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## GOLF SECTION



A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 7 -- ISSUE 5

MAY, 2011

## BOATING ON BACK



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# Neighbors want commission to shut area homeless shelter shut down

by Nancy Hogland

Pastor Steve McQueen said while he was surprised by the outcry against his plans to operate a church, food pantry, thrift shop and homeless shelter on Runabout Drive, he wasn't deterred by the opposition. He said if this door is closed, God will open another.

Last month some 20 people voiced their opposition to the ministry during a public hearing at Camden County's Planning and Zoning Commission meeting. McQueen was at the meeting to ask commissioners to rezone the property from I-1 Industrial to B-2 Commercial, which allows for lodging, so he could continue to provide housing for homeless men, help them get back on their feet and so they could transition back into society. Currently, eight men reside at the facility.

"I've been there since August 2010 and I've been operating the shelter since December. When I looked at the property, the realtor told me it was zoned commercial and that people had already been living in the building. Because it was equipped with a large bedroom, living and dining room, kitchen and two bathrooms and laundry rooms there was no reason to doubt that statement," he said, adding that he spent a lot of money to bring the building up to code.

It wasn't until earlier this

year when ice caused electric lines to be pulled away from the building that McQueen learned his property was actually zoned I-1. He said the fire marshal with the Osage Beach Fire Protection District, inspecting the newly installed electric service, is the one that called it to his attention.

He said he decided to do the "right thing" and apply for rezoning.

"I didn't expect anyone to object because when I moved here and talked to the neighbors about my plans, they all supported me – said I was doing a good thing for the community. In fact, one of the people that spoke against us at the public hearing has been supporting us through donations. I don't understand this," he said.

He also said he didn't understand why many of those people lied to the commission at the hearing.

"One person said I was allowing raw sewage to run across his property and that he talked to someone at Osage Beach who said they had no plans to ever run sewer in this direction. That's not true because Nick Edelman, the engineer for Osage Beach, said they planned to bring service this way maybe as soon as this year. All we had to do to hook on was to pay to get it to the church," McQueen said.

Edelman confirmed that was exactly what he told McQueen.

"I told him that we hope to start construction by the end of the year but because there are a lot of variables, I couldn't give an exact time table. However, I helped him figure the rough cost of hiring a contractor to run the pipe 25 to 30 feet plus the cost of a pump station," Edelman said.

Camden County Presiding Commissioner Kris Franken also confirmed that the county's Waste Water department had visited the property and found nothing wrong.

"There was no standing water on the property," Franken said.

McQueen said another person accused him of housing the men in a shell of a building that had no showers or beds. McQueen said that also was untrue and said the commissioners were welcome to visit and tour the facility at any time.

Chris Hall, planning administrator for the county, said surrounding property owners expressed concern that rezoning would lower property values but what they didn't say spoke volumes.

"While nobody wants to come out and say they don't believe in redemption, when it comes down to a person's livelihood, especially when there

are a lot of warehouses and storage facilities there, they are concerned. It comes down to the fact that the business owners don't want people around at night when they're not around to watch over their property," he said.

However, the pastor said one business owner said he had fewer incidents of vandalism and break-ins since the shelter opened and there was more activity in the area.

He also said the men, who simply need a little help getting back on their feet, are closely monitored at all times and are required to keep a curfew. They're not allowed to walk down Runabout any further than the church – not because they aren't trusted – but because McQueen doesn't want to cause concern among neighbors. They must be employed, stay off drugs and alcohol, attend church services on Sunday, bible studies on Tuesday and faith-based Addicts Victorious meetings on Thursdays and do volunteer work for the community. Recently the men picked up four trailer loads of trash along Runabout from Highway 54 to the church.

"These men want to do the right thing but because of the economy, or bad choices they've made, they need some help getting there," he said. "Since arriving some of the

*continues on page 20*

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# Armchair Pilot

by Nancy Hogland

**Rep. Jason Chaffetz**, R-Utah, enraged over a video showing a female Transportation Security Administration (TSA) screener patting down a 6-year-old Kentucky girl, introduced legislation last month that would bar airport searches of children without parental consent and presence. A child traveling alone would have to be accompanied by an airline representative, who would have to give his or her consent. Although TSA officials said the screener who performed the pat-down on the young girl followed procedure, John S. Pistole, TSA administrator, said a review of passenger screen policies is underway. However, he stressed that a blanket ban on screening children could spur terrorists to use young children to carry explosives on board.

**Hong Kong Airlines** is teaching its flight crews Wing Chun, a new form of Kung Fu martial arts that is used in close-range combat. The training was offered in an attempt to help crews deal with drunk and disruptive passengers. According to the airline, cabin crews are forced to deal with about three unruly passengers each week.

**Travelers looking** for the best deals on airfare will once again be able to find American Airline ticket prices on Expedia and its affiliate, Hotwire. In April, the two reached an agreement on fees and how the travel information should be delivered. Late last year, American adopted technology designed to directly offer more customized options to travelers and reduce fees paid to the online travel agents. However, Expedia, which did not

want to use the new technology, did not renew its contract with the airline when it expired Dec. 31. Under the new agreement, Expedia, responsible for booking approximately 5 percent of all American flights, will earn revenue from the sale of tickets booked under the new system.

**Expedia.com** expanded its offerings in another area as well. The online travel agent now offer travelers the ability to book hotel rooms through a free app, available on iTunes for iPhone and iPod Touch and on Android in the near future. According to Expedia officials, the booking process, which provides information on 130,000 hotels in more than 200 countries, is streamlined to take travelers from search to point of purchase in just four clicks. Each hotel listing includes a slide show tour and star ratings. Travelers can input a destination or use the device's location-based service to search hotel availability.

**Great deals can** also be had on Vision Airlines, which just announced it will be adding nonstop flights between Lambert-St. Louis International Airport and Destin/Fort Walton Beach, Fla., beginning June 1. It's also adding nonstop flights between Destin/Fort Walton and several other cities. To kick off the new service, Vision will be offering fares of the new routes for \$39 each way.

**Citing rising fuel costs** as the reason, in late April both Southwest Airlines Co. and American Airlines, the top two carriers at Lambert-St. Louis International Airport, raised round-trip fares by \$10. In addition, American said it plans

to reduce its flight schedule by 1 percent in an attempt to operate more efficiently.

**According to** Airfare Watchdog, a discount airfare alert site, cruises continue to be one of the best bargains in travel. Because the cruise industry has built a lot of new ships in the past few years, and they're not all filling up, huge price reductions can be found. The site suggests those interested in taking advantage of the bargains should sign up for emails from various cruise lines; contact a travel agent specializing in cruising; or check out CruiseCritic.com. The site also warns travelers to check black-out times for discounted fares being offered as a way to grab summer vacationers. Most, the site says, don't allow travelers to use the discounts on Memorial Day weekend and some don't allow weekend flights.

And speaking of watchdogs, **Pet Airways Inc.**, a carrier that transports pets only, recently announced it plans to add St. Louis to its network of 14 destinations. The airline will begin offering service from Lambert this summer and will begin taking reservations this spring. Pets travel in the climate-controlled main cabin of the airline, not in the cargo area, and are monitored by a flight attendant. One-way ticket prices range from \$99 to \$249. The Delray Beach, Florida-based airline launched its operation in 2009. It currently serves Los Angeles, Phoenix, Denver, Omaha, Chicago, Baltimore, New York, Atlanta and Fort Lauderdale. In addition to St. Louis, this summer the airline will also add routes to Orlando, Houston, Austin and Dallas.

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# Dierbergs planning for new Osage Beach store

by Nancy Hogland

Picture a 3,000-square-foot mezzanine that offers guests a panoramic view of the Lake in one direction and the opportunity to view all of the store excitement in the other. Envision an expansive deli featuring some 300 homemade recipes and signature boxed lunches to enjoy while "coving out" in the boat. Consider the convenience of a meat market that will cook to order or provide packaged, warm-and-eat meals-to-go or a seafood section where specialists will bake, broil or steam purchases to enjoy at home or in the mezzanine area. Those are just a few of the things shoppers can look forward to with the summer of 2013 opening of the new Dierbergs grocery store.

The vote that will allow the store to become a reality is scheduled to take place Thursday, May 5.

Osage Beach aldermen will be asked to approve an ordinance giving the city the authority to issue notes – basical-

ly I.O.U.s. – when Dierbergs, a St. Louis-based grocery chain, purchases the High Point Center and starts spending money on construction. Those notes will be paid only from revenues generated by the project.

The vote was to be held at the April 21 meeting but a family medical emergency forced Alderwoman Lois Farmer to be away. City Administrator Nancy Viselli said Farmer asked if the measure could be put off one more meeting in order her to take part in what she considers a historic step for the city. Viselli said Dierbergs representatives okayed the postponement.

The delay didn't seem to dampen the enthusiasm of the developers who said they are anxious to get started.

"We're really excited about being in that market and making a home there," said Jerry Ebest, vice president of real estate for Dierbergs. "The Dierberg family has long enjoyed Lake of the Ozarks as a recreation and vacation destination

and they look forward to becoming an even greater part of the community with construction of this new store."

Mark Martin, director of construction for Dierbergs, said part of that involvement will include Mizzou games aired on big screen TVs in the mezzanine so the store can be a community "gathering spot;" a second-floor meeting room that will be available to the public for organizations and events; and scout tours to teach things like food safety.

"And honestly, that's just scratching the surface," Martin said. "The plans are literally being drawn as we speak. We are certainly open to ideas of how we can better serve the unique needs of the Lake area."

While much attention is being focused on design and services, Andy Pauk, senior vice president and chief operating officer for Dierbergs, promised that one of their primary goals will be to keep prices down and offer the best value for the money.

"Of course we'll constantly check on our competition to make sure we are staying competitive in every area. We'll also employ systems that dispense coupons at point of purchase and use signage to direct customers to those items to help them maximize savings," he said. "We really try to do everything we can to serve our customers at the most affordable cost."

Martin said he expects environmentally conscious shoppers to be happy when they learn the new store will employ leading edge technology in cooling, refrigeration and lighting to conserve energy and have the least impact possible on the environment.

"From the R-30 roof system with a white reflective surface to the motion-controlled LED lighting in cases throughout the store, we strive to stay on the cutting edge of technology," Martin said, adding that the store will feature a recycling center where customers can bring back their plastic

shopping bags to be recycled back into new bags. Shoppers will also find a large selection of canvas bags in different sizes and designs that promise to make it easier to get groceries from store to home. "We also bale all our cardboard and send it off. We do many, many different things to be as environmentally friendly as possible."

The route taken to get here from there

The finalization of the TIF agreement that will make the store a reality has been a long time coming. The plan, which initially also called for a Best Buy electronics store and another junior box store, originally was presented last October. However, soon after the TIF commission and the board of aldermen approved the development plan, Best Buy backed out of the deal, saying lower than anticipated revenues caused them to stop all new construction. Dierbergs then re-worked the plan and presented

*continues on page 18*

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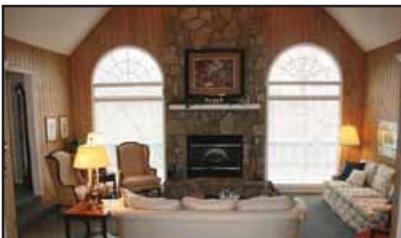
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## Step #8 – Setup and Optimize Your Free Google Places Listing

Over the past seven months we identified steps one through seven in the process of building an effective web presence: 1) Define your ideal client; 2) Identify specific goals; 3) Create a call to action; 4) Give customers what they expect; 5) Be a better communicator; 6) Get found; and 7) Improve Your Link Popularity.

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If you've ever attended any of my workshops, you know that I am a big fan of "FREE." The cool thing about Google Places is it's absolutely free and it's very easy to setup.

To start, go to <http://www.Google.com/Places>, and then click on "Get Started" under Google Places for Business. Google will literally take you through the step by step process of adding your business. Once you've completed the basic listing, Google will immediately call your business phone number and give you a PIN number to enter to validate the listing.

Now that your FREE Google Places listing is setup, you can optimize it so it appears in the coveted top seven positions on page one for Google Places. Here are some suggestions:

**Basic Business Information:** Complete all basic and required fields. Be sure you use the actual name for your company and that your address information is your physical address.

**E-mail and Business Description:** Use a business e-mail address that is associated with your domain name. For the business description you have 200-characters - use all of them! Describe precisely what you do, including any specialty areas. Include your complete website address.

**Business Category Selection:** Selecting the right categories can make or break your chance at ranking prominently on page one in the Google local listings. Google offers one main category and four related categories to help define your business. Select a primary category and DO select sub-categories.

**Service Areas:** Google Places offers the option for businesses to define service areas. This is home-based businesses and mobile businesses. If your business fits this type of business, include your service areas. If you have a brick and mortar location, do not include service areas.

**Hours of Operation and Payment Options:** Even if you really service



**Sandy Waggett**

customers 24/7, fill out your hours of operation and payment options. These details help you get closer to a 100% complete Google Places listing, and ultimately can help make it rank higher.

**Images and Videos:** Adding images and videos also counts toward a 100% complete listing. Make use of this option and upload photos related to your business. Google allows you to upload 10 photos, so be sure to load 10. If you sell products online, you can upload images of your best sellers. You can also upload videos. You can do promotional videos or how-to videos for your customers. Google Places gives you the ability to showcase up to five videos.

**Additional Details:** This section allows you to provide additional details you wish to tell prospective clients about your business. You can add several fields. Sample fields to consider adding: free quotes, business awards, and other ongoing specials. You can also add links to your Twitter or Facebook pages. Just add a field called "Follow us on Twitter" or "Follow us on Facebook" and copy the full URL for your Facebook or Twitter Profile into the field on the right hand side.

**Review/Testimonials:** One of the best things you can do is ask your happy clients/customers to give you a testimonial. I always recommend adding these to your website, but here I am specifically recommending that you send your client/customers a link to your Google Places page and ask them to submit a public testimonial/review.

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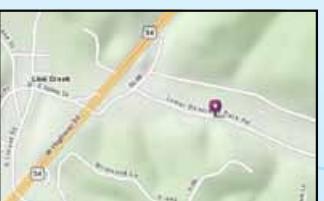
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• Business are allowed to depreciate 100% of their investment for 2011

The above is the good news. The not so good news is that the Renewable Energy Credits (REC's) are from a limited fund which is quickly being used up. Therefore, any homeowner or business thinking about investing in Energy Independence through solar will need to act soon. It is on a first come first serve basis.

Those who get their applications in while funds are still available will receive the credits. In most cases this can amount to approximately 20% of the total investment in your solar installation.

The bottom line; if you act now, the return on your investment is quick and from then on you have free electricity for the next 30 to 40 years.

### Taking Advantage of the Solar Opportunity

The first thing to do is contact a qualified experienced solar electric

energy company for an evaluation of your home or business potential for solar electric generation. You should be aware that all of the activity and interest around solar power has attracted "me too" companies that just dabble in the field.

What you want is a company that specializes in solar electric energy systems, not a roofing or general electrical contractor that has solar as a new sideline. The unfortunate truth is that a poorly designed system will not pay for itself quickly – if at all.

Make sure your solar contractor has a qualified designer on staff with current certification in photovoltaic system design and installation. NABCEP (North American Board of Certified Energy Practitioners) certification is the highest professional level available.

Ask to see projects they've done and be aware that some companies just use pre-designed kits that are not appropriate for every site. A photovoltaic system can last 40 years or more, and quality is your only guarantee of a long and productive life of generating clean energy.

