's a simple loft and lie adjustment, they can handle that too. New major-brand sticks? Yes, they're here too.

So leave the crowds and the trees behind for a few hours, and take a short drive to Redfield Golf and Country Club—one of the nice surprises in



golf you'll find surrounding the Lake area. You'll save some balls, and at under \$50 for a round—you'll save some green as well.



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**10:00 a.m. Shotgun Start**

Entry Fee: \$60- Includes 18 holes of golf, cart, lunch and prizes.

\$13,000 Hole-in-One Event on Hole #16 • Special Drink Prices

Proximity Prizes Two-Putt Maximum. There will be various proximity events on each hole.

Tees to be used: Men #2 tees Seniors 60+ #3 tees, Women #4 tees, Seniors 80+ #4 tees

Three flights of equal prize money. Pays 3 flights - 3 places. Equal prize money per flight.

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Cart fees not included.



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# Transportation Wish List

*continued from page 1*  
a specific list will be placed before the voters of each county. "Then after 10 years, people will know how we've done across the state and they will be able to decide whether to continue the tax or not."

## Why is the tax needed?

*By Nancy Zoellner-Hogland*

The Missouri Highways and Transportation Commission reported earlier this year that Missouri Department of Transportation (MoDOT) revenues, which are largely tied to state and federal fuel taxes, are falling. That means MoDOT's budget will soon shrink well below the \$485 million per year that is needed to just keep the state system of roads and bridges in the condition they are in today. Without the tax or another source of funding, new projects would be put on hold indefinitely.

Initially, a petition was filed with the secretary of state to raise the state sales tax and use those taxes to fund transportation projects across the state. Organizers ended up withdrawing that request, but in the meantime, legislators in both houses introduced bills that would place the sales tax initiative on the November ballot. House Joint Resolution 68 was approved by the House and then went before the Senate Transportation Committee where it passed 6 to 1. All those who testified before the Committee agreed on the following points:

- Transportation is a core function of government

- Transportation is vital to economic development and the vitality of the state
- There is insufficient funding to meet the needs of Missourians
- New funding must be found
- MoDOT has the trust and confidence of the Legislature – and in the words of one Senator, MoDOT is "exemplary" of how government should function

The next step in the process is for the resolution to be placed on the Senate floor for full Senate debate. However, the last day of the Legislative session is May 16. If action isn't taken by that date, the plan is dead.

MoDOT officials said that will present problems.

MoDOT Director Dave Nichols said since the Vision for Missouri's Transportation Future was initially developed, the federal government has revised the revenue forecast. Officials said Missouri will realize a 19-percent decrease in federal funds.

From 2005 to 2010, MoDOT's annual construction budget was about \$1.3 billion. This year it's \$685 million and by 2017 it will have fallen to \$325 million - the lowest since 1992.

MoDOT said the reasons for the funding downturn are many. Fuel tax revenues have become a diminishing revenue stream as cars become more fuel efficient and as people drive less, while the costs of doing business are increasing. Inflation has decreased MoDOT's purchasing power by more than 50 percent. What was 17 cents (state fuel tax per gallon) of purchasing power in 1992 - the last time fuel taxes were

increased - is now about eight cents and decreasing each year.

The costs of asphalt, concrete and steel are as much as 200 percent more than they were in 1992. And employee healthcare and retirements costs have also steadily risen. The looming insolvency of the Federal Highway Trust Fund in August or September is a big reason, too.

Bob Lynch, district engineer with MoDOT, said that will present problems.

"At this rate, in two or three years, the money available to maintain the current highway system is going to be around \$320 to \$325 million - \$160 million less than what we need. That's when you'll start to see the system start to deteriorate - when you'll start to see problems. We're trying to explain that as best we can and let the people of Missouri decide what they want to do," he said.

The tax, which will not be collected on gas, food or prescriptions, is expected to raise more than \$700 million per year or \$7 billion over the 10-year period that tax will be collected. Ten percent off the top will be to cities and counties (5 percent each) throughout the state. The other 90 percent will be distributed throughout the state based on a formula used to distribute fuel tax. The formula currently used is on the highway commission's website.

"For Camden County alone, that 5 percent is going to bring in more than \$600,000 per year - maybe as much as \$800,000 per year," Camden County Commission Kris Franken told the group that was gathered at the April 24 Transportation Advisory Committee (TAC) meeting. "It will be a local influx available for local projects

- totally in addition to the list of projects that MoDOT will be doing. Cities could earmark that money for projects or cities and counties could partner together to complete projects on a wider scale but that use of the money will be spent 100-percent at the discretion of the local governments."

Following is the list of projects suggested by stakeholders. An asterisk by the project indicates it was suggested more than once.

### Camden County Project List

A rail System put in from the Jeff City Line that extends to the Lake of the Ozarks

Bike paths connecting Jefferson City to Lake of the Ozarks

Require all new businesses and residence to build sidewalks in the front of their establishments in Camden County. Provide matching funds or tax incentives.

Provide marked cross walks on major roadways for pedestrians along Highway 54, 5, and other high density areas within Camden County.

Recreational bike path between Camdenton and Sunrise Beach

Adequate shoulders wide enough for a vehicle on North Highway 5 between Greenview and Laurie

242 highway extension between the Community Bridge and Highway 5

Make a super two-lane highway from Niangua bridge to Gravois Mills and from Greenview to US 65.

Camdenton Airport expansion.\* (Runway expansion H21 and new terminal building H21)

Super two-lane highway on Missouri 5, 7, and US 65.

Turning lane for WB highway 54 at Runabout Drive.

West bound on ramp from lazy days/ key largo road to Hwy 54.