Make sure that the company you use also has degreed engineers on staff – preferably including a licensed Professional Engineer.

A Professional Engineer stakes their reputation and livelihood on every design that he or she approves, so you can be assured of a quality design, quality installation, and many years of reliable electric production. Don't settle for anything less.

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## CVS Pharmacy to locate at Lake

by Nancy Hogland

Mike DeAngelis, director of public relations for CVS Pharmacy, said his company looks at population density, traffic counts and convenience and accessibility when evaluating potential store locations.

Apparently developer Gary Prewitt's new Eagles Landing shopping center met all requirements because the retailer's development company is breaking ground there this month on a new 15,000-square-foot store.

According to Brian M. Grassa, managing director of development for Cedarwood Development, Inc., a third-party developer that works with CVS, the store will be built along Highway 54 near the intersection of Bagnell Dam Boulevard.

It will feature a full-service pharmacy with a drive-thru facility, beer and alcohol section and large "front-store" retail area featuring beauty, health and personal care items.

"We plan to break ground May 1 and have the store open for business by early September. It's a fairly aggressive construction schedule – 18 weeks from start to finish – but it's not a lot different from what we typically see," he said.

In late March, Prewitt announced that Kohl's department store also planned to break ground this spring and work on a similar aggressive schedule in order to be open by this fall. He also said Menard's home improvement store hoped to be open in 2012.

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# Agencies across to take part in earthquake drill

by Nancy Hogland

The New Madrid Seismic Zone, centered in southeast Missouri, is said to be the nation's most active earthquake zone east of the Rocky Mountains. At least three of the largest earthquakes in the continental United States, felt as far away as the east coast, occurred in the region from 1811-12. The largest of the quakes, which altered the flow of the Mississippi River, turned farmland into fields of sand and destroyed countless structures, was centered in New Madrid and occurred on Feb. 7, 1812.

Because anywhere earthquakes have occurred in the past, they can happen again, the Federal Emergency Management Agency (FEMA) has partnered with state and local government offices – including Camden, Miller and Morgan counties - as well as private agencies to collaborate on an effort to promote earthquake preparedness.

This month a National Level

Exercise (NLE 2011), named for the 1811 New Madrid earthquake, will simulate a catastrophic quake in the same area as the one that occurred a decade ago. The simulation is designed to help federal, regional, state, local and private sector facilities in an eight-state region prepare and coordinate a multiple-jurisdictional integrated response. This is the first NLE of this kind.

Denise Russell, Camden County's emergency management director, said the exercise will test communications, logistics and distribution, mass care, medical surge, citizen evacuation and shelter capabilities, emergency public information and warnings, emergency operations center management and long term recovery.

"While agencies will be coordinating and sharing information, in Camden County we will be conducting simulated search and rescues and hazmat drills at Speedline Technologies (former-

ly Electrovert) under the 'worst case scenario' – the dark of night. We'll have two sets of 24-hour operations that will involve fire, ambulance, law enforcement – you name it. We feel this will be extremely important in helping us prepare for any disaster with the potential for mass casualties, regardless of the cause," she said.

Camden County Presiding Commissioner Kris Franken, who will be called out to "approve" certain emergency response measures, said he too was looking forward to the exercise.

"While I'm sure it will be stressful, it will be a good experience for all of us. For one, this will bring us together as a team, which will be extremely important if we ever do face something like an earthquake or tornadoes like we saw a few years back. And two – I'm a firm believer in the old adage, 'practice makes perfect.' I don't know that we'll ever handle things perfectly, but this will simulation will help us get closer to

that goal," he said.

On April 28, more than 400,000 Missourians and 2.7 million in an 11-state region were to take part in the Great Central U.S. ShakeOut. The drill, planned for 10:15 a.m., was designed to help everyone from private citizens to government agencies get better prepared for major earthquakes by practicing how to protect themselves when they happen. During the "Drop, Cover and Hold On" drill, participants were to DROP to the ground, take COVER by getting under a sturdy desk or table and HOLD ON to it until the shaking stops – or in this case, 60 seconds. Experts say this is the best way to be protected during an earthquake since in the U.S. the primary threat for injury or loss of life is falling and toppling objects, like bookcases and heavy electronics, and not a structural collapse.

Missouri State Emergency Management Agency Director Paul Parmenter said he was encouraged to see so many Missourians registered to participate.

"Unlike other disasters, an earthquake occurs without warning, so it's vital to know what to do in advance. The ShakeOut drill is a great way to learn how to pro-

tect yourself and your family, and it only takes a minute," he said.

Although hundreds of schools, districts, medical facilities, preschools and daycares and businesses surrounding Lake of the Ozarks were signed up to participate, only two entities from the Lake area were registered - the Climax Springs School district and U.S. Resort Management.

Amanda Rowden, with U.S. Resort Management, said her organization signed up to participate because, as a property management company, they felt it is important to be prepared.

"We do live very close to the largest fault in the Midwest giving this area the highest earthquake risk in the states outside the west coast. A major earthquake could cause damage to the Bagnell Dam which could cause massive chaos in our small community. It is important for residents to be prepared and know what steps to take if this would happen," she said.

For information on how to be prepared for an earthquake, visit [www.shakeout.org/centralus](http://www.shakeout.org/centralus), [http://sema.dps.mo.gov/earthquake\\_preparedness\\_2011](http://sema.dps.mo.gov/earthquake_preparedness_2011) or <http://www.fema.gov/areyouready/earthquakes.shtml>

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## Your Finances

### Can You Save for Retirement and Education?

The school year is coming to a close, which means that if you have young children, you are now one year closer to college days — and college bills. At the same time, you are moving nearer to your own retirement. Can you save for college while you put money away for retirement? Yes — but it will take planning, patience and discipline.

Your first step is to be aware of the challenges you will face. As you know, the financial crisis of 2008 and early 2009 took a bite out of just about everyone's retirement portfolio. And even though the markets have bounced back strongly, you might still have some ground to make up in your 401(k), Individual Retirement Account (IRA) or other accounts. At the same time, budgetary pressures may lead to reductions in Pell Grants and other federally backed financial aid to students, so you may need to provide more assistance to your children than you once might have thought.

To deal with these challenges and help yourself make progress toward your college/retirement objectives, consider the following moves:

- \* Establish some priorities. How much should you save and invest for retirement versus college? Also, how much of the college costs would you like to cover: 100%, 50% or perhaps a set dollar amount? There's no one "right" answer for everyone — you'll have to establish priorities based on your preferences and family situation. But once you've set these priorities, you'll have some guiding principles to govern your savings and investment decisions.

- \* Put time on your side. The earlier you start saving for both your retirement and your children's college education, the better your chances of reaching your goals.

- \* Choose the right investment vehicles. You may want to work with a financial advisor to choose the appropriate mix of investments for your needs. But in general, it's a good idea to contribute as much as you can afford to your 401(k) or other employer-sponsored retirement account. Your contributions are generally made with pretax dollars, and your earnings can grow tax deferred. And whether or not you have access to a 401(k) or other employer-sponsored plan, you can probably also contribute to a traditional IRA, which offers tax-deferred earnings, or a Roth IRA, which provides tax-free earnings, provided you've held your account at least five years and you don't



**Tony Reahr**  
Edward Jones Financial Advisor  
**573-964-5712**

start taking withdrawals until you've reached age 59½. To save for college, you may want to explore a 529 plan, which also provides tax-free earnings, provided they are used for qualified higher education expenses.\*

- \* Keep investing. The financial markets will always move up and down — so in some months, you might not like what you see on your investment statements. But the most successful investors keep investing in good times and bad. If you decide to take a "timeout" from investing and head to the sidelines during a market slump, you could miss out on the next rally.

By following these suggestions, you can keep moving forward toward two special times in your life: when your children attain the higher education that can help them succeed in life and when you can enjoy the retirement for which you've worked so hard.

- \* Withdrawals used for expenses other than qualified education expenses may be subject to federal and state taxes, plus a 10% penalty. There may be state tax incentives available to in-state residents who invest in their home state's 529 plan. Student and parental assets and income are considered when applying for financial aid. Generally, a 529 plan is considered an asset of the parent, which may be an advantage over saving in the student's name. Make sure you discuss the potential financial aid impacts with a financial aid professional. Tax issues for 529 plans can be complex. Please consult your tax advisor about your situation. Edward Jones, its financial advisors and employees cannot provide tax or legal advice.

For a free review of your tax efficient retirement, education and investing plan: contact Tony Reahr - Accredited Asset Management Specialist and Financial Advisor at Edward Jones Investments in Lake Ozark, 573-964-5712, or [tony.reahr@edwardjones.com](mailto:tony.reahr@edwardjones.com)

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## "Insurance Talk"

with J.L. Brenizer of  
Golden Rule Insurance

### It's Time to Think About Your Policy

Spring has finally arrived at the lake and everyone is busy. This is a very busy time for us at Golden Rule Insurance agency, because most businesses at the lake were started this time of year and so were their business insurance policies. If you are one of these business owners I hope that you have taken time to talk to your agent and have gone through your insurance policy to make sure you have the coverage you need. When you have a claim it's not a good time to wish you had.

There are many things to think about in coverage for your business. You know you need property coverage, liability, workers compensation, auto, and your normal business policies, but that isn't all you need to think about. You may not have even thought about coverage for one of the biggest assets you have. What am I talking about?

Well take a look in a mirror. If you run your business and something was to happen to you, could your business survive? Who would take over, and would they be able to get financing from your bank to continue? Maybe it's a partner that's gone. How do you pay their family for their part of the business? The answer is a Key Man life insurance policy.

The Key Man life insurance policy is designed to pay the business a sum of money so it can continue or to buy out the partner's share of the business and the surviving partner can continue alone. This policy can also accumulate cash that should you decide to retire before needing the policy, you will have some extra cash. Extra cash is



J.L. Brenizer, CIC, LUTCF  
President Golden Rule Agency

always good.

You also need to think about key employees. How would it affect your business if something were to happen to them? We can also cover an employee with this policy. The business would receive a sum of money to help cover the loss of income or extra expenses this could cause while finding some one to replace them or while training someone new. If this policy is not used and has accumulated cash you could designate it to go to the employee if they retire.

There are many ways to use this type of policy to help your business to continue but we get so busy with all of the other needs that we don't look at this one. If your agent has not discussed this need with you then ask them about it. It could save the business you've spent a lifetime creating.

All coverages are limited to the terms and conditions contained in your policy. I encourage you to stay in contact with your agent and review your coverages annually.

JL Brenizer, LUTCF is a Certified Insurance Counselor with the Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 for additional comments or questions.

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# Lake area getting 'American made' energy source

by Nancy Hogland

Natural gas, a mixture of hydrocarbons, is non-toxic, non-corrosive, and non-carcinogenic and presents no threat to soil, surface water, or groundwater, according to the U.S. Department of Energy. The agency also said natural gas requires very little refinement to get it to the end user, is environmentally clean and has a high octane rating and excellent properties for spark-ignited internal com-

bustion engines. Perhaps most importantly, more than 90 percent of the natural gas used in the United States is produced in this country and prices have remained stable over the past 12 months – at about one-third less than the price of gasoline.

In the not-too-distant-future, residents throughout much of the Lake area will be able to tap into the source to heat their homes, dry their clothes, cook their food and

even power their vehicles.

Eric Earnest, vice president of business development for Missouri Gas Utility said they will begin running lines to the area in 2012.

"We initially planned to begin construction this spring but changed the schedule after surveying the entire service area, establishing a GPS point for every potential customer and learning that the potential customer load for the system was

much greater than originally anticipated," he explained. "During that surveying process, we identified 8,000 residential propane customers and 25,000 residential electric customers in addition to 500 commercial customers. Because we only want to build the system once and not upgrade every few years, we decided to step back and redesign the system, adding more main lines."

Earnest said they currently were in the design and permitting phase and soon would begin the right-of-way process. Municipalities along the service route already voted to enter into franchise agreements with Missouri Gas that allow the company to run a service line to each residence and connect all appliances at no charge. In return, for allowing the gas company to access and use easements to run the lines, 3 percent of all gas bills will be given to the municipalities and counties in unincorporated areas. Because new appliances will be required to use the service, the company will also offer rebates on select appliances. Customers can get a \$300 to \$400 rebates on furnaces; \$100 rebates for wall heaters; \$200 rebates for ranges and \$200 for hot water heaters to help with the costs of switching over.

The new lines will run from Cole Camp towards Laurie along State Road 135. After connecting Laurie, crews will work their way south on Highway 5 all the way to Camdenton. Next, they'll head north on Highway 54, bringing natural gas to Linn Creek, Osage Beach, Lake Ozark and finally the Village of Four Seasons, if they sign on.

Missouri Gas Utility made to decision to provide service to the Lake area because of a positive response they received from a postcard survey conducted in late 2008. The company sent 10,000 postcards and got about 15 to 20 percent back with all but a few saying they would be interested in hooking up to the service if it became available.

Although Missouri Gas Utility currently doesn't offer the stations that allow drivers to fill their natural-gas-powered vehicles at home, those systems are available in both Kansas

City and St. Louis. In addition, both the state and federal government are offering incentives to entrepreneurs who build natural gas filling stations that will serve the public. Currently, stations are underway in Kansas City, St. Louis County and Springfield, Missouri.

In April, legislators introduced H.R. 1380, designated the New Alternative Transportation to Give Americans Solution (NAT GAS) Act of 2011, which gives limited tax credits to encourage production and purchase of natural gas vehicles. The bill already has attracted 160 cosponsors from both sides of the aisle. Congressman John Larson, the chairman of the House Democratic Caucus, is one of those who supported the move. He was quoted in a story in "Torque News," an online magazine featuring the latest news in the automotive industry.

"Natural gas is affordable, abundant and American. It costs one-third less to fill up with natural gas than gasoline and, maybe more importantly," he said, adding that the U.S. has enough natural gas to meet energy needs for the next 100 years. "On top of that, if we start making cars and trucks that run on natural gas, there's the potential to create over a half a million American jobs. Today's event is a great opportunity for members of Congress and the public to get a first-hand look at what's possible here and now."

A rally held to support the new bill, energy pundit T. Boone Pickens brought a display of more than a dozen natural-gas-powered vehicles, ranging from passenger cars to a semi-trailer truck, to Capitol Hill. While there are several natural-gas-powered fleet vehicles on U.S. streets, the Honda GRX is currently the only auto with compressed natural gas engines available to retail customers.

Consumers can compare the cost of natural gas to propane, diesel or gasoline by visiting [http://www.afdc.energy.gov/afdc/price\\_report.html](http://www.afdc.energy.gov/afdc/price_report.html). The site features the Clean Cities Alternative Fuel Price Report published by the U.S. Department of Energy.

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# A Green Home is a Healthy Home

with David Braddy LEED GA  
of Bolivar Insulation Systems

## Closed vs. Open Polyurethane Spray Foam

Last month we discussed the benefits of a hot roof system using either open or closed cell spray foam. If you missed it you can read it at <http://La-EcoGroup.com>

Let's also keep in mind that insulation is the key to energy savings and a cornerstone of an eco-friendly building. Sustainable building practices require that we reduce the heating and cooling loads as much as possible. Many of the guidelines and codes used just a few short years ago simply do not cut it anymore, and the excuse "we have always done it that way or that's how I was taught" doesn't cut it either.

Central Heating and Air Conditioning Systems changed building methods forever, we are now starting to understand how this contributed to unhealthy homes by the formation of rot and mold in the building envelope.

Insulation has always been the thermal barrier of the building and we have typically focused on the R-Value of the insulation material only. This is simply the resistance of heat flow through the building envelope. Unfortunately this can be very deceiving because it is only part of the equation. How effectively insulation blocks the flow of air and moisture is equally important and R-Value means very little if you do not have an effective air and moisture barrier.

Most of you would be very surprised at how little energy it took to heat and cool a properly insulated and sealed home, and yes there are now ways to fill and seal existing wall cavities.

Energy Efficiency is why spray foam has become so popular, there are 2 types open and closed cell.

They are both superior products to conventional insulation methods, both are great air barriers. The major difference is in the R-value per inch and moisture permeability. The R-Value per inch of open cell is approximately 3.8 and the R-Value per inch of closed cell is almost double that at approximately 6.8 per inch. Closed cell spray foam also adds to the strength of a structure because it bonds to and becomes part of the structure. Closed cell is a true air and moisture barrier at 2 inches.

Do not believe any salesperson, trying to sell you open cell that says, "Since closed cell is solid, normal



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# Realtor wants regulations ensuring buyers get what they thought they paid for

by Nancy Hogland

Home buyers often rely on the objective information provided in home inspection reports to make informed decisions when buying.

However, Karie Jacobs, vice chairman of the Missouri Association of Realtors Legislative and Regulatory Policy

Committee, said Missouri has nothing in place to make sure home inspectors are qualified to perform the job they're hired to do. In an attempt to change that, in April she testified at a House hearing about the importance of regulating the industry. The hearing was held for House Bill 553

addressing licensure of home inspectors. A second hearing date has not yet been set for the bill, which was sponsored by Rep. Bob Nancy, R-36, and co-sponsored by Rep. Stephen Webber, D-23.

"Twenty nine years of experience in the real estate business has shown me that

the consumer needs this protection and relies on the representation of the inspector. However, without any license requirements, testing or continued education the consumer is at risk of selecting an individual that isn't qualified to protect them on the largest purchase they may ever make. It's interesting to note that while an inspector isn't licensed, often the contractor doing the work after the inspection is. There's a serious flaw in the process," she said, adding that the lack of oversight can not only have devastating effects for the buyer, it can also makes realtors' jobs much more difficult.

Jacobs explained.

"The Missouri Association of Realtors contract states that at the time of entering into a contract to purchase property purchasers have the right to have the home inspected. Realtors generally are not quali-

fied experts in the structural, mechanical and electrical systems of homes so buyers have to turn to inspectors to get that information. To avoid the appearance or possibility of any collusion between the realtor and home inspector, and to avoid legal liability, we were instructed to give the buyer three or four names of inspectors. However, if I'm acting as a buyer's agent, it's my responsibility to protect my buyer and I don't know that letting him randomly pick a name from a phone book qualifies," she said.

Jacobs said there are many good state and national associations for home inspectors that comply with well-recognized standards of practice and code of ethics. Unfortunately, there are other groups that confer questionable credentials or certifications in return for nothing more than a fee.

*continues on page 24*

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# Don't call us – we'll call you

by Nancy Hogland

If a poll was conducted, most small business owners probably would report receiving one or more calls each day from companies telemarketing everything from postage meters to OSHA safety posters to internet website design.

One business owner, who asked not to be identified, said that for several months she received three to four calls per day from the same company representative who refused to take "No" for an answer.

"Every morning would start with the same call from some guy with a strong accent asking to talk to my husband. At first, I'd say that he wasn't in but before I'd get a chance to ask if I could take a message, I'd hear the click of the hang-up. After this went on for a while I finally got wise and when they'd ask for my husband, who has a name that could work for a woman or a man, I'd say, 'Speaking.' The caller would try to try to sell me web design. At the beginning I said we already had a website and immediately, he'd hang up. But then he'd call back over and over again! Finally, when I saw the number on caller ID, I'd just ignore it and after several weeks of refusing their calls they finally gave up," she said. "I called the attorney general's office but was told there's nothing that could be done."

Nancy Gonder, spokesperson for the Missouri Attorney General's office, said although legislation has been introduced to expand the reach of the No Call law, which allows Missourians to reduce unwanted telemarketing calls made to their homes, nothing is in the works to extend the protection to businesses – even when they are home based.

"To be able to add businesses to the law – or create a new law just to protect businesses from unwanted calls – legislators would have to introduce legislation to that effect," she explained adding that to date, that hasn't happened.

Rep. Rodney Schad, R-115, said although no legislation has been introduced to extends the No Call coverage to businesses, he thinks it's an issue that should be addressed.

"I feel a business should have the option of being added to a no call list. It is definitely too late in this session to submit any

such legislation but I personally would like to see the no call list for businesses be passed and become law," he said.

A spokesman for the National Do Not Call Registry said their program also covers home phones only.

"I'm sure we occasionally get some business phone numbers registered, but you're not supposed to do that – it's just for home phone numbers," she said.

Both spokeswoman said those that are unhappy with current laws need to make their feelings known to their legislators.

"It has to start with a law. Until we have that in place, there's absolutely nothing we can do," Gonder said.

Frank Dorman, a spokesman for the FTC, said he was not aware of any legislation at the federal level that addressed the issue.

The good news is that consumers do not need to register cell phone or wireless numbers – whether for business or person use - on the national registry to be protected, despite viral e-mail messages saying otherwise. The spokesperson said while consumers are allowed to place their cell phone number on the Do Not Call Registry, federal regulations already prohibit most telemarketing targeted to cell phones.

In fact, she said there is only one national Do Not Call Registry number, operated by the Federal Trade Commission (FTC). There is no separate registry for cell phones. Registrations can be handled from both cell phones and land lines. However the call must be made from the phone number to be registered. To register by telephone, call 1-888-382-1222 (TTY: 1-866-290-4236). Registration can also be completed online by visiting [www.donotcall.gov](http://www.donotcall.gov).

In the meantime, Missouri legislators are looking at bills that would expand the state's No-call List to include cell phone numbers; prohibit sending unsolicited faxes or text messages; and require telemarketers to accurately identify themselves on caller ID. If adopted, a telemarketer who violates the law faces a civil penalty of up to \$5,000 for each knowing violation.

"I feel a business should have the option of being added to a no call list. It is definitely too late in this session to submit any

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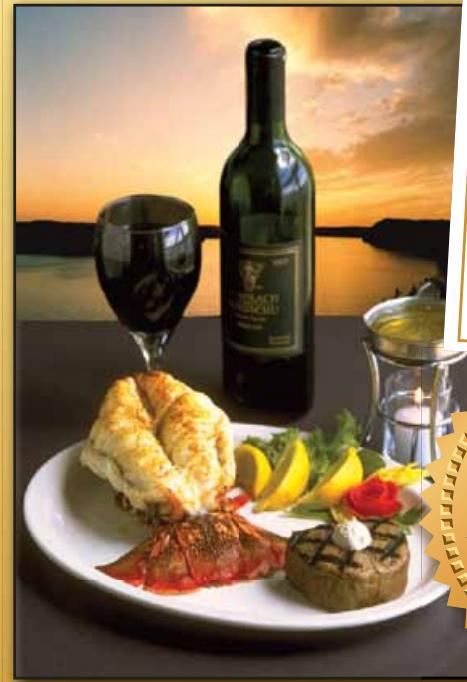
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## Dierberg's at Lake

*continued from page 3*  
it again earlier this year. Aldermen quickly approved the request but drawing up a contract with the developer took slightly longer.

Through a slightly complicated process, the contract, which provides a \$3 million TIF incentive for the grocery store and an additional \$2.1 million for the remaining retail buildings, was approved April 7. City Attorney Ed Rucker said the agreement includes two important new provisions. First, reimbursement to the developer from TIF revenues lasts just 12 years. If the developer is not fully reimbursed after that time, the city will stop making interest payments on any remaining principal reimbursement amount. Only the remaining principal amount at year 12 will be reimbursed with TIF revenues generated from taxes.

He said the only exception would be if one of the stores closed and a large amount of revenue is lost.

"Then it can be extended two years," Rucker said, adding, the 12-year period was three years shorter than the city's TIF Policy preference of 15 years. He said

this places the developer – and not the city – at risk if revenues for the project fail to perform adequately.

He also said the contract puts a cap of 9 percent on the amount the developer can realize from the project through interest and TIF reimbursement. If the average annual rate of return realized by Dierbergs is more than 9 percent, the principal amount of TIF reimbursement will be reduced.

Rucker said one half of all property and sales taxes collected will continue to flow to taxing entities. The TIF revenues will come only from the second half.

The project, slated to get underway as soon as possible, will be built in two phases. Phase One includes a 77,500-square-foot grocery store and an additional 4,200 square feet for retail shops, services and restaurants. Developers promised that phase will be completed and open within 24 months. Construction of Phase Two, which includes 45,500 to 61,100 square feet of retail space, is slated to be completed not more than 36 months from now.



Malcolm Decker, Agent

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# As the Lake Churns

## Foreclosure Tax Ramifications

Be aware of possible tax liability in a short sale or foreclosure. In regards to a short sale or foreclosure, usually under the tax laws, if your debt is canceled or forgiven, that is taxable income to you. Basically, the difference between the amount of the loan and the price the property brings.

If you lose your house by foreclosure or short sale, to add insult to injury, you may have to pay tax on this "income". There may be some relief if the debt was on your principal residence. Under the Mortgage Forgiveness Debt Relief Act of 2007, you may be able to exclude up to \$2 million.

If the debt was on a second home or an investment property, then you are out of luck; the amount that was forgiven (or canceled) is taxable income to you.

If your canceled debt was on a refinanced loan, the law is murky. If you used the refinance proceeds to substantially improve your house, then there is no tax to pay. But if you used those proceeds for other purposes the cancellation creates a taxable event for you.

If you are facing possible foreclosure or short sale, be sure to contact a good tax accountant and/or attorney to discover what your options and possible liabilities are.

The IRS has an excellent, free, publication on this topic, called "Canceled Debts, Foreclosures, Repossessions and Abandonments." It is Publication 4681, and will soon be published at the follow-



Real Estate and Lake News  
with C. Michael Elliott

ing link on the IRS website: <http://www.irs.gov/pub/irs-pdf/p4681.pdf> or by calling (800) 829-3676, or (800) TAX-FORM.

On another note; Karen and I would like to thank everyone who attended the Business Journal Social that we hosted in April. We really appreciate you coming by. We'd also like to say a special thanks to Linda Bishop and Mike Clayton and all of Benne Media who set everything up for us and Chef Thomas and everyone at JB Hooks who did such a great job of preparing wonderful hors d'oeuvres and providing top notch service.

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

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## Neighbors want homeless shelter shut down

*continued from page 1*  
men have gotten saved and baptized and have turned their lives around. And although a few of them are still on probation, none are sex offenders or considered 'violent' criminals."

McQueen said the men are referred to the shelter by Cedar Ridge, a drug and alcohol rehabilitation center in Linn Creek, after completing the program; the Lighthouse Mission on Highway 5; the Salvation Army or the Lake Area Helping Hands shelter in Camdenton.

"How many of us haven't made mistakes? Who among us hasn't needed a little help along the way? That's all we're doing here. I truly believe that if the commission turns us down, someone else will step up and say they have a building we can use because I know

we're doing God's work," he said. "The wrong thing would be to put these men out of the street because I can tell you, there isn't a shelter in the area that has any space open."

Bill Lammers, who with his wife manages the Lake Area Helping Hands homeless shelter in Camdenton, agreed. He said he averages 10 calls a day – and sometimes gets up to 20 – from people needing emergency housing.

"It's continued to get worse and worse and the ways things are going with the economy, I don't see it getting any better anytime soon," he added.

The Planning and Zoning Commission will decide the issue at a meeting scheduled for 5:30 p.m. Wednesday, May 18. Their recommendation will then be sent to the county commission.

# "Ask An Engineer"

with Stan Schultz of Schultz & Summers Engineering

## EASEMENTS - Why Should I Cooperate?

The Lake area has welcomed millions of dollars in infrastructure spending over the past decade. The Route 54 Expressway is a welcomed addition to all of us and the new Route 5 is a great addition to daily travel for many westsiders. The Lake has also seen the development of water and sewer districts in the past decade and, most recently, a natural gas pipeline has been planned for our area.

All of the projects mentioned above require either an easement or right-of-way from private landowners before work can commence. Many newcomers to the Lake are from larger municipalities that have had these basic utilities available for years and having to grant an easement for a basic service is a new request for them. Oftentimes, the agent for the entity needing the easement does a poor job in communicating its purpose. Each of these factors leads to frustration by both sides.

The employees at Schultz & Summers Engineering routinely field questions from concerned landowners about how it is different to give an easement for a water or sewer line than a right-of-way for a highway. This is a very good question and one we have become accustomed to answering. The simple answer is right-of-way is almost always purchased and certain property rights are transferred to the highway department, a large electric utility, or maybe a pipeline. The right-of-way then becomes an asset of these agencies.

Easements, on the other hand, are usually for the rural water district, a sewer district, or the phone company. When public funding is involved, paperwork will be sent informing the granting party (landowner) of his or her rights for fair and just compensation and other basic property owner rights. The fact of the matter is, however, that these easements are necessary for



**Stan Schultz**

neighborhood sewer and water projects to get built and paying for easements will only drive the costs up and cause the user fees to be higher. For this reason, most people at the Lake are kind enough to grant easements for water and sewer for little to no compensation.

Granting an easement does not transfer ownership. Instead, it grants the water or sewer company permission to construct and maintain underground lines across your property.

About the only restriction to most easements is that permanent structures (homes, sheds, barns, etc.) cannot be built over the top of the lines.

The Lake needs infrastructure and granting easements just goes along with that need. So, I hope that each of you will give favorable consideration the next time your local water or sewer utility asks for permission to install a line across a portion of your property. The people at these utility companies are people just like you and me; they are just trying to make a living and make the world around them a better place to live and work.

Stan Schultz owns Schultz and Summers Engineering in Lake Ozark Missouri. If you have any questions concerning, water or wastewater management, flood certification, property surveying, dock permits, or commercial site development and design you can reach Stan at 573-365-2003 or email sjshultz@schultzandsummers.com or visit www.schultzandsummers.com

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**David R. Creel, Vice Pres., Marketing, Bank Star**

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But not all merchant card processors are the same. If you are a merchant or business that accepts credit or debit cards, here are some important things to consider when choosing a merchant card processor:

1. What credit cards will your processor accommodate? Some will only process MasterCard or Visa. Some will take most credit cards but not others. Some will accept virtually any type of card. Be sure you're comfortable with what your processor will allow.

2. What is the warranty on the equipment you will purchase? Will the processor give you a lifetime warranty on the equipment? Is the equipment state-of-the-art? Will it accept all allowable cards? If in need of repair, what is the processor's replacement policy?

3. Payment Card Industry (PCI) compliance is mandatory for all processors, but does your processor charge fees to maintain those standards? If so, what are the fees?

4. Find out the details of all fees associated with your merchant account ahead of time. Be sure your merchant card program representative walks you through the application and points out any fees applicable to your account, including monthly statement fees. Are the fees competitive?

5. How understandable is your processor's statement? Is it easy to



read? Can you access your statements online?

6. If you have questions, is your representative easily accessible? Are they knowledgeable? It would be wise to have a direct contact (preferably one person) that you can call on a moment's notice to get answers to your questions. Your processor should also have some type of 24-hour Help Desk available as well.