Four lanes from Interstate 70 (Fulton Area to Hwy 54 Lake Ozark).

Expanded Oats Services in Climax Springs, Macks Creek, Camdenton, Osage Beach, Linn Creek, and Stoutland.\*

Bike Path connecting the City of Osage Beach and the City of Lake Ozark.

Improved sidewalks and added bike paths along Bagnell Dam Blvd.

Added road lane or widened lane when turning left from Osage Beach Pkwy onto Bagnell Dam Blvd.

Correcting the exit by Harley Davidson from 54 to Osage Beach Pkwy.

Extend State Route 42 from Community Bridge to State Hwy 5 in Sunrise Beach, MO.

Update Route 5 from Hurricane Deck through Gravois Mills (3 lanes)

Upgrade Route 42 in Osage Beach to Iberia.

Key Largo, Runabout Road all the way to Hwy Y must have new speed limits, signage, and lights flashing.

New left turn lane at Hwy 5 and Bear Paw on Hwy 5 south.\*

Better and improved signage along Hwy 54.

Additional sidewalks in the City of Osage Beach.

Complete the Osage Beach Pkwy extension from Lazy Days Rd to Hwy Y.\*

Added runway at Camdenton Airport to the Southwest that is at least 6,000 ft long to accommodate regional jets and prevailing winds during summer months.

4 lane divided highway from Mexico, MO to New London, MO connecting with US 61

Straighten Hwy MM and widen between Community Bridge and Hwy 5 at Sunrise Beach.

Revamp or widen the entrance ramp on Hwy 54 east.

Improved shoulders or sidewalks along Hwy 42 and Hwy W.

Bike and running trails that will connect Lake Ozark, Osage Beach, Linn Creek and Camdenton.

New bridges built in Linn Creek on Locust Street and S Lake Rd.

Extended Amtrak service to the Lake of the Ozarks Area.

New Terminal facility and hangers that conforms to current TSA standards at Lee C. Fine Memorial Airport. \*

Completion of the expansion of MM/TT/F, also known as the new Route 242 from the toll bridge to Route 5. \* (widening, straightening, and added shoulders, sidewalks, bike paths)

New Route 42 from US 54 to Route 17.

Build a new overpass at Route W and US 54.

Provide a four lane corridor from highway 50 to Camdenton on the west side of the lake.\*

Widen 5 north of Camdenton to a shared 4 lane configuration

Add shoulders to Hwy 7 north and south.

Recreational bike trail around the City of Camdenton.\*

Widen 5 Laurie/SB 3 lanes 135.

Camden Project 42 from 54 to 17.

New Sidewalks from Osage Beach Pkwy to 42.

Grand Glaize Bridge bike/PED attachment.

New parking lot for Lee C. Fine Memorial Airport.

Parallel taxiway at Grand Glaize Airport.

Sidewalks from Hwy 5/Hwy 54 overpass to Wal-Mart in Camdenton.

PED attachment to Walnut Bowl (Bridge Hwy 54 - Osage Beach Pkwy)\*

Additional sidewalks on Bus. 5 in Camdenton

Sidewalks by school in Climax Springs

Sidewalks along Hwy 5 from Hurricane Deck Elementary to Lake West School.

Sidewalks from Osage Beach Elementary to Heron Bay Condos.

Sidewalks from Camdenton High School to Middle School

Parkway extension in Osage Beach

*continues*



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## Transportation

Widen Hwy 54 @ S business 5 to western city limits of Camdenton.

Labeled crosswalks, added crosswalk passing signals, extended crossing times, and ADA compliant sidewalks at the Camdenton Square.

### Laclede County Project List

Provide more transportation (OAT's) in more areas such as Conway, Richland, Stoutland, Village of Phillipsburg, Village of Evergreen and Lebanon.

Development of bike paths and new sidewalks in the City of Lebanon.

Develop a hub station for Greyhound buses in the City of Lebanon.

Replace bridge over Goodwin Hollow on Hwy 64 just west of Lebanon. \*

Improve S-turns on East Hwy 32, 3 miles east of Lebanon.\*

Widen south Hwy 5, from Bland Rd. to Lebanon city limits.

Install signal lights at East Hwy 32 and Tower Road. \*

Enhance Hwy 5 to I-44 Expressway by creating a new roadway over or under BNSF railway. (Hwy YY and Hwy 5 to Exit 130 I-44) Railway accident cuts city in half with no access to hospital. \*

Enhance south Hwy 5 widen project by installing sidewalks.

New sidewalks in Lebanon around the newly proposed middle school.

Runway lighting at the Floyd W. Jones Lebanon Airport.

Mill and overlay asphalt at the Floyd W. Jones Lebanon Airport.

Precision approach path finder indicator at the Floyd W. Jones Lebanon Airport.

Sidewalks on Washington St. improvements so that they are made to be American with Disabilities Act (ADA) compliant.

Walking trail/bike trail that connects to Boswell Park in Lebanon.

Walking/bike trail connecting proposed middle school east loop crossing the Lebanon Hospital, Boswell Elementary School to Atchley Park.

Bridge improvements over the Osage Fork east of Lebanon.

New Route 5 in Lebanon to I-44.

### Miller County Project List

Rock Island bike path developed to connect Jefferson City to the Lake of the Ozarks. \*

Extended public works services of snow removal in Miller County.

Maintain current highway surfaces on MO highways 52, 62, and 87.

Expand rural transit services in Eldon, Brumley, Tuscumbia, Iberia, St. Elizabeth, and Olean. \*

Airport runway expansion at Eldon Model Airport

Expanded airline services as the Eldon Model Airport

Develop Rock Island Trail from Eldon to Lake Ozark. \*

Rock Island trail, at least through Eldon. Increased bike lanes and share the

road signage on Hwy Y from Hwy 52 to W-Business Hwy 54.

Improve safety of routes through shoulders and widening of side routes in the City of Eldon.

Improve road, bridge, and highway capacity to help facilitate industrial growth in Miller County.

Improved truck signage at Hwy 87 in the City of Eldon.\*

Hwy 54/FF overpass \*

Improvements to Hwy A/ Tavern Creek bridge.\*

Asphalt gravel roads in State ROW.\*

5 lanes Hwy 42 from 134 to 54.

Add turn lane on Business 54 and Business 52 Eldon from 87/M to Hwy Y.

Add shoulders and rumble strips to Hwy 87.

West bound access from Business 54 to Hwy 54.

Junction improvement Hwy 42 and Hwy 17 in the City of Iberia.

Hwy 52 improvement from Hwy 17 to St. Elizabeth.

Overpass Hwy 54/Business 54/ W

New sidewalks that are ADA compliant in the City of Eldon.

### Morgan County Projects List

5 center turn lane in Laurie to Hwy 5/135.

Shoulders on Hwy 135 from the City of Stover to the City of Laurie.

Hwy 52 center lane Fairgrounds to Hwy 5 and 135.\*

Improvements to O road at the right turn lane in the City of Laurie.

Improvements to Hwy P off 5 center and right turn.

Kansas City Corridor – Road from Cole Camp to toll bridge shared 4 lanes. \*

Revamp, added shoulders, and overlay on highway O,P,D,E, T, W, and M

Versailles airport runway extension and taxiway. \*

New Sidewalks that are ADA compliant in the City of Laurie. \*

Expand Oats, taxi, and medical assistance services throughout Morgan County. \*

Rails to trails in Versailles.

Upgrade Hwy 5 to a super two highway from Gravois Mills tot the improved Hwy 5 north of Camdenton.

Widen route 5 in Sunrise Beach.

Add Shoulders to routes that have not been upgraded yet in Morgan County.

Continue to maintain existing road surfaces such as Hwy 5.\*

Signage improvements (speed limit) at Hwy 5 from Laurie south to Greenville.

Turn lanes at Hwy 5 from Laurie south to Greenville.

New sidewalks in all municipalities within Morgan County.

Labeled crosswalks in the City of Laurie.

Adequate shoulders wide enough for a vehicle on North Highway 5 between Greenville and Laurie



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# May Social Share and Care Event at Bootlegger's

Share & Care Event at this month's Business Journal Social hosted by C. Michael Elliott & Associates, Realtors, at Bootleggers Sports Book & Grill at Stonecrest Mall, Thursday May 8th from 4-7 PM.



**C. Michael Elliott**

Donate both men & women's Personal Care Products to Hope House.

Serving hundreds of needy families each month, Hope House's primary function is an Emergency Aid Center and Food Pantry, as well as operating a thrift store.

They would welcome your gift of a personal care product to share with their clients. If you would like to participate in the Share and Care Personal Products Drive, please bring an item such as soaps, shampoos, etc. to the May social or drop off at C. Michael Elliott & Associates, 3738 Osage Beach Parkway, Suite 103.

You can also take donations to Hope House located at 40 Lakeland Road, Lake Ozark (between state Highway W and Highway 54).

Hope House is a multi-denominational, faith based organization founded over a decade ago by several lake area churches.

Operating expenses are furnished primarily by supporting churches and cash donations from local businesses, clubs and individuals are used to provide services to those in need.

As is the case with so many organizations, this support has dwindled some in the recent years due to the stagnant economy.

Love offerings are deeply

appreciated. The largest percentage of volunteers comes from Lake-area churches and they welcome anyone who has a heart for serving others.

Hope House is currently assisting over 350 families or approximately 1,000 children

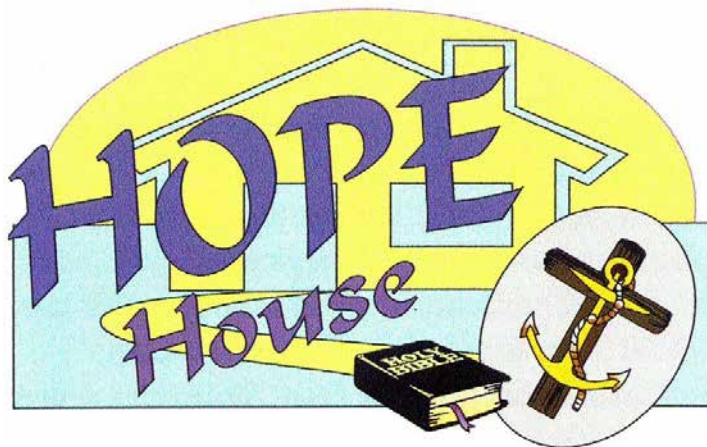
those who are homeless, those who are physically, emotionally and spiritually sick, and those who need encouragement to rise above the conditions in which they currently live. Primary assistance is food, but also assists with emergency needs,

housing for the homeless.

**Food Pantry:** Provides food to residents in their service area who meet the guidelines set by the Central Missouri Food Bank of Columbia and Hope House board of directors. Proceeds from the Thrift Store are the main source for stocking Hope House's food pantry. The Central Missouri Food Bank also assists in stocking the food pantry, supplemented by food drives organized by individuals, local churches, civic and youth organizations and local merchants.

**Thrift Store:** Generates individuals and merchants donated food, clothing and household items to start Hope House's thrift store in 2002. Today, the monies generated in the thrift store are used to stock the food pantry, and provide emergency, short-term financial aid. The Thrift Store is open to the general public.