7. Does the processor have creditable references (i.e. from Visa, MasterCard, Discover, American Express, financial institutions, other customers)? Are they dependable and responsive?

8. Is the merchant card processor versatile? Do they offer multiple processing options: terminal, phone, mail, internet and wireless?

9. What are the terms of your contract with the processor? Is there an escape clause? If you switch processors before your contract has expired, what are the penalties for doing so?

Set up a chart to compare processors before entering an agreement. Some items may be more important to you than others. Be informed and you'll make the right decision.

David R. Creel is the Vice President, Marketing for all Bank Star banks in Missouri. His office is at the Horseshoe Bend Bank Star One location and he can be reached at 573-365-BANK.

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# Realtor wants regulations

*continued from page 16*

"It's up to the consumer to know which originations are real and which are strictly fee-based. Unfortunately this lack of information and standards will make many consumers victims in the transaction," she said.

Jacobs said consumers deserve to know if their inspectors meet recognized standards, if they belong to a professional home inspector association, how much experienced they have, if they keep their expertise up to date, if they do repairs or improvements, what type of report they provide and at what cost and whether the consumer is allowed to attend the inspection.

She said state licensing would be able to cover and protect consumers in all of these areas.

Jacobs said she wishes she would have asked legislators to watch "Holmes on Homes - Holmes Inspection," an HGTV program that spotlights homeowners facing massive repair bills and dangerous

living conditions as a consequence of incompetent inspectors because, while many legislators seemed to understand the problem, they were all concerned about the cost of establishing the program.

"The state projected it would take two full-time people to oversee the program but our feeling is that it could be dove-tailed into another existing commission," she said. "To me, the real question is 'What is the cost of the alternative?' In a worst-case scenario, when you're dealing with improper electrical wiring, faulty heating problems and potential carbon dioxide poison, mold and radon, a faulty inspection could even result in injury or death. Less life-threatening but costly issues are structural foundation problems, roof deterioration, plumbing problems, improper grading and drainage and overall upkeep. These types of issues run into thousands of dollars if not hundreds of thousands in some properties. Many times the cost of repair can be more than the price of

the home."

While current law says if an inspector makes a mistake, he or she is liable up to the cost of the inspection. However, because inspections currently run from \$250 to \$800, that could cover only a minute portion of the repair.

"Purchasing a home is the largest investment that most Americans will ever make and the importance of housing has made it one of the most regulated industries. Realtors, banking institutions, appraisers and title offices are all regulated with the interest of the consumer in mind. Home inspections are the only element of the transaction that isn't regulated and that is wrong," she said.

Jacobs recommended buyers needing inspections should check with the American Society of Home Inspectors ([www.ashi.org](http://www.ashi.org)) and the National Association of Home Inspectors ([www.nahi.org](http://www.nahi.org)), organizations dedicated to increasing professionalism in the industry. Both sites allow visitors to enter their addresses to find inspectors in their locations.

## GLIMPSES OF THE LAKE'S PAST

*With Dwight Weaver*

### GIRAFFES AT LAKE OF THE OZARKS

Yes, Virginia, there are giraffes at Lake of the Ozarks but they are not the elegant long-necked animals one sees at a zoo. These are sandstone rock-veneered houses indigenous to the Ozarks. When you see them you can be almost certain the structure, whether a commercial building or private home, was built between 1920 and 1950. In the 1930s, 40s and 50s they were so common that you could drive down almost any lake road and find rows of them because the cot-

tages and cabins at many resorts were giraffe-rock structures. Some of these structures can still be found scattered about at the Lake along highways, lake roads, and city streets in towns like El Dorado, Camdenton and Versailles.

The photo that accompanies this article was taken by the author in 2002 and shows the John and Ruth Porter home at Brumley, Missouri, which was built in 1949. It was one of the most attractive giraffe rock homes in the Lake region. It no longer exists but once sat along Highway

42 not far from Porter's gas station and store at Brumley where they had an artesian well.

The word "giraffe," an Ozarkian architectural term, was applied to them because the rock was brown or ochre-colored sandstone and gave the buildings a giraffe-like coloration. In the Lake area the stone was quarried west of Camden and at several locations in Miller County. It was inexpensive at the time and builders attached the stone with the bedding plane perpendicular to the ground. The stones, usually just a few inches thick, were irregular in shape and the mortar was raised, rounded and later painted black, white, gray or maroon. No one is quite certain when the tradition of painting the mortar began.

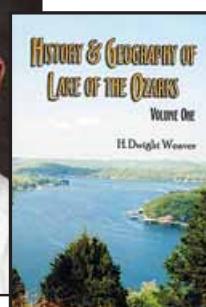
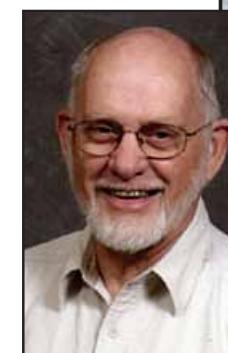
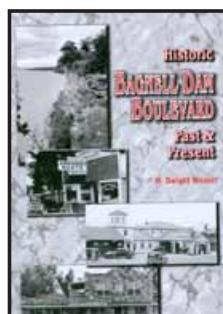
Reinhard Hildebrand died of a heart attack on May 9, 1949, at the age of 75. He is buried in the Conway Cemetery. The photo that accompanies this article, circa 1940 by L. L. Cook, gives a composite view of his resort. More about the history of Hildebrand's resort can be found in the author's book *History & Geography of Lake of the Ozarks, Volume One*. ■



Dam Boulevard, Past and Present" is designed as two tours, both beginning at the Dam and moving westward. One tour features businesses consecutively on the north side of the Boulevard, and the other tour features businesses consecutively on the south side of the Boulevard.

"Historic Bagnell Dam Boulevard, Past and Present" is available now at retail locations around the Lake.

Contact him at [dwightweaver@charter.net](mailto:dwightweaver@charter.net) or call 573-365-1171 for more information. Visit [www.lakeoftheozarksbooks.com](http://www.lakeoftheozarksbooks.com) for more information.



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

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

*Weaver's new book "Historic Bagnell*

# 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.

### Walkthrough

We take you through Eldon CC hole-by-hole, page 31

### Eldon Country Club

A local favorite since 1934, this once private course looks to boost membership page 27

### Inside:

**Rolling Hills CC**

Page 30

**Sycamore Creek**

Page 36

**All the New Gear**

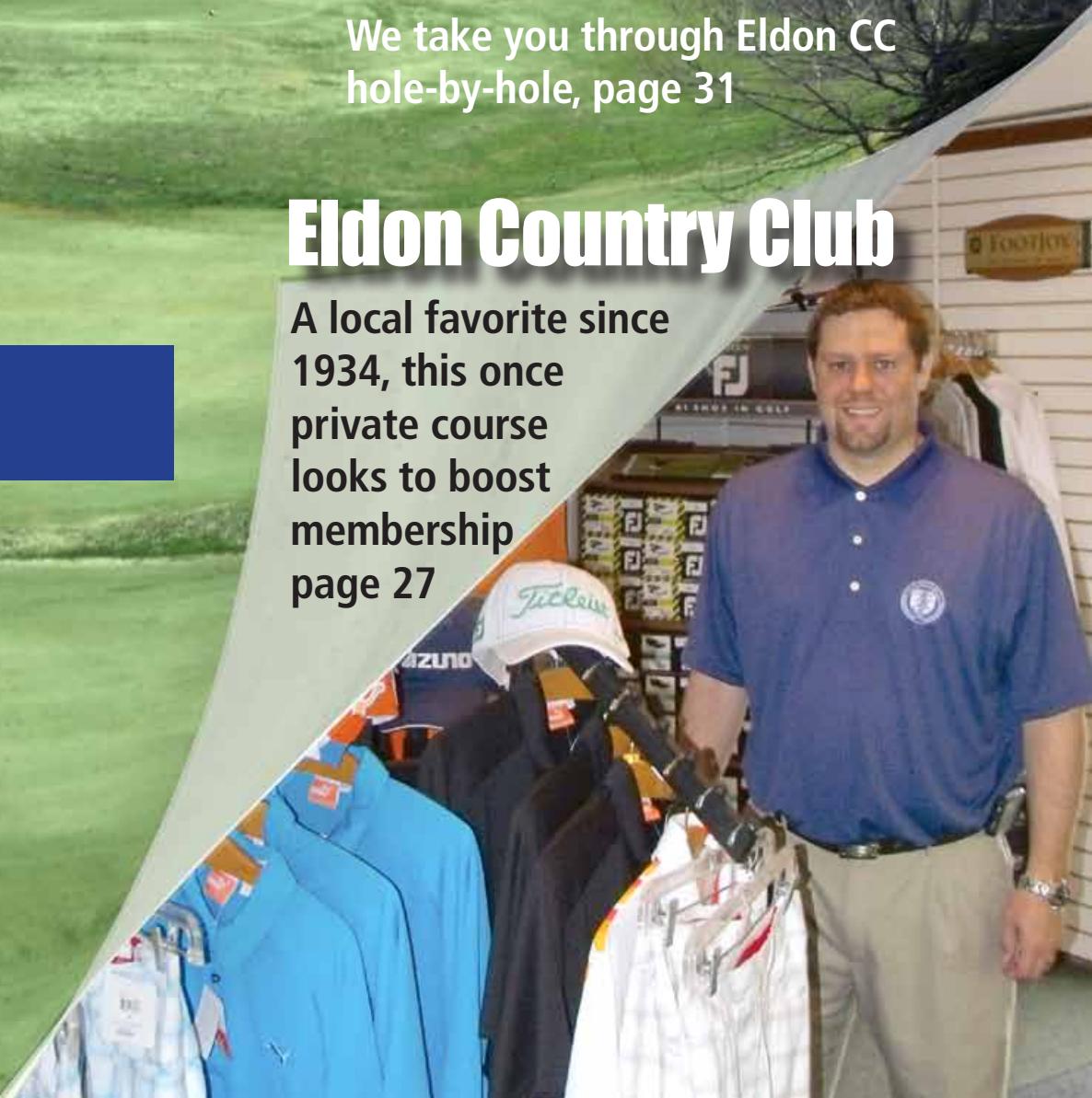
Page 32

**We Get Set for Play**

Page 28

**Area Course Listing**

Pages 28-30



# Marketing the Great Play at the Lake

The Lake of the Ozarks is a natural scenic area, made resort by the expansive waters of the Lake of the Ozarks, made possible by the construction of the Bagnell Dam. Once the waters came, the tourists and recreational users were not far behind. So it is understood by most that the waters of the Lake are the area's primary attraction.

As the number of upscale developments around the Lake increased over the years, so too did the number of golf courses constructed for the enjoyment of the residents-- as well as a draw for prospective buyers. Golfers here benefited from these courses, as affordable access to tournament-quality play became available. It didn't take long for word to spread to nearby metro areas and neighboring states however that they could play in the Lake and enjoy great golf while they were here.

There is no doubt today that golf is one of the most important industries at the Lake, and



while the sport may not attract any many visitors as activites on the Lake, it is still very important.

The Lake of the Ozarks Golf Council was formed in 1991 to capitalize on out-of-market demand for golf in a resort setting with a longer playing season. Visitors from states such as Minnesota, Iowa, Illinois and Wisconsin came to play when they couldn't at home.

Paul Leahy, PGA professional at Tan-Tar-A Resort is the President of the Lake of the Ozarks Golf Council, and

agreed to tell us a little about the organization and it goals for marketing golf at the Lake.

"The organization has been around about 20 years," Paul explains. "It started in around 1991, and it was the Lodge of Four Seasons, Dogwood Hills and Tan-Tar-A. What we try to do is market the area to golfers to come down, and to sell hotel rooms as well-- to sell a golf package, where you could stay at any of the lodging facilities that had golf courses -- and we also partner with independent lodging. So a customer could call there and book a golf package-- kind of a one stop shop."

Courses have been added since the founding of the council, but they still strive primarily to get the word out. Paul says, "It's expanded over the last twenty years, we've added golf courses, we've added lodging, but the mission has stayed the same-- to market the area as a golf destination. To get people to come down, and make it easy for them to stay and play."

Like many organizations

The screenshot shows the homepage of the Lake of the Ozarks Golf Council website. At the top, there is a navigation bar with links for HOME, GOLF COURSES, MEMBERSHIP, ACCOMMODATIONS, GROUPS, PACKAGES, and CONTACT US. Below the navigation is a large image of a golf course. To the right of the image is the logo for "Central Missouri Lake of the Ozarks". Below the logo are four buttons: "SIGN UP FOR FREE GOLF", "GOLF COURSES", "ACCOMMODATIONS", and "PACKAGES". Further down the page is a section titled "Welcome to Lake of the Ozarks Golf Council, the Midwest's premier golf destination." It includes a call to action: "All guests are invited to register to receive the latest news as well as access to our exclusive ONLINE". To the right of this text is the Missouri tourism logo with the text "MISSOURI VisitMO.com".

of the type, the council has a structure that helps determine the direction they go. "We have officers-- a president, vice president and secretary," Paul said. "We also have a paid marketing organization that handles the marketing efforts and puts things together like our publications and ads. But the board directs, and we have meetings once a month where we come up with ideas - to kind of tell our marketing folks which direction to go."

The council markets golf at the Lake year-round, but extra emphasis is placed on certain events throughout the year. "We go to golf shows in the winter time, that's one of our major things, St. Louis, Kansas City, Tulsa, Chicago, Wisconsin, Minnesota, Iowa," Paul said. "We market to the Northerners who come down during the March April time frame when it's too cold to play in those areas. We see most of our play during those months come from the Northern states. But the majority of our play still comes from St. Louis and Kansas City and the second home owners that are here."

He continued, "There are fourteen facilities that are currently members, it's all of the public courses that are in the area, minus Porto Cima and the Cove. Those are the two that aren't part of the Council because they are pretty much private. Every other golf course at the Lake is included."

"We made the boundar-

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*Our Perfect  
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[www.AdamsAtTheLake.com](http://www.AdamsAtTheLake.com)

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Osage Beach - Across from the Outlet Mall  
**573-216-4690 Bruce**  
**573-216-4039 Jan**

**ADAMS**  
REAL ESTATE & ASSOCIATES  
Lake of the Ozarks

ies the same as the TCLA's (Tri-County Lodging Association). We do ads throughout the year, and have a budget of right around \$300,000. That we derive from golf courses and lodging, and we also partner with the state. We submit a proposal each year to the state and if they approve we split the cost of advertising with them."

For more information on what the organization does, visit [www.golfingmissouri.com](http://www.golfingmissouri.com).

#### Member Courses:

Bear Creek Valley  
Deer Chase Golf Club  
Dogwood Hills Golf Club  
Eldon Country Club  
Hidden Lakes Golf Club  
Indian Rock Golf Club  
Lake Valley Country Club  
Osage National Golf Resort  
Rolling Hills Country Club  
Sycamore Creek  
Old Kinderhook  
The Oaks Golf Club  
The Ridge Golf Course

#### Member Accomodations:

Al Elam Property Management  
Dogwood Hills Resort and Golf Club  
Inn at the Grand Glaize  
Lake Ozark Vacations by PMG  
Lodge of the Four Seasons Championship Golf Resort  
Lone Oak Point Resort Condominiums  
Osage National Condominiums  
Point Randall Resort  
Tan-Tar-A Resort Golf Club  
Old Kinderhook  
The Pines at Osage National  
The Resort at Port Arrowhead

# Eldon CC looks to boost membership with \$1 Million Prize

Founded in 1934 by a small but enthusiastic group, Eldon Country Club has traditionally been one of the busiest courses in the Lake Area. In fact, it was recently voted the most popular facility open to the public at the Lake. Head PGA Professional Mike Cummings and his staff, including Superintendent Travis Butts, do an outstanding job of keeping a very busy course in tip-top shape. But while they see a large number of rounds each year, it's apparent not everyone knows about the membership opportunities this club has to offer.