Visit [www.hopehouseofmillercounty.org](http://www.hopehouseofmillercounty.org) for more information.



and adults once each month. Here's a look some of the services Hope House Provides:

Emergency Aid Center: Helps

such as utilities, medicine, medical care, car parts, bus fare, gas to get to a doctor or work, diapers and temporary

## Business Journal Social Event Photos

**April Business Journal Social 4/10 at Camden on the Lake with Sponsor Krantz Insurance.**

**#1 L-R: Bob and Sharon Haupt, Zach Shown**

**#2 L-R: -Krantz Ins Group staff: Kristine Sills, Erica Krantz, Brad Krantz, Erik Svoboda**

**#3 L-R: Frank Svoboda, Anita Svoboda, Kyle Bargfrede, Erin Svoboda**

**#4 L-R: Dexter Whitney, Stacy Johnson, Brad Krantz**

Would your company like to book a BJ social? Contact Linda for Details at 573-216-5277 or [Linda@Mix927.com](mailto:Linda@Mix927.com).

May's Business Social is Thursday May 8th at Bootleggers. The sponsor is C. Michael Elliott.

Photos by Rita Rose Event Photography.







The Lake West Chamber of Commerce welcomed new business level member, Central Missouri Building Inspections, with a ribbon cutting at the chamber office on Tuesday, April 1st. Contact Chris O'Connor or Mike Myers at 573-964-5888. Pictured: Back Row: Laura Moffitt, The Dearborn Agency; Mary Jo Doores, Loving Hands Preschool; Stanley Field, Lake West Chamber Ambassador; Brad Deters, DECO Insurance; John Wheeler, Preferred Land Title / Lake West Chamber Board Member; Jim Tatangelo, Roca's on the Square; Tammy Walker, HIBU; Karen Arnold, US Bank; Tom Koth, Tom's Air Conditioning. Front Row: Judy Smith, Lake West Chamber Ambassador; Bud Kidder, Lake West Chamber Ambassador; Chris O'Connor, Central Missouri Building Inspections; Mike Myers, Central Missouri Building Inspections; Liz Brown, Mills & Sons Insurance / Lake West Chamber Board Member; Ellen Bozich, Lake West Chamber Membership Director



The Kiwanis Club of Ozark Coast and the Christmas for Kids committee donated a total of \$4900 to Hope House at a recent luncheon meeting of the club. Presenting the checks from left are: Christmas for Kids Committee members Jennifer Hoose, Katie Karr, Dorothy Stewart (Hope House), Barb Fisher (Hope House), and Buck Cueni-Smith, president of the Kiwanis Club. The Kiwanis Club of Ozark Coast has served Osage Beach, Lake Ozark, and surrounding areas since 1988. The Club meets weekly at noon at the Ozark Yacht Club in Lake Ozark. For more information, see [www.ozarkcoastkiwanis.org](http://www.ozarkcoastkiwanis.org).



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for LakeoftheOzarksRadio.com, Osage Beach. Pictured front row [L/R] Tom Smith, Loretta Srch, JR Hartenstein, Dave Raaf, Michelle Cook, Vicki Kramer Amormino, Johna Stanfield, Melissa Krokson. Back row [L/R] Holly Woodman, Marsha Gulledege, Mitch Shields, Ed Foxmier, Jeff Karr, Katie Karr, Julie Rambo, Chris McElyea and Ken Albers.

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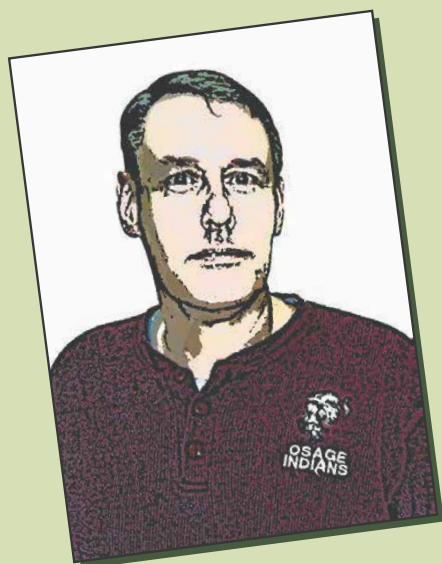
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# TOM JONES MEMORIAL Golf Tournament

Tom Jones was tireless in his support of School of the Osage. He was an active classroom speaker, statistician and record keeper, booster club officer and member of the KQUL 102.7 broadcasting team.

This event was established to provide a Memorial Scholarship in Tom's name. To date this tournament has raised over \$16,000. This tournament is only successful because of the active participation of people in our community. Any additional funds raised will be used to help with OFL youth football needs.

Tom loved Osage and he loved the game of golf. Please join us in remembering him on Saturday, June 16.

## Saturday, June 14

Dogwood Hills Golf Course

4 Person Scramble

1 p.m. Shotgun Start

Entry \$300 Per Team

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Team contact: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

For More Information Call:  
LJ Weeks 573-280-6001 cell  
or Brad Yoder 573-286-5922 cell

*Enclose Entry Fees and Mail by June 1 to:*

Brad Yoder, School of the Osage  
636 Hwy 42, Osage Beach, MO 65065



# Naught-Naught recognized as top Grinnell Mutual agency

Naught-Naught Insurance Agency, Inc. of Eldon was recently named to the prestigious 2014 Grinnell Mutual Reinsurance Company President's Club.