Country Clubs once hailed the distinction of privacy--members only golf, private lockers and meeting rooms, members-only exclusive restaurants and lounges. But, like Eldon, a vast number of once-exclusive clubs have dropped the traditional "initiation fee - members only" model for the more popular "semi-private"

label that allows them to benefit from a greater number of rounds played.

However, even with the increase in rounds to offset costs, Eldon CC and many other semi-private and private courses are facing a "graying" trend-- that is, existing membership continues to age while new membership dwindles.

In the 1920's, about 80 percent of the golf courses in America were private. The public courses were not on par with the better-funded, better-maintained private clubs, so most golfers understood the need for memberships. Today it is the reverse as semi-private and public for-profit courses make up the bulk of the available play. Most of the golfers today grew up playing without the need for a club, and more importantly, without knowledge of country clubs and their benefits.

Eldon CC is trying to change that by increasing interest in

their club through a variety of methods and by publicizing the course in general to let golfers know what's there for them. Mike said they are using a combination of marketing and membership alteration to hopefully slow the "ageing" of the club.

In June they are staging a "Million Dollar" membership drive, where individuals and families who opt to join the club can compete along with members for the chance to take a shot at a cool one million in cash. A long shot, to be sure, as Mike explained.

"Any new members that sign up before June 1st are automatically entered into the pool of 130 players that are going to participate in the event. So basically the field is 130 players that are going to have a shot essentially for \$50,000. And of the 130-player pool, one person will be selected to take the million dollar shot. I believe that will be



**Eldon Country Club's Pro Shop**

taken from about 180 yards on a Par 3," he explained.

But more important than the million dollar challenge, which is structured like tournament-hole prizes, is the chance for the club to promote membership to the folks turning out for the contest.

"We're looking to add as many members as we possibly can," Mike said. "We're currently at about 190 memberships; 10 years ago we were at 350 memberships. We feel that the golf course, from a condition standpoint, is extremely marketable right now. We can handle the rounds, and when we looked at our overall position, we decided we needed to add more memberships to the club."

Clubs like Eldon depend on those memberships primarily for dues, but just as important, for help with the activities. It takes volunteer members to man events, set up banquets, attend meetings, make policies and so on. As membership age increases, far fewer are available for these sorts of tasks.

"A couple years ago we saw the average age of our membership was 67 to 68 years old and we knew needed to find a way to get younger people into our membership and get them active. The Junior, or under-40 membership, has been extremely successful in helping us accomplish that and we're looking to continue that program. Of course we're going to continue catering to our entire membership, but we want to balance it and get some younger memberships too," he added.

Junior membership is only

\$39 per month, Eldon's family memberships, which run \$760 annually, are also available on a monthly payment basis and single memberships are just \$590 a year.

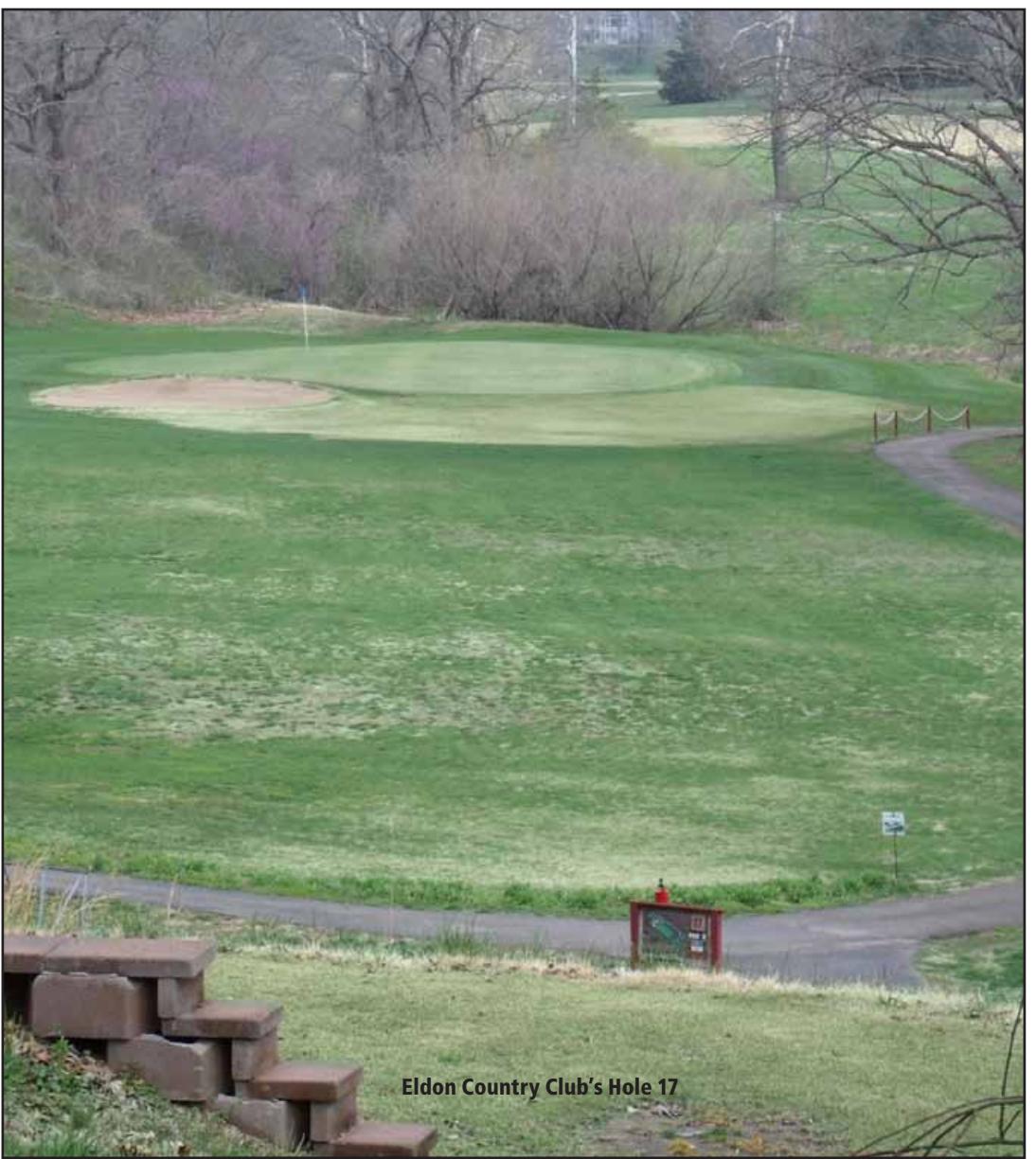
"And we have no restrictions anymore in terms of initiation fees. That's been completely waived. They just pay cart fees," Mike said. "Members get free greens fees, use of the swimming pool in season, no range ball fees, no yearly league fees-- it's a great value."

It wasn't too long ago that the membership fee to join a club like Eldon would have been double that cost and would have included a fee of perhaps \$1,500. However, without initiation fees and charges for membership-only services and facilities, country clubs like Eldon are now affordable to the average family. They're not just for the wealthy anymore. Mike said they hope those new friendlier rates and the membership drive will allow them to hit 210 memberships this year and perhaps 400 within a few years.

In the meantime, make sure you mark your calendars for Saturday, June 11 -- the date of the Eldon Country Club Million Dollar Membership event. But, keep Friday evening open as well.

"On Friday before the event, we're hosting a pairing party with hors d'oeuvres and a social hour. We'll do some of the drawings there for existing and potential members," Mike said.

For more information, of course call the clubhouse at (573) 392-4172 or go online to Eldongolfclub.com



**Eldon Country Club's Hole 17**

# Getting your clubs ready for the season!

*Contributing author Irl Robinson is "the Best in the World" clubmaker according to the GCA in 2007, and is the current (and four-time) Missouri Clubmaker of the Year, and has been named to the top-ten worldwide twice.*  
- Editor

by Irl Robinson

It was a typical winter, with alternating periods of hot and cold—we're all glad that's behind us, but you may not know that the winter months can alter the way your clubs feel and



Irl Robinson

play for you out there.

There are some basic 'beginning of the season' things we should do to make sure we are as good as we can be on the course this year.

Grips, Epoxy and Loft/Lie Adjustment—if you played last year, chances are very good that your grips are in need of replacement. Over the season, the tack on them becomes worn off and smooth. Your grip is the only contact you have with the golf club, and if it's not 100%, your game can't be. Grips also play an important role in how we *control* the golf club. If they aren't the right size or diameter for your hand, or are the wrong style for you, it can adversely affect your play.

Golf professionals, clubmakers and pro shops have a wide range of styles and sizes of grips available today. If you get the help of a trained professional club maker/fitter, they can recommend grips styles and sizes that will complement your game and abilities.

Every time you strike the ball, the impact causes vi-

brations to travel through the club—this and the seasonal warming and cooling, can cause the epoxy in your clubs to become loose, creating a dangerous situation—and one that is not beneficial to your game.

Take a look—if the ferrule (the black band between the clubhead and the shaft) displays a gap between it and clubhead, you need that head removed and re-epoxied.

Take the head in one hand, and the grip in the other and twist—nothing should happen—if there is movement, get it re-fitted.

Also, you can simply check to see if the grip alignment has changed. If your grip is still aligned at set-up, chances are the epoxy on the ferrule has just come loose, and not the shaft.

Normal play (and the jostling clubs receive during transport) also affects the angles between the shaft and the head, or the "loft and lie". Golf club heads are made from metal, and all metal bends to

some extent—some more than others. Particularly in cast and forged irons, the angle changes surprisingly easily—and an alteration to loft and lie can drastically change the way that club feels and plays.

So, every year when you get your grips changed, ask your professional to check the loft and lie to make sure they are right for your swing. A good way to tell this is if you have a club that isn't playing as it should—doesn't feel right, or has developed changes in range or trajectory. This should signal you it's time to get your loft and lie checked.

Shoe spikes inspection and replacement. Some experts say that proper shoe and spike selection can subtract as much as 8 or 10 strokes from your round. It is worth it then to get a proper pair of golf shoes that fit right and choose the right spikes (most are SoftSpikes only) for the courses you play.

Then, maintaining the spikes as they wear out insures your investment will continue to help your game. Replace

your spikes as needed throughout the season, and be sure to look them over before play.

Shaft wear—during the year when our clubs are in the bag—the shafts rub and wear against the material, and with graphite shafts, this can cause a problem.

The rubbing can create a "thin spot" in the wall of the shaft which can be a point for breakage and/or splintering. This is a dangerous condition, and it adversely affects your play. Check your shafts for wear and get them replaced if necessary.

Remember that your golf clubs are tools-- designed to help you perform your best on any given day. If they're not at their best, they can't do the job. Watch them for consistency, if a club plays differently from one round to the next, check out why.

And, like other tools, they need to be right for you. Clubs that don't fit won't work as well as they could. Getting fitted by a professional can make a huge difference in your game.

**\$35 9 Hole Par 35**

**Bay View Golf Course**  
364 Sylvan Bay • Linn Creek, MO  
General Manager: Lee Mannisi  
Superintendent: Larry Rose  
Pro Shop: 573-346-6617  
e-mail: bayview@socket.net



Tee times advised, but not mandatory, may be made up to 7 days in advance. Open year-round, weather permitting. Location: To reach Bay View, go south from Osage Beach on Hwy. 54. Turn right on Rt. Y at Big Surf Water Park. Follow the green and white signs for three miles to Bay View.

**Fees & Membership**  
In season rates: (include mandatory cart)  
Mon.-Thurs.\$30.00 for 18\*  
Mon.-Thurs.\$25.00 for 9\*  
Fri.- Sun. (& holidays)\$35.00 for 18\*  
Fri.- Sun. (& holidays)\$26.00 for 9\*  
Twilight Rate\$20.00 after 2  
Golf club rental: \$10.00 • Soft spikes preferred • Off-season rates available

9 Holes Public	Tees	Par	Yards	Rating/Slope
Blue	35	2,747	68.8/126	
White	35	2,556	66.2/12	
Red	34	1,975	63/114	

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

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



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

#### Fees & Membership

In season rates: (include mandatory cart)  
Mon.-Thurs. \$47.50 for 18  
Fri.-Sun. (& holidays) \$59.50 for 18  
Twilight Daily 1 p.m.

#### In Season Specials

Senior Monday (55+)	\$35.00
Golf-N-Food Tuesday	\$45.00
Bring a Friend Wednesdays	2 For/\$70

Twilight Thursdays 11 a.m. \$37.50

Off season 7 days a week \$39.50

Memberships available Men's, Women's & Couples Leagues, 9-hole and replay rates Club rental available • Soft spikes required

#### 18 Holes Public

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

**\$48<sup>75</sup> 18 Hole Par 71**

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



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

#### Fees & Membership

In season rates: (include mandatory cart)

Mon.-Thurs. \$46 for 18/Twilight \$24

Fri.-Sun. \$55 for 18/Twilight \$28

9-Hole Rates \$30 (M-T)/\$36 Weekends

Memberships available. Soft spikes required. Twilight & Junior Rates Available

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

**\$49 18 Hole Par 70**

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

Mon.-Thurs. \$47.00 for 18

Fri.-Sun. \$54.00 for 18

Twilight rates after 1:30pm, Super Twilight

rates after 3:00pm. Junior, 9-hole & walking

rates also available. Annual memberships

and multiple play discount cards available.

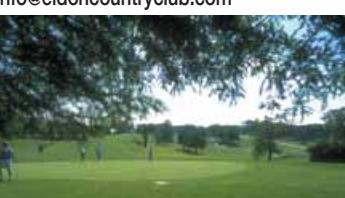
Club & pull cart rentals available. Non-metal

spikes required.

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

**\$42 18 Hole Par 71**

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



Driving range, video analysis by PGA professionals, pro shop, clubhouse, snack bar and new swimming pool. From the Lake of the Ozarks, go north on Hwy. 54. Take the first Eldon exit (Hwy. 52/Business Hwy. 54). Go two miles; the first blacktop road to the left, Golf Course Road, to the course.

#### Fees & Membership

In season rates: (include mandatory cart)

Mon.-Thurs. \$39.00 for 18 / \$30.00 for 9

Fri.-Sun. (holidays) \$44.00 for 18

\$34.00 for 9

Twilight rates after 1 pm 18 holes \$30/\$34

Junior rates available. Memberships available. No metal spikes allowed.