Recognized by Grinnell Mutual President and CEO Larry Jansen, Naught-Naught Insurance Agency ranks among the company's top 50 agencies and 12 farm mutual companies for outstanding achievement in the insurance profession and for superior performance. President's Club members provide insight on key insurance and business issues to Grinnell Mutual.

"Our President's Club members are an impressive group of insurance

professionals. Many of these agencies have been successfully serving local policyholders for decades in an ever-changing market," said Jansen. "For that reason, listening to our top agents and mutual companies keeps our partnership and our service to the policyholder strong and stable. They provide valuable insight as we seek their opinions on many topics, from product development to marketing."

The agents and staff at Naught-Naught Insurance Agency will be presented with a plaque and letter of recognition from Grinnell Mutual for the agency's notable achievement.



Offering new, pre-owned and brokered boats, MarineMax is proud to announce the reopening of its Laurie Store. Pictured: Back Row – Kyle Bargfrede, MarineMax; Mark Higdon, MarineMax; Bud & Bev Kidder, Chamber Ambassadors; Frank Svoboda, MarineMax; Jess Wadle, Chamber Ambassador; Karen Arnold, US Bank. Middle Row – Howard Halbadel, Chamber Ambassador; Gary Smith, Chamber Ambassador; Sue & John Hofmann, Chamber Ambassadors; Dale Law, MarineMax; Stanley Field, Chamber Ambassador; Pam Huschle, Central Bank; Sean Aaron, MarineMax; Andrew Renken, Renken Law Firm – Chamber Board President. Front Row – Connie Lowe, Chamber Ambassador; Karie Maasen, Chamber Executive Director; Colette Hicks, MarineMax; Dave Paisley, MarineMax; Pat Wheeler, Chamber Ambassador; Don Huschle, MarineMax; Mark Barbour, MarineMax; Bryan Riley, MarineMax; Judy Smith, Chamber Ambassador

## SEND YOUR ANNOUNCEMENTS

And business/community-related news and photos to:

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Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files for publication consideration!

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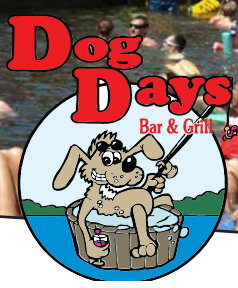
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# Hulett Chevrolet Buick Gmc Supports Camdenton Youth Baseball League

Hulett Chevrolet Buick Gmc is partnering with the Camdenton Youth Baseball League in Camdenton. They have joined forces with the national Chevrolet Youth Baseball program to provide new equipment, a monetary

work and play. In 2013, more than 1,600 Chevrolet dealers participated across the country.

Hulett Chevrolet Buick Gmc will present Camdenton Youth Baseball League with an equipment kit that includes



contribution, invitations to free instructional clinics, and an opportunity for community members to earn additional donations for their league via a Test Drive fundraiser.

"Youth baseball provides positive and productive life lessons for young people across America, and the Chevrolet Youth Baseball program is an extension of Chevrolet's commitment to baseball, community and families. Hulett Chevrolet Buick Gmc is bringing that same dedication to youth baseball," said Jason Hulett.

"There is nothing more American than Chevrolet and baseball and Hulett Chevrolet Buick Gmc wants to combine America's favorite brand and favorite pastime together for our families in Camdenton to enjoy," added Hulett.

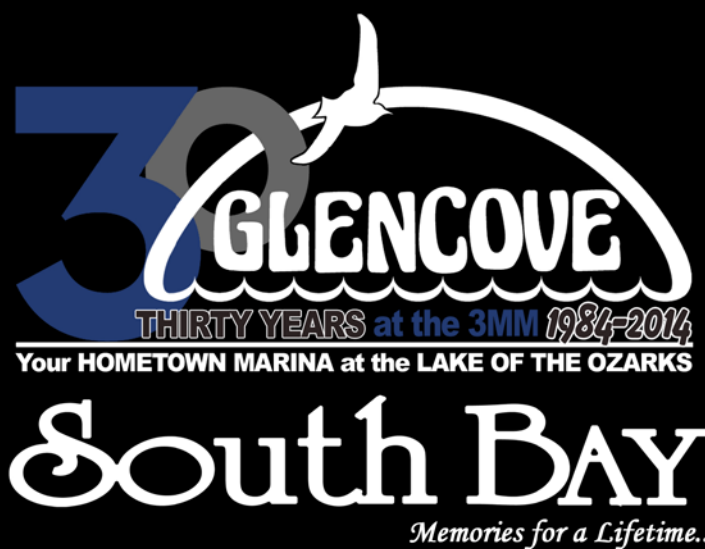
2014 marks Chevrolet's Youth Baseball program's ninth year, and since its introduction has helped aid local teams, benefiting more than 3.5 million young people in communities where Chevrolet's customers live,

useful items, such as bags, batting tees, catcher's gear, water bottles and Chevrolet Youth Baseball T-shirts. The sponsorship also includes youth clinics featuring current and former MLB/MiLB players and coaches, and instructors from Ripken Baseball and the Major League Baseball Players Alumni Association.

In addition, they will present a check representing a one-time monetary contribution to Camdenton Youth Baseball League. Sponsored leagues across the country will have the chance to earn additional funds as community members take test drives at their partnering dealership to help support the league.

In addition to its commitment to youth baseball, Chevrolet also is the Official Vehicle of Major League Baseball™.

"Chevrolet vehicles are designed and built for families, so we hope young people and their parents will consider a Chevrolet as an official vehicle of their household," said Hulett.



**Major South BAY Sales Event Saturday May 3rd 9am-5pm!!**

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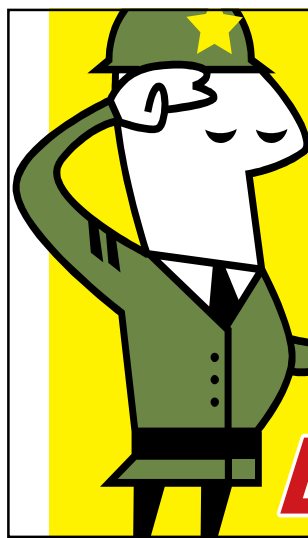
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# Crossword Puzzle

THEME: THE TWENTIES

## ACROSS

1. Hidden, also "lost" in French
6. \_\_\_\_ and flow
9. Beehive basket
13. "Private Parts" author
14. \_\_\_\_ v. Wade
15. The Great Muppet
16. \_\_\_\_ peak
17. \_\_\_\_-Wan Kenobi
18. Bedazzle, e.g.
19. \* "The Jazz Singer" and such
21. Honeymoon, e.g.
23. Finale
24. RPMs
25. Electric guitar hookup
28. \*Art \_\_\_\_
30. Kindle editions
35. Figure of worship
37. Margaret behind sexual revolution
39. \*Flashy ocean ride in "The Great Gatsby"
40. \*This "biscuit" was renamed a "sandwich" cookie in 1921
41. Supplemented
43. Salty drop
44. Chronic disease in homeopathy
46. Pitcher with handle and spout for pouring
47. Maori war dance
48. \_\_\_\_ weight in boxing
50. Actor Sandler
52. Frostiness
53. To fix, as in cat
55. Bygone bird
57. \*Musical name for the 1920s
61. \* "Return to Normalcy" President
65. Architectural projection
66. "Wow!"
68. Cowboy sport
69. Female gossip
70. Feeling of anger
71. Corpulent
72. \* "The Foresyte \_\_\_\_"
73. Down in the dumps
74. Adam and Mae

## DOWN

1. Attention grabber
2. Tallest volcano in Europe
3. Movie roll
4. \*Famous Chicago hotel, opened in 1920
5. Uncharitable or cruel
6. Son of Aphrodite
7. \*Roaring Twenties hairstyle
8. Neutral shade
9. \* "Bib-Label Lithiated Lemon-Lime \_\_\_\_," a.k.a. "7Up"
10. Be aware of a fact
11. Poet Pound
12. Child's dream gift?
15. \*Fitzgerald's famous character
20. Swelling
22. Adam's partner
24. \*Route 66, e.g.
25. Mushroom cloud maker
26. Journalist Shriver
27. Song of joy
29. Relinquish or abandon
31. The Hippocratic \_\_\_\_
32. \*Lindbergh's first solo crossing of Atlantic \_\_\_\_
33. Popular pant style for men
34. Seatbelt
36. \*Like Hemingway's generation
38. Owner's acquisition
42. \_\_\_\_ queen
45. Indian spice mix
49. Auto unit
51. The next day
54. Breastplate
56. Sun-dried brick
57. Pleasures
58. Domain
59. Pizzazz
60. Actress \_\_\_\_-Jones
61. Pay attention
62. Bad day for Caesar
63. Home on a limb
64. "What \_\_\_\_ around comes around"
67. \*Babe Ruth, star of the "Live-Ball \_\_\_\_"

SOLUTION ON PAGE: 23

## CROSSWORD

|    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| 1  | 2  | 3  | 4  | 5  |    | 6  | 7  | 8  |    | 9  | 10 | 11 | 12 |    |
| 13 |    |    |    |    |    | 14 |    |    |    | 15 |    |    |    |    |
| 16 |    |    |    |    |    | 17 |    |    |    | 18 |    |    |    |    |
| 19 |    |    |    |    | 20 |    |    | 21 | 22 |    |    |    |    |    |
|    |    |    | 23 |    |    |    | 24 |    |    |    |    |    |    |    |
| 25 | 26 | 27 |    | 28 |    | 29 |    |    | 30 |    | 31 | 32 | 33 | 34 |
| 35 |    |    | 36 |    | 37 |    |    | 38 |    | 39 |    |    |    |    |
| 40 |    |    |    |    | 41 |    |    |    | 42 |    | 43 |    |    |    |
| 44 |    |    |    | 45 |    | 46 |    |    |    |    | 47 |    |    |    |
| 48 |    |    |    |    | 49 |    | 50 |    |    | 51 |    | 52 |    |    |
|    |    |    |    | 53 |    | 54 |    |    | 55 |    | 56 |    |    |    |
| 57 | 58 | 59 | 60 |    |    |    |    | 61 |    |    |    | 62 | 63 | 64 |
| 65 |    |    |    |    |    | 66 | 67 |    |    | 68 |    |    |    |    |
| 69 |    |    |    |    |    | 70 |    |    |    | 71 |    |    |    |    |
| 72 |    |    |    |    |    | 73 |    |    |    | 74 |    |    |    |    |