#### 18 Holes Semi-Private

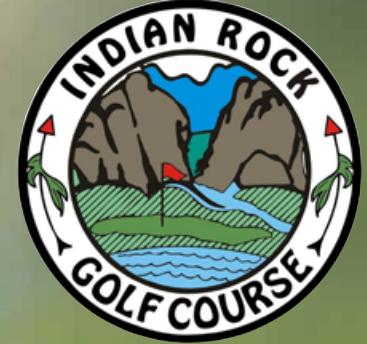
Tees	Par	Yards	Rating/Slope
Gold	71	6,373	70.4/124
Blue	71	6,017	69.0/123
White	71	5,563	67.1/118
Red	73	4,761	66.6/110

\$39 9 Hole Par 35	\$54 18 Hole Par 72	\$60 18 Hole Par 72	\$59 18 Hole Par 71	\$85 18 Hole Par 71																																								
<b>Hidden Lakes at Tan-Tar-A</b> Hwy. KK, Osage Beach, MO Pro Shop: 573-348-8527 Director of Golf: Paul Leahy, PGA Superintendent: Tandy Crabtree Architect: Von Hagge/Devlin <a href="http://www.tan-tar-a.com">www.tan-tar-a.com</a> Tournament/Groups: 573-348-8655 	<b>Indian Rock Golf Club</b> Highway O, Laurie, MO Pro Shop: <b>573-372-3023</b> <b>573-372-3956</b> Superintendent: Chris Jackson General Manager: Paul Irwin <a href="http://www.indianrockgolfclub.com">www.indianrockgolfclub.com</a> 	<b>Lake Valley Country Club</b> Camdenton, MO <b>573-346-7218</b> Course Superintendent: Alex Hultz Gen. Mgr/Head Pro: Dan Robertson, PGA Assistant Pro: Andrea Taylor Architect: Floyd Farley <a href="http://www.lakevalleygolf.com">www.lakevalleygolf.com</a> 	<b>The Oaks at Tan-Tar-A</b> Hwy. KK, Osage Beach, MO Pro Shop: <b>573-348-8522</b> Director of Golf: Paul Leahy, PGA Pro: Bruce Phillips, PGA Superintendent: Tandy Crabtree Architect: Von Hagge/Devlin <a href="http://www.tan-tar-a.com">www.tan-tar-a.com</a> leahy@pga.com 	<b>Old Kinderhook</b> Lake Rd. 54-80, Camdenton, MO <b>573-346-4444 888-346-4949</b> Director of Golf: Bob Renken Head Pro: Josh Crowell Superintendent: Rusty Fuller Architect: Tom Weiskopf <a href="http://www.oldkinderhook.com">www.oldkinderhook.com</a> golf@oldkinderhook.com 																																								
Hidden Lakes is open seasonally Apr. 11 - Oct. 19. Tee times are preferred and can be reserved 60 days in advance. Walk-ons are always welcomed. Hidden Lakes is approximately two miles off Hwy. 54 on State Rd. KK, just inside the main entrance to Tan-Tar-A. <b>Fees &amp; Membership</b> In season rates: (include mandatory cart) 7 days a week: \$29.00 for 9/\$39.00 for 18 Juniors (17 & under) \$20.00 Club Rental available. Memberships – single and family. Golf packages: 1-800-826-8272 Soft spikes preferred 9 Holes Public <table border="1"> <thead> <tr> <th>Tees</th> <th>Par</th> <th>Yards</th> <th>Rating/Slope</th> </tr> </thead> <tbody> <tr> <td>Black</td> <td>72</td> <td>6,380</td> <td>70.6/124</td> </tr> <tr> <td>Blue</td> <td>35</td> <td>3,015</td> <td>35.2/134</td> </tr> <tr> <td>White</td> <td>35</td> <td>2,705</td> <td>34.3/131</td> </tr> <tr> <td>Red</td> <td>36</td> <td>2,232</td> <td>33.4/123</td> </tr> </tbody> </table>	Tees	Par	Yards	Rating/Slope	Black	72	6,380	70.6/124	Blue	35	3,015	35.2/134	White	35	2,705	34.3/131	Red	36	2,232	33.4/123	On site amenities include J's Grill & Sports Bar, The pro shop offers clothing, golf equipment and more. From Lake Ozark, take the Community Bridge to Hwy. 5 or take Hwy. 5 north from Camdenton. At Laurie, go east on Rt. O approx. 2.5 mi.; the course is on the left. <b>Fees &amp; Membership</b> In season rates: (include mandatory cart) Everyday \$36 for 9 / \$54 for 18 After 1 p.m. \$25 for 9 / \$40 for 18 Off season rates Nov. 1 thru Mar. 31. Annual memberships & golf passes available. Soft spikes required	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. <b>Fees &amp; Membership</b> 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.	Facilities include a driving range, practice putting green, professional club fitting and instruction, locker rooms, restaurant and catering services to accommodate any size golf event. On State Rd. KK, approximately two miles off Hwy. 54. <b>Fees &amp; Membership</b> In season rates: (include mandatory cart) Weekdays: \$29.00 for 9/\$49.00 for 18 Weekends: \$35.00 for 9/\$59.00 for 18 After 11 a.m. \$52.00, after 3 p.m. \$35.00 Off season rates available. Memberships available. Soft spikes preferred	Eleven-acre driving range and two putting greens, short game/bunker practice area, clubhouse/pro shop, fine and casual dining, locker rooms, lounge, meeting rooms, swimming, tennis, and health/ fitness area. Golf school and lessons also available. Hwy. 54 South to Camdenton. West for three miles on Hwy. 54, then right on Lake Rd. 54-80, 1/2 mile to the gated entrance. <b>Open To The Public</b> In season rates: (incl. cart and range fee) Mon.-Thurs. \$69.00 for 18 Fri.-Sun. (holidays) \$85.00 for 18 Twilight rates after 3 pm \$45 for 18 Club Rental \$30.00-18. Same Day Repeat rates available. Memberships available. Soft spikes required. <table border="1"> <thead> <tr> <th>Tees</th> <th>Par</th> <th>Yards</th> <th>Rating/Slope</th> </tr> </thead> <tbody> <tr> <td>Blue</td> <td>72</td> <td>6,373</td> <td>70.9/124</td> </tr> <tr> <td>White</td> <td>72</td> <td>6,064</td> <td>69.5/122</td> </tr> <tr> <td>Gold</td> <td>72</td> <td>5,339</td> <td>66.3/115</td> </tr> <tr> <td>Red</td> <td>72</td> <td>4,918</td> <td>68.9/121</td> </tr> </tbody> </table>	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
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# Rolling Hills Walk-through

\$89 18 Hole Par 72	\$45 18 Hole Par 71	\$52 18 Hole Par 72	\$79 18 Hole Par 72	\$79 18 Hole Par 71																																																																																																																																				
<p><b>Osage National Golf Resort</b>            Pro Shop: <b>573-365-1950</b> Ext. 10            Toll-free: <b>866-365-1950</b>            General Mgr: Steve Belton, PGA            Superintendent: Ron Lewis            Architect: Arnold Palmer            Pro: Ryan Manselle, PGA            Asst. Pro: Drew Jordan, PGA  <a href="http://www.osagenational.com">www.osagenational.com</a>            info@osagenational.com</p> 	<p><b>Rolling Hills Country Club</b>            Highway 5, Versailles, MO            Pro Shop: <b>573-378-5109</b>            Gen. Mgr./Pro: Steve Nolawski, PGA            Super: Dennis Laufenberg  <a href="http://www.golfrollinghillscc.com">www.golfrollinghillscc.com</a>            rhills@advertisnet.com</p> 	<p><b>Sycamore Creek Golf Club</b>            1270 Nichols Rd., Osage Beach, MO            Pro Shop: <b>573-348-9593</b>            Director of Golf: Larry Salsman, PGA            General Manager: Danna Kahrs  <a href="http://www.sycamorecreekgolfclub.com">www.sycamorecreekgolfclub.com</a></p> 	<p><b>The Ridge Golf Club</b>            The Lodge of Four Seasons            Horseshoe Bend Parkway at Duckhead Rd.            Lake Ozark, MO            Pro Shop: <b>573-365-8544</b>            Membership &amp; Lodge: <b>800-843-5253</b>            Dir. of Golf: Josh Crowell, PGA            Architect: Ken Kavanaugh  <a href="http://www.4seasonsresort.com">www.4seasonsresort.com</a>            jcrowell@4seasonsresort.com</p> 	<p><b>The Cove at Four Seasons</b>            The Lodge of Four Seasons, Horseshoe Bend Parkway Lake Ozark, MO            Pro Shop: 573-365-8532            Membership &amp; Lodge: <b>800-843-5253</b>            Dir. of Golf: Josh Crowell, PGA            Architect: Robert Trent Jones, Sr.  <a href="http://www.4seasonsresort.com">www.4seasonsresort.com</a>            jcrowell@4seasonsresort.com</p> 																																																																																																																																				
<p>Osage National features a 20,000 sq. ft. clubhouse with 5,000 sq. ft. Tournament Room, a driving range, two large practice putting greens, and a full-service restaurant, a swimming pool, and an open-air pavilion. Osage National is directly off Hwy. 54 just north of Osage Beach. Look for the Osage National sign at the Bagnell Dam Road Exit.</p> <p><b>Fees &amp; Membership</b>            In season rates: (include mandatory cart)            Mon.-Thurs. \$65.00 for 18            Fri.-Sun. (and holidays) \$89.00 for 18            Off season and twilight rates available.            Soft spikes preferred.            27 Holes Public (River/Mountain shown)</p> <table border="1"> <thead> <tr> <th>Tees</th> <th>Par</th> <th>Yards</th> <th>Rating/Slope</th> </tr> </thead> <tbody> <tr><td>Gold</td><td>72</td><td>7,150</td><td>75.6/145</td></tr> <tr><td>Blue</td><td>72</td><td>6,623</td><td>73.4/140</td></tr> <tr><td>Black</td><td>72</td><td>6,125</td><td>70.7/134</td></tr> <tr><td>White</td><td>72</td><td>6,063</td><td>69.2/129</td></tr> <tr><td>Red</td><td>72</td><td>5,016</td><td>70.5/122</td></tr> </tbody> </table>	Tees	Par	Yards	Rating/Slope	Gold	72	7,150	75.6/145	Blue	72	6,623	73.4/140	Black	72	6,125	70.7/134	White	72	6,063	69.2/129	Red	72	5,016	70.5/122	<p>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.</p> <p><b>Fees &amp; Membership</b>            In season rates: (include mandatory cart)            Everyday: \$45.00 for 18            Twilight rates available. Memberships available. 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Follow the signs approximately two miles to the clubhouse.</p> <p><b>Fees &amp; Membership</b>            In season rates: (include mandatory cart)            Mon.-Thurs. \$49.00 for 18            Fri.-Sun. (and holidays) \$52.00 for 18            Afternoon rates after 11 a.m. \$34.00 for 18            Junior tees now available. Club Rental \$12.50, Upgrade \$25.00. 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Seasons Ridge is 1/2 mile off Business Hwy. 54, on Horseshoe Bend Parkway (Rt. HH) at Duckhead Road.</p> <p><b>Fees &amp; Membership</b>            In season rates: (include mandatory cart)            Varied \$45.00 - \$79.00 for 18            Memberships available. 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Witch's Cove is approximately two miles from Business Hwy. 54 on Horseshoe Bend Parkway (Rt. HH) across from The Lodge.</p> <p><b>Fees &amp; Membership</b>            In season rates: (include mandatory cart)            Varied \$45.00 - \$79.00 for 18            Memberships available. 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# Mobile Artillery

by Darrel Willman

A lot of emphasis is placed on the driver in today's game. Everyone is looking for longer, straighter drives. Of course-- who wouldn't want these things? But realistically, you only hit the driver around a dozen or so times per game, depending on the number of Par 3 holes. More importance should be placed on the 'Money Clubs'-- those being your wedges and putter.

This year, and to some extent last year, we heard the rally cry "faster means longer"-- and it's true. We heard terms like "aero-dynamics" and "lightweight" where previously the emphasis

had been on adjustability and interchangeability. Weights and gizmos -- 'Whiz-Bang' to wow the golfers into replacing theirs for the latest and greatest.

Aerodynamics in this instance refer to the drag air has on the club as you swing. The less drag, the more speed can be achieved. Many heads this season are adopting more streamlined heads for this reason, but we are also seeing grooves, lines and other shaping that may or may not prove more efficient-- and may be largely cosmetic. Only a wind tunnel would deliver a definitive answer. Of course graphics do play an important

role in marketing, drivers sell best when they look and perform good.

We see the usual flash this year, along with a radical departure from norm by TaylorMade, introducing white drivers. Along with shape and aerodynamics we have weight and shaft lengths becoming a selling feature.

Many of the new drivers have longer shafts, some as much as 1-1/4" longer than standard. The longer your shaft, the faster your head speed potential-- unfortunately this also alters stance and swing plane so not everyone may immediately benefit. Weight is prevalent in almost all sales pitches this year, with lighter heads and ultra-light shafts now standard or available as an option.

Options for this year are more plentiful than ever before, with most offering custom fitting and shaft choices that are staggering-- get fit and you can get just the right shaft to maximize your swing, and spend what you are comfortable with based on brand. More brands are available than ever before to let you customize the critical part of your driver-- the stick.

## Callaway Golf Diablo Octane 460cc - \$300

For 2011 Callaway uses the familiar Diablo brand and introduces the Octane driver. This is a flashy club, looking better than last year's Edge-- and has a better look at address with the

high-tech carbon fiber crown. Like most, the CG is low, and total weight has been reduced to 195 grams for higher club head speeds at impact. New for 2011, a chemically-milled face lets them vary the thickness across the face for better response on off-center strikes. What we don't see here is just as important-- no adjustability-- this is

an everyman's club-- just grip it and rip it. Available in 9.5, 10.5, 11.5 and 13.5 HT (High Trajectory), with 46" length, D4 swing-weight, with Grafalloy Project X graphite shafts in light, regular, and stiff, 60 gram weight. Lower lofts are setup with square faces, higher (11+) are 1° closed.

**Diablo Octane Tour:** 8.5, 9.5, 10.5, 57° loft 450cc, 1° open, 45.5" length, D5 swingweight, LH only in 10.5. Available with Grafalloy Project X Tour 70 gram shafts in regular, stiff and xstiff.

## Callaway RAZR Hawk 460cc - \$400

This is the not-for-everyone entry in Callaway's 2011 offerings. The RAZR Hawk shares the chemically-milled face, but it ends there. This whole club is basically "forged" composites with added face and sole plates. Why? Disposable weight once again, get it low and back and make it light. How you forge a composite is anyone's guess. Of course they have a variable face for forgiveness, the aerodynamic head for increased speed, and the built-in optional swing bias. Available in 9.5, 10.5, 11.5 and 13.5 HT (High Trajectory), 58 degree lie, 46" length, D4 swing-



Callaway Diablo Octane \$300



Callaway RAZR Hawk \$400



Nike VR Pro \$480

Does the driver measure up to the 2010 VR irons (which were very, very good)? Time will tell, but Nike, unlike some others, has opted for an all-titanium 4-piece head setup that gives a lighter, thinner crown-- with a hosel that has 32 distinct settings. The new variable "compression chamber" reportedly delivers more distance and power at impact- the STR8-FIT adjustments give all of the options any player could need. No stretched-out sumo-style here-- just a beautiful clean shape at address that inspires.

**Ping G15 - \$300** the G15 is solid and steady and anything but flashy-- the rear-weighted shaft-biased club keeps the CG low and in the back for better trajectories. They are stressing speed at impact with retained mass, for better power transfer through the hit. Available in 9, 10.5, 12 and 13.5 degree lofts, with 204 gram head weight, 45.75" shaft length and 58° lie. They've designed the TFC 149D shaft that allows the head to increase by 5 grams without increasing overall weight to increase ball speeds.