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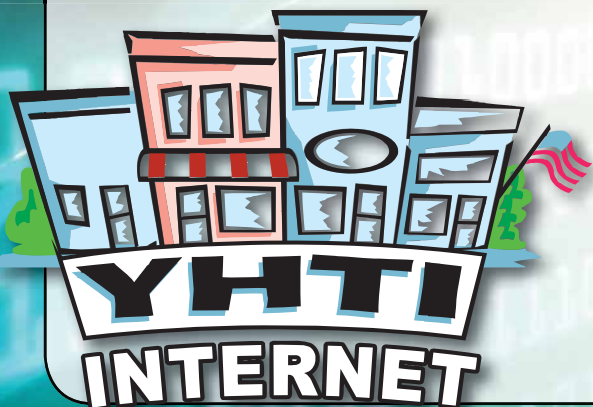
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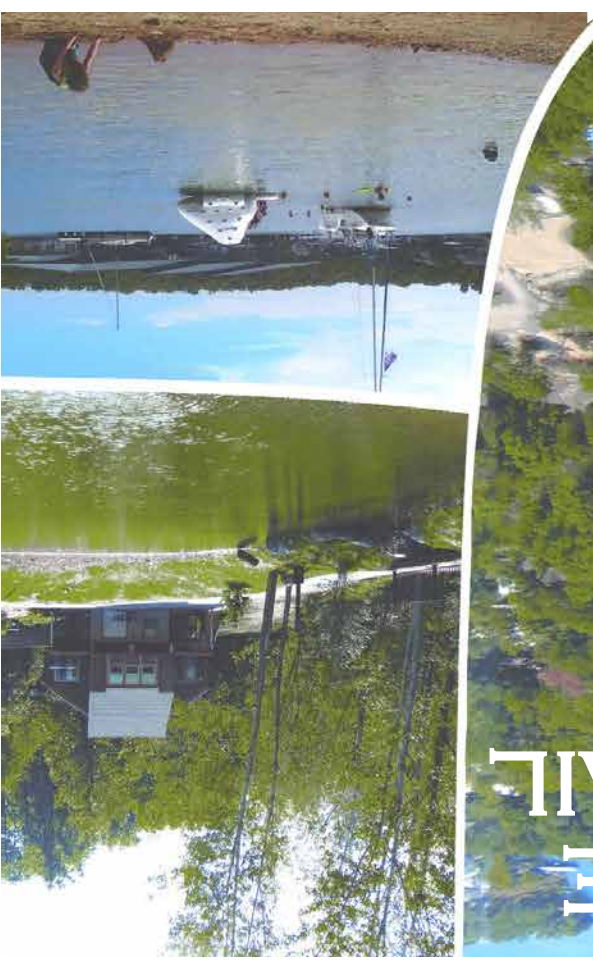
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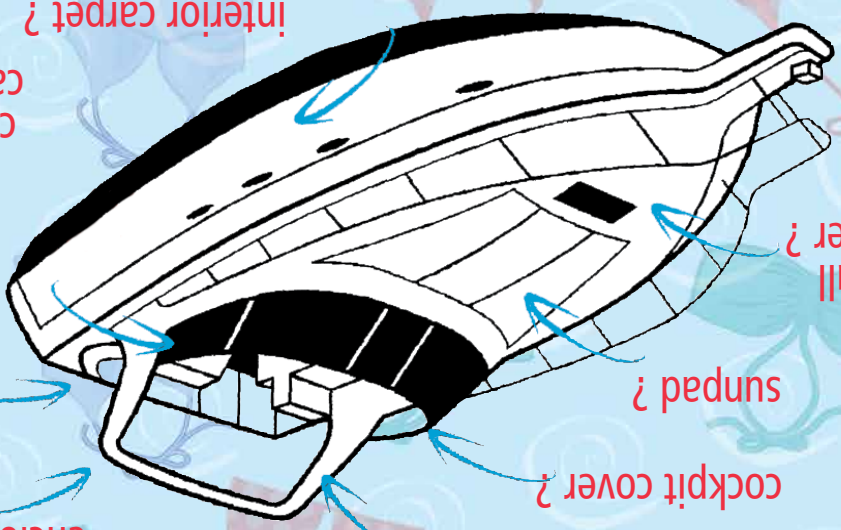


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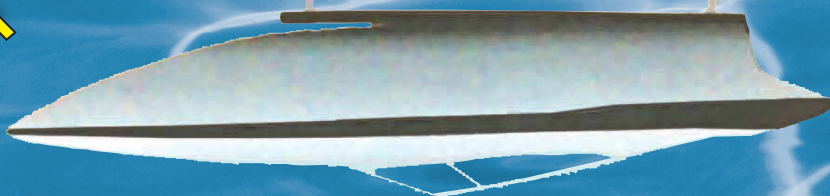
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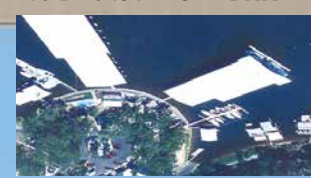
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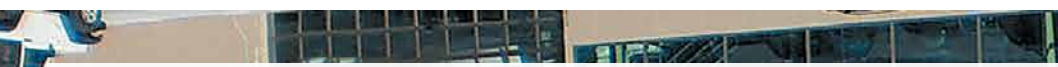