#### TaylorMade Burner Superfast \$300

Available in 9.5, 10.5 and 13 degree lofts, with a 61° lie angle. 460cc head with a Matrix X-Con 4.8 shaft in ladies, senior, regular, stiff and x-stiff flexes. TaylorMade brings us the new for 2011 and wildly popular odd white coloring. Purportedly to eliminate glare, it's become a distinctive addition and a shrewd marketing ploy for the equipment giant. Easy to spot on tour, even easier to see at your local

course. Speed is the buzzword, with an elongated look featuring ultra-lightweight 280 grams of total club weight, giant face and hot-rod looking louvers on the sole. A very long 46.5" shaft at 44-46 grams for speed with a D9 swing weight. The stretched-out aerodynamic light-weight approach is to develop higher club head speeds at impact, translating into higher ball speeds and more distance with less spin from the low CG.

#### TaylorMade R-11 - \$400

Available in 9 and 10.5 degree lofts, 57 degree lie angle, 45.75" inch 56-60 gram shaft, 440cc head volume, D4 swing weight. TaylorMade's up-scale offering for 2011 is far and away the most technologically-advanced club they've offered to date-- almost everything is customizable or adjustable, offering endless

tweaks and settings for amateurs and professionals alike. Almost too many settings. First, you can get almost any shaft you like, in the weight and performance you choose-- then, set the face angle with their adjustable sole plate-- draw, open or closed. Moving on, adjust the CG (Center of Gravity) with the movable weights from draw to fade bias with alteration of backspin. Finally the hosel adjustments for loft angle. All-in-all, you have a mind-numbing array of 48 separate settings for infinite control. Dial in the settings for more roll, draw bias, high launch, etc. etc. All too much for Joe Sixpack perhaps, but then the \$400 price tag likely is as well.

#### Titlist D2 910 Driver \$400

Available in 8.5, 9.5, and 10.5 degree lofts. Tory Hayes says, "You



Nike SQ/SQ2 MachSpeed \$300



Ping G15 \$300

gweight. 10.5 and 11.5 are available in LH. 9.5 and 10.5 lofts are available in draw or neutral bias, all feature Aldila's "RIP" 60 gram graphite shaft in regular, light and stiff.

**RAZR Hawk Tour** with neutral bias, in 8.5, 9.5 and 10.5 lofts, 450cc volume head, 1 degree open face, 45.5" shaft length with D4 swingweight Tour "RIP" Aldila shaft in 60 gram weight, regular, stiff and xstiff.

**Cleveland Launcher Ultralight 460cc** driver in three variations; **XL270** in 9, 10.5 and 12° lofts with 46.25" shaft, D6 swingweight. **SL290** in 9, 10.5 and 12° lofts with 46.25" shaft, D6 swingweight. **TL310** in 8.5, 9.5 and 10.5° lofts with 46.25" shaft, D6 swingweight. What's the difference, you ask? Head weight plays the role in this naming configuration-- with 270, 290 and 310 gram total head weights. Speed is again the keyword with the Cleveland sets- minimizing weight and maximizing shaft length to increase distance through head speed. They've shaved weight off of last year's DST and added the Miyazaki Kua Ultra-Light shafts in weights as low as 44 grams, in



Cobra S3 \$300

# Mobile Artillery

can take the head and add up to 1-1/2 degree of loft or subtract up to 3/4 degree loft. That gives you 2-1/4 degrees of loft adjustability. The lie angle can be adjusted anywhere from 2 degrees upright to 2 degrees flat." Solid, but heavier than most, a good performer for the money. Also available the less-refined D3.

**Adams Speedline F11 \$300**  
Available in 8.5, 9.5, 10.5 and 12.5 with draw configuration

available in 9.5 and 10.5 lofts. Not the biggest brand out there, but solid performers for the everyman at prices that won't make you take out a loan. The Speedline improves upon last year by stretching the body out and adding more aerodynamic features for speed. Could use a bigger face, but it is suitable for everyone. They have also bumped up the lengths to nearly 46" standard.

**Cobra S3/S3 Max \$300** Available in 8.5, 9.5, 10.5 and 11.5 with closed, open or neutral faces depending on model. It was back to school for Cobra, setting up golfers and studying the impact patterns to produce a face with an elliptical sweet spot from low heel to high toe-- makes sense-- and Cobra is known for big, easy to hit faces. Better forgiveness, and the S3 offers a 3-way adjustable hosel for bias. One of these

will fit you-- we like the no-nonsense look, and the standard shaft although they could have used the lighter weights we saw some seasons previously.

**Nike SQ/SQ2 MachSpeed \$300** Available in 8.5, 9.5, 10.5 and 11.5. Only the vestiges of the Sasquatch remain-- the SQ moniker-- thankfully gone is the tin can cannon sound and the loud graphics. Now, these are still loud, but the 300 grams total weight combined with the 50 gram Mitsubishi shaft make for better speeds. The distance-

sapping but more-forgiving square face is available as well, both are streamlined for speed and fitted with the STR8-Fit adjustments which actually do something beneficial. We like Nike clubs-- they're long, big and loud-- more distance from better swings.



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TaylorMade R11 \$400



TaylorMade Burner Superfast \$300



# Walkthrough Eldon Country Club

Eldon Country Club - Hole one starts out the front nine from an elevated green in front of the club house. This is a tough 365 yard trek Par 4 that plays uphill, with a large slope between the 200 and 150 yard markers. Longer hitters here should strive for a roll-up on top of the hill. Everyone else faces a blind shot into the green from 150-200 yards out. Stay in the center of the fairway, and driving up for a look at this smaller green is a good idea. Not much in the way of surprises from the putting.

Hole two is sister to the opener, back down the hill for a Par four 397 yard freeway with the only challenge being a small creek in front of the elevated-- and aggravating green. The number 3 handicap hole will play uphill from your second shot onto the green. Stay right for an easier approach. The green-- the course's tough-

with another 150 or so straight into a slightly raised grass-bermed hole. The fairway narrows here, so keep it in the short grass and let it run on up. Watch for the bunker short left. Fairly flat putting surface here, take your time for an easy Par.

Par 4, 391 yard number five runs straight as an arrow down to the cart garage through a tree-lined fairway. This one's "bombs away" according to Drew. Play to the right, this slightly sloping hole will roll back to center. Stay on the right, the left side of the green slants off hard, with a lipped bunker that consumes balls. Slightly sloping green here, but it will pose few challenges for most players.

Number 6 hole is a Par 3, 170 yard exercise downhill to a peek-a-boo green that leaves many players wondering how they went long. Watch out for the twin bunkers left and right.



Hole #1 Eldon CC

est-- slopes dramatically from back to front. A wise approach is right-side (avoiding the left false front) above or at the pin for a downhill putt. Don't go long on this one. Four is a good score here.

Three is 212 yards -- a monster Par 3 from the back tees. Full carry on this yardage over water to the shallow green. If it's short it's wet. A non-eventful green awaits you if you stick it, you should have little putting difficulty. Long side-to-side, but very shallow.

Hole four Par 4 doglegs 421 yards around to your right after a short water carry. The smart player will drop his driver and go for 180-250 out to the turn,

There isn't a safe roll-up to this one either. Very shallow green, false front left, long is jail. Hit this green in regulation or pull up short-- the small depression in front often holds water.

Number 7 - 524 yard Par 5 - number one handicap on the course, uphill along a very narrow fairway, with a creek in your landing area. Smart players here opt for a long iron or hybrid off the box to pull up short of the creek for the second shot. Play wood up the left side to the 150 mark and prepare to assault the elevated green. This is a "damage control hole", according to Drew, "5 or 6 is not a bad score here." Bunker (black hole) short right of the green.



Number 8 is sister to seven, but is all downhill with a left and right turn just short of the green. A drivable 404 yard Par 4, tight left-to-right. Keep it in play all the way down this mildly-narrow fairway for a

possible birdie on the relatively unprotected green. Fairly easy par for most.

Par 4 number nine travels uphill then down into the cart garage 330 yards away for another birdie opportunity. Prob-

ably the most "wide-open" hole on the golf course - you can miss left or right. It's a tough, bowl-shaped green with potential bunkers left and right. Take your medicine and hit it for the

*continued page 37*

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# We walkthrough Sycamore Creek

Sycamore Creek was designed by Pete Kahrs, one of the founding family behind the golf club in 1995. The first nine was completed that year, and then Pete came back to add another nine in 2000. Sycamore Creek isn't the longest course at the Lake (6,080 yds.) but it is certainly one of the most popular

-- each year in the public votes it at or near the top of the list. It's a challenging course in that the fairways are generally confined and the holes on the front vary in elevation.

Sycamore Creek is built around the catfish ponds of the family fishery. Water as such comes into play in a big way for



Hole #1 Sycamore Creek Golf Club

the first three holes, and then later on as the course dances with creeks and the Lake itself. The fairways are Zoysia (greening by the time you read this) with rough in Fescue. During season, feel free to drive the fairways, but keep the carts off the fragile Fescue rough.

Sycamore Creek is a public course with memberships and their benefits. Just \$195 per year if you live within 30 miles lets you play Monday through Thursday with just a cart fee of \$16 for 18 holes. \$295 lets you play anytime, as much as you like for just the cart fee. One of the best deals at the Lake.

Just out back of the clubhouse near the picnic pavilion is the tee box for the downhill 345 yard Par 4 opening hole. You might be tempted to cut the right corner and shoot for the green, but the smart play here is to keep it in play while getting as close to the inside of the elbow as possible, leaving you a wedge into this right-to-left sloped green, protected by water rear left. Roll-up front right or stick it-- par is good here, but better players can find birdie.

Number two, 358 yards, Par 4. Water surrounds this peninsula green. Be aggressive off the

blocks to give yourself a short second shot. The ideal is 225 yards out, with a buck-thirty into one of the course's hardest-to-hit targets. Oh, and you'll need to carry all of that 130, as there is no safe approach-- once on, read this two-tiered green carefully-- but it should pose no difficulty for most. Par is a good score here.

Another par 4 at 377 yards for number three, downhill off the blues 277 if you can hit it, to the landing pad sets you up for a full wedge into one of the smaller greens out here. You can take it in pieces, just keep it in the middle and stay away from the water running full-length right. Drop into this target green for par and consider that a good score.

Four gives you a break after the knuckle-biting opening trio-- this average length (145 yards) par 3 is uphill and bunkered front right. Stay to the left center on this receptive green for an easy par.

Board-flat and straight-away, hole five is a long 498 yard par 5 that is mercifully without fairway issues for most. Big hitters will want to pull up 230 yards to stay this side of the chokepoint in the fairway. From the landing, the fairway narrows to about 20 yards wide, so thread your second shot 200+ yards toward the green, leaving yourself a chip from a comfortable distance up to this elevated green. It slopes off drastically on the right so don't be long. Stick this one on for a no-surprises birdie to the patient player.

Six brings a break with a no-tricks, no-traps 135 yard par 3. Just stick it-- don't go long or it's bogey.

Hole number seven brings a short 339 yard par 4 with a giant landing area 230 yards out from the elevated tees. Take your second shot into the small kidney-shaped green. Your putt for birdie should pose no problem on this one.

The drivable par 4, 310 yard 8th hole at Sycamore is your chance to make up a stroke. Water short right and left off the block should pose no problem for most. Drive 240 off the back tees to carry the creek, everyone else lay-up for the second shot into the green, where an easy birdie awaits.

Number nine brings you home-- and brings the pain. This gigantic 574 yard par 5 is uphill all the way into the clubhouse. From the elevated back

tees you need 180 yards to hit dry land-- so rip this one. The further you drive, the less-excruciating the second and third shots are up to the peek-a-boo elevated back-to-front, right-to-left green. Steer clear of the bunker front right and don't go long. You can't see the pin on approach so hit up the middle and watch the yardage markers. If you stick this tricky green take your time, as it has the ability to ruin your day-- quickly.

Number 10 is 559 yards downhill for Par 5. This is a chance to rest up after your beating on nine. From the elevated tee, fly down then up to get it on the ridge on the left if you can. Stay up on this hole, dropping off to the right side of the fairway here is murder. Stay away from the bunker left on approach. This isn't a difficult green but it is shallow. It's 3 down the middle and a putt to bring a smile and a birdie.

Eleven brings 375 yards for par 4. Downhill off the blocks across a wide expanse that is not all playable. Hit the landing area-- your second shot is across with a short iron into this incredibly difficult green-- if you hit the wrong spot. Stick it near the pin to birdie this one. The green runs right to left and slightly back to front.

Twelve carries the promise of par 3 after a long 175 yards. This is another big green, bunkered front right-- difficult mostly because it's long. Subtle undulations on this green are hard to read --it can three-putt easily.

Thirteen is 375 yards, par 4. The last of the hard "4s" before you reach the "birdie zone" at Sycamore Creek. Take your time on this downhill-- you've got an elevated tee with a sharp dogleg left to land safely over the creek. Hit this one as hard as you can, but don't cut the corner to hard. It's 250 to the turn and then 125 into this medium green. Water all the way right, and there's a creek in play about 45 yards short. Pot bunker short left. Once you're safe on this tough hole, putt it home. Par is a very good score here.

The last five holes here at Sycamore, the "birdie zone", are slow-and-steady. Some patience and these holes will yield some birdies. Long bombers baited in by the short yardages get bogeys. Play smart and lower your score a stroke or two.

Fourteen reads 325 yards for a drivable par 4 straight uphill

*continues page 39*

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# Walkthrough Eldon Country Club

*continued from page 35*  
pin or center and give yourself a look at birdie.

Number ten looks back slightly uphill for Par 3 out of the clubhouse 164 yards normally into the wind. Bunkered front left. Try to play a high draw in from the right side. The green slants front back to front, and is generally quick and can be difficult. Landing over the pin is a good strategy here.

Number eleven Par 4, stretches 350 yards downhill between the wooded fringe of the out-of-bounds on the left and the driving range on the right, with a dog-leg left after the landing. Favor the left side of the right-left sloping fairway, as this can make the hole shorter, but the miss is to the right-- trees are left. Approach the small well-protected green carefully-- it slopes severely from back to front. Keep the ball below the hole and away from bunkers left and right.

Par 5 number 12 is a monster. A tight tee begins this 539 yard endurance test. Fairway is crucial here, as there are thick woods right, and thin woods left. Long and straight off the tee-- a second shot dramatically uphill winds to the right-- keep it inside the tree-lined fairway. "Sometimes a bogie here is not a bad score", says Drew. Riding the left side will aid you, as the fairway runs steeply from left to right. The castle green is approached on the third shot with care, due to the right to left slope. You might see the flag, but not the putting surface from most lies. Avoid the large bunker front right. Par is good here, consider yourself fortunate.

Par 4 thirteen is 364 yards slightly downhill to a dogleg left approaching a tiny green. One of Eldon's signature holes, this is tight driving. Hit it over the corner with a high draw if you're confident. The landing fairway is incredibly narrow. Out of bounds awaits on the other side. Smart players will sack the driver here and opt for 200 out to the turn leaving a-buck-and-a-

half into the green. "Take your medicine and get your four here", says Drew. The completely barren but smallish green should pose little problem short of the bunker front right.

Fourteen brings us another fairly short Par 4 at 387 yards from the tips downhill slight dogleg left. A low, solid tee shot will run a long way on this one-- with the elevation change, this is a drivable hole for big hitters. From the narrow approach shot, long here is jail-- hit a high soft wedge into this green and stop it.

Fifteen is 152 yards for a Par 3 to a long, narrow green. The large gaping bunker spells bogey so get it on the dance floor. It's the easiest hole on the course, but putts can be long.