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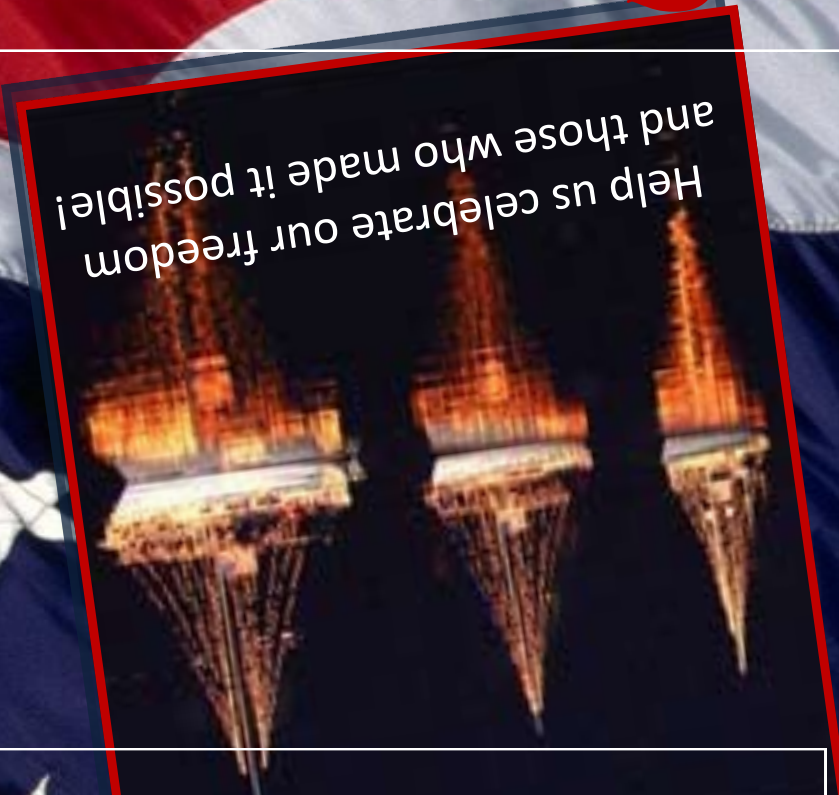
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2014 to celebrate Memorial Day. Power and sail boats are welcome to participate in the  
parade commemorating U.S. men and women who served their country.  
Participants will assemble at OYC in Jennings Branch Cove(1MM). Refreshments will be  
available and the bar will be open for those desiring additional encouragement.  
Departure will begin at 8:30pm, proceeding along Bagwell Dam in front of Willmore Lodge  
continuing west 2 miles. We will return along the south side of the lake back to OYC.  
Following the parade, awards will be given for "Best Decorated" and "First-Runner Up".

# SATURDAY, MAY 24TH

## Schedule of Events

7:30 PM  
Meet @ OYC  
Enjoy refreshments & cash bar  
8:30 PM  
Parade Line-Up  
8:45-9:00 PM  
Depart Jennings Branch Cove



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- 1995 Regal Ventura 28 Cuddy Cabin 18999
- 1994 Waverunner III 1499
- 2008 Honda TRX700XX 4499
- 2006 Yamaha Vino Classic 1599
- 2004 Cruisers Inc 370 Express 127500
- 1998 Regal 402 Commodore 119999
- 2006 Honda Shadow VLX Deluxe 3999
- 1995 Sea Ray 400 Express 69999
- 2006 Victory Kingpin 6999
- 1979 Trojan 36 22999
- 1987 Carver 32 Montego 22400

- 2005 Carver 33 SS 129999
- 2013 Honda CRF110F 1699
- 2008 Kawasaki KX 85 1599
- 2009 Harley Davidson Electra Glide Classic 13999
- 2005 Yamaha FX 140 6499
- 2006 Sea Doo RXT 5999
- 2003 Yamaha XLT 1200 4199
- 2003 Yamaha XL 700 2999
- 2008 Honda CBR1000RR 7999
- 2006 Yamaha VX Deluxe 5399
- 2005 Sea Doo RXT 5799
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| <b>Cuddys/Cruisers</b>     | 1995 Mariah 225CC, 454 CID, 300 HP.....\$10,900              |
|                            | 2000 SeaRay 240 DA, 5.7 EFI, 260 HP.....\$22,900             |
|                            | 1989 Sea Ray 26CC 454 CID, 330 HP.....\$12,900               |
|                            | 2000 Formula 280SS, 7.4L, 310 HP, White.....\$39,900         |
|                            | 2008 Cobalt 303CC, Twin 5.7L GXI, 640 HP.....\$19,900        |
|                            | 1992 Sea Ray 32 Weekender, T5.7V, 260 HP, White.....\$19,900 |
| <b>Pontoons/Deck Boats</b> | 1999 Crownline 238D, 5.7L 250 HP.....\$19,900                |
|                            | 2007 Landau 24TT S70 70 HP.....\$14,900                      |
|                            | 2007 Sea Ray 240SD 5.0L, 260 HP.....\$42,900                 |
|                            | 2007 Four Winns 244 Fun 350 Mag, 300 HP.....\$37,900         |
|                            | 2000 Sundancer 26TT, M200 200 HP.....\$15,900                |
|                            | 2008 Sea Ray 260 SD, 496 CID, 375 HP, Black.....\$57,900     |
|                            | 1999 Bayliner 2659 5.0, 220 HP.....\$16,900                  |

|                  |                                                          |
|------------------|----------------------------------------------------------|
| <b>Runabouts</b> | 2007 Lund 1660 Class, 75 HP.....\$14,900                 |
|                  | 2012 Chaparral 19BR, 4.3L, 220 HP, Red.....\$26,900      |
|                  | 2003 Bayliner 195 BR, 3.0L, 135 HP.....\$8,900           |
|                  | 2012 Nautique 226, 343 HP.....\$74,900                   |
|                  | 1998 Formula 252 BR, 7.4L 310 HP.....\$24,900            |
|                  | 2007 Chaparral 276 BR, 496 CID, 375 HP.....\$64,900      |
|                  | 2008 Chaparral 276BR 8.1V, 420 HP.....\$69,900           |
|                  | 2009 Chaparral 276BR, 8.1L, 375 HP.....\$72,900          |
|                  | 1999 Sea Ray 280BR, T-5.7L, T-260 HP, white.....\$37,900 |
|                  | 2013 Chaparral 287BR 8.2L 380HP Red.....\$99,900         |
|                  | 2005 Crownline 288 BR, 496 CID, 375 HP.....\$49,900      |
|                  | 2003 Sea Ray 290BR, T-5.0L, T-260 HP, black.....\$59,900 |
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