Par 5, 525 yards on sixteen is a great chance for a birdie, as this hole will play shorter from the roll. Stay left and climb off the tees for a second shot that plays downhill to the well-protected green. Be sure to watch for the guardian bunkers left and right, roll it up or stick it in three and get your look at red numbers.

Seventeen tees from elevated boxes on the hill, 187 yards out from a small green on this tough Par 3. Bunkered front left, so roll up or stick the right side. Don't go far right or long, as it drops off to hell. A good tee shot is mandatory, or go for a roll-up. There are no good misses here.

Par 5 eighteen is a wide, sprawling, slightly right-to-left romp across the grass that's fairly easy to the green. It's a long, long 501 yards off the gold tees-- keep right to avoid any right to left roll through the fairway to the turn. From there, it's an iron onto the well-protected slightly elevated small green below the clubhouse. Left is trees and creek, right will take you onto the path. Center you have a creek, a bunker front and a lone tree standing guard right front. Take care on this sloping green, look for birdie.




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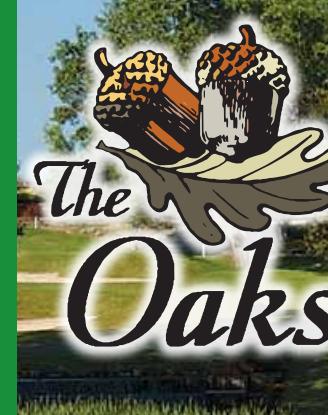
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# Equipment roundup for 2011

Once again, we're talking with Tory Hayes from Birdies and Tees. As a card-carrying PGA teaching professional, he has the insight and access to technology that makes him our "go-to" guy. With the dizzying variety of new clubs on the market each year, how do we sort out the 'Hot' and 'Not'?

Let's go with our quick-pick favorites for 2011 based on handicap.

Handicap 5 and lower: Tory recommends, and we agree -- the Titleist D3 as a no-nonsense club to help the better golfer. The D3 features dual-angle hosel adjustment for independent loft and lie tweaking to get maximum results. As before-- shafts are everything. Get fitted for a shaft that delivers the best distance for you with this driver.

Now on to the brands.

TaylorMade: We like the R-11 because it delivers a wide array of adjustments and maintains the price-point for serious players. While golfers with handicaps above 10 can certainly buy this driver, you may have trouble-- get your swing stable and constant before you go playing with the knobs on this one. Unless you know what to fix, all this adjustability can lead to confusion and frustration. Tory says, "You've got the loft adjustments now--they come in two lofts 9 (degrees) and 10.5. The nine will make 8, 9 or ten. The 10.5, you can make 9.5, 10.5 and 11.5. So you have the adjustability in the shaft and the loft, you have

the adjustability in the plate for neutral face, closed face, open face. It also has the heel toe weight cartridges to make it a draw bias or fade bias." \$400

TaylorMade is also producing the Burner Superfast - like it's big brother (R11) they have given it a gleaming white crown -- to eliminate glare, they say. The 'fast' in the name eludes to increased head speed, a term we hear a lot about this year. Common sense says the faster the head is moving the farther the ball can go. They've streamlined the shape and shaved weight to increase head speed, to give you longer drives. No frills, just big, loud and white. \$300

Callaway: "The new RAZR clubs take the place of the previous FT line, and the X-Series line. Now it's RAZR Hawk. It's a stronger composite material, and lighter than titanium. The engineers are trying to figure out ways to create higher swing speeds. You can't hit it further unless you can swing it faster. I've been playing the Hawk for about the last six weeks. My

numbers tested out a lot better. It comes in draw and neutral bias. Comes in a tour model where the head is a little smaller, with a little more open face. " We agree with Tory here-- lighter and faster with available draw bias makes this a good choice for everyone. \$400

Callaway Diablo Octane is Tory's pick for the everyman's off-the-shelf driver. Like many in this lineup, we're not sure the extended shaft lengths are necessarily a benefit. It's big, it's fast and has a good look for confidence-- a no-brainer for a quality driver. Get it fit for the shaft for bonus results. \$300

Ping: The G15, I-15 and K-15 gives this all-American-made manufacturer a fit for everyone on the course. These are terrific drivers that maintain a reasonable price point, have a good look and are technologically advanced. Tory says, "We're carrying the Ping line for the first time in seven years. I'm really looking forward to the fitting system. G-15: Middle of the road, anybody can play it. The I-15 is a little more open and is geared a little bit more for the better player."

Ping does guarantee you a

good driver that's custom-fit for the off-the-shelf prices. Of course virtually all of the drivers at Tory's shop are customizable and can be ordered to fit you exactly for no extra charge-- a service you should take advantage of for a better game.

Titlist: The D2 and D3 are back. The 909's were popular among 'in-the-know' golfers and these two follow that tradition. Good looks, big, fast heads and technology if you want it. Tory says, "Longer and lighter and we have two adjustability factors. Now only can you adjust the loft and the lie angle. You can take the head and add up to 1-1/2 degree of loft or subtract up to 3/4 degree loft. That gives you 2-1/4 degrees of loft adjustability. The lie angle can be adjusted anywhere from 2 degrees upright to 2 degrees flat. It's the first company to have a driver that has the lie adjustability both up and down. D3 is smaller, geared more for the better player. The D2 has the bigger head a little deeper face, it's a little more forgiving. The D3 has a little deeper face, not quite 460cc."

*continues*

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## Equipment Roundup for 2011

*continued*

Cobra: These drivers are better than previous incarnations, but could be lighter. We do appreciate they have kept the shaft length to 45.5". Tory says, "The Cobra S3 Max head is offset, and has a 30 percent larger sweet zone, your Cobra S3 has the adjustability -- neutral, open, closed and is not offset. The S3 Max is more for the slower swing speeds."

TourEdge: "The best thing for people when it comes to TourEdge, is if you give the club a chance, it will perform as well or maybe even better than some of the big boys. The best thing about it is come in-- if you're going to spend \$400 on a driver, start with Touredge, and you have a 30-day play guarantee. If you don't like it, bring it back. You'll get full credit for something else."

The best way it was explained to me, is say you have a water hose. You turn it on full blast, and the water is coming out at a set speed. As you raise the end of the hose up, the water gets further away from you. Then,

at some point, the higher you raise it, it starts getting closer to you. At a given point in raising the hose, the water is getting maximum carry. So we look at swing speed and match it with optimum launch angle and the optimum spin rate. If you have a slower swing speed, 80-85 MPH, you need more spin. If you have a faster swing speed you need less spin. We're going to use a chart and alter loft and the type of shaft to get the right spin and the best trajectory. As the head speed rises, the lofts on the clubs can get lower, but as they get lower the shot dispersion increases, so you have to be careful. Shaft stiffness has a great deal to do with spin rate.

Having Irl, we're not company-biased-- he's going to put you on the launch monitor and let you hit every one of them. Whatever number dictates that is going to give you the most benefit and distance, is the one he is going to recommend. Whether or not you buy that one is up to you.

If you're high-handicap and you're buying off the shelf, which driver does Tory recommend? Octane.

You shoot a little better, say 5 handicap? Tory recommends the D3 Titelist.

## We walkthrough Sycamore Creek

*continued from page 36*  
into a large green that slopes right to left and front to back. Rip it and grip it for eagle or play 4-iron - wedge off the blocks for a birdie opportunity on this freeway par four.

Fifteen hole is 318 yards downhill, straightaway for par 4. Short. Watch out for the pond in front, it's easy to miss. Big-hitters may be able to drive it, but that's not the smart play here. What you want to do is lay up to 180, and then wedge in from there to

a tough green that slopes from front to back, and has subtle ridges that run through it. This receptive green will hold a full wedge shot and should pose no problems for most players. So short you should feel bad if you don't birdie. Just kidding.

302 yards separate tee and green on this almost a par 4. Kidding aside, this short four has a slight dogleg right, but is flat as an iron. Drivable, but take this one in two instead-- a long iron to 200, with a wedge

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into this humpback turtle-shell green that won't hold a chip shot-- they'll roll over. No hazards in play, take your birdie and head for 17.

Par 3, number 17 is just 160

yards long. Stay left on this flat tree-lined freeway. The short and right approach drops off into golf hell. Once you stick it, there are no surprises. Par is a good score here, but it can give up some birdies.

Coming in to the clubhouse is the 430-yard par 5 number

18, one of the easiest fives at the Lake. An elevated tee drops you down into a wide tree-lined fairway, then up to an elevated green. Keep it in the middle for this easy birdie opportunity that will send you into the pro shop with a smile.



Hole #3 Sycamore Creek Golf Club

The challenging green on number nine at Sycamore Creek Golf Club

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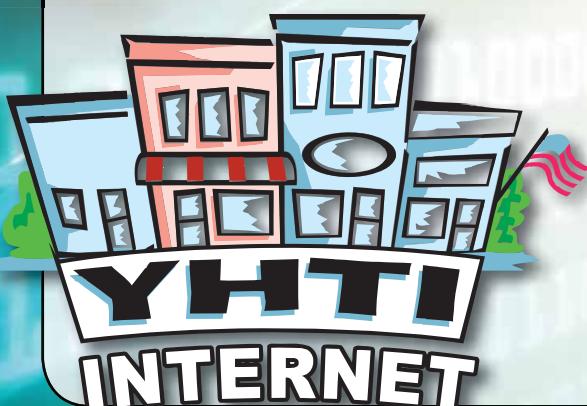
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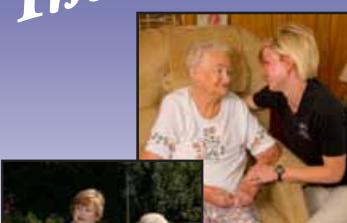
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# New condos unique to the Lake

by Nancy Hogland

If the developer gets the nod, Lake Ozark will play host to the Lake's first bluff-side condominium project.

The Lake of the Ozarks Board of Aldermen was scheduled to vote April 26, the day this issue of the "Lake of the Ozarks Business Journal" went to press, on a rezoning request that would allow the Shawnee Bluffs condominium project to move forward. The 72-unit development, which will include three, six-story buildings, 72 garages and boat slips and a host of amenities, is to be constructed on a 4-acre piece of ground along Bagnell Dam Boulevard across from Our Lady of the Lake Catholic Church and next to Arrowhead Estates. A portion of the property is now occupied by the Shawnee Bluff Motel, zoned CR-3 Mixed Use High Density. The developer is requesting R-3 Multiple Family Dwelling.

"The units will be about 100 feet above the water but because all the buildings will be served by glass-backed

elevators, there will be zero steps from the buildings to the docks," Architect Tom Roof explained, adding that the building design also will be unique. "Most condominiums around the Lake are what we call 'shot-gun' style – only the living room and master bedroom are lakefront. However, in this development, the units will be wider – approximately 45 feet

wide – so the master bedroom, great room and dining room will all have lake frontage."

Roof said the construction on the 1,750-square-foot condominiums will begin June 1 with completion of the first building scheduled by the summer of 2012. Buildings 2 and 3 are scheduled to be completed one each year over the next two years. The three-

bedroom condominiums will feature 10-foot ceilings, a large kitchen with walk-in pantry, three en-suite baths, large screened-in deck with built-in grilling station and storage and over-sized garages. Roof said the project will be built with non-combustible, fire-protected steel and concrete construction with maintenance free exteriors. The project also will include a pool, hot tub, play and pet areas, outdoor kitchen and covered dining area and

breakwater-protected docks with slips ranging from in size from cruiser to personal watercraft. The price of the units will range from \$379,000 to \$499,999.

At an earlier public hearing before the Planning and Zoning Commission, Roof, a Lake-area resident, said he designed several other buildings at the Lake, including Li'l Rizzos at the Premium Outlet Mall and the Walgreen's store in the Pre-witt's Point shopping center.



**Condominium shoppers may soon have a new option in Lake Ozark.**

## TECHNOLOGY AND LIFESTYLE

**Gadgets and Gizmos for the Geek in All of Us**



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The Zoom Q3HD Camcorder shoots 1080p or 720p high-definition video with great stereo sound quality, in a size that slips into the palm of your hand. A built-in USB cord, analog TV out, HDMI out, and 1/8" lines in and out. An SDHC card slot means you can shoot as long as the two AA batteries hold out with the right sized card. **\$300.** [www.zoom.co.jp](http://www.zoom.co.jp)



### Sound Freaq SFQ-01R Speaker

The limited edition Sound Freaq SFQ-01R Sound Platform speaker (s)? in lipstick red give you the ultimate sound platform for your iPhone, iPod, or any mobile device with Bluetooth capability. A built-in slot for the iPod/iPhone is on the front that doubles as a charging station. Not only is this unit super-sexy, it super-expensive, at around **\$200**. It's custom-engineered with Kevlar-reinforced balanced drivers, an acoustically tuned dual-port chamber and a UQ3 spatial enhancement processor-- whatever that is. According to the manufacturer, "The Sound Platform is crafted for natural bass response, vocal clarity, and full stereo separation." Nevermind their spelling, we're sure they make better speakers than books. [www.amazon.com](http://www.amazon.com)

# Lake area youth 'Think Outside'

by Nancy Hogland

For most Lake of the Ozark youth, this month marks the end of the school year and the beginning of summer break. Job-seeking young people between the ages of 17 and 21 who like the outdoors might want to consider a job at one of the two state parks in the area.

The State Parks Youth Corps' (SPYC) "Think Outside" program, which won an award last year from the National State Park Association, will again be providing jobs for those ages 17 to 21 who meet one of the Workforce Investment Act guidelines. Those guidelines include low income or other eligibility requirements. Income guidelines vary from an income of \$10,890 for a family of one to \$37,630 for a family of eight. The program is also open to any youth whose family receives public assistance or food stamps; who is homeless, disabled while meeting income guidelines or who is a foster child receiving state or local government support.

"This year we'll be filling 13 positions at Ha Ha Tonka State

Park and 31 at Lake of the Ozarks State Park on Highway 42," said Jim Dickerson, chairman of the Workforce Investment Board. "We had about 30 youth show up for a job fair held earlier this spring and many were already hired. However, we still have a few positions open at each park."

He said work began April 1 and will run through Nov. 30, however, workers can be hired at any time and can work up to 400 hours. Pay will be \$7.25 per hour. Work can include conducting interpretive hikes and nature tours; assisting with visitor service; painting buildings and repairing roofs and windows; planting trees and maintaining landscapes; building and maintaining trails; taking photographs, inventorying historic artifacts and native species; and assisting in offices.

First initiated in 2010 by Gov. Jay Nixon, the SPYC is a partnership between the Missouri Division of Workforce Development, the Missouri Division of State Parks, and Missouri's local Workforce Investment Boards.

The local boards help recruit and place individual youth in work positions at the parks. Park staffs provide guidance and leadership to the youth workers throughout the summer.

In 2010, SPYC workers at 85 state parks, state historic sites and at the state park central and district offices put in more than 187,500 hours roofing 25 buildings; painting structures using 2,000 gallons of paint; signing and blazing almost 650 miles of trail in 58 parks and sites; and developing 145 videos for the state park website.

The SPYC has been compared to the Civilian Conservation Corps, which developed much of the Missouri state park system in the 1930s. Many of the buildings the SPYC repaired this year were built by the CCC.

"There are many benefits to this program but those who benefit the most are the people who come to visit Missouri state parks," Gov. Nixon said. "Missouri state parks are truly a treasure, and we must do what we can to preserve and protect them for future generations."

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# Program teaches women how to take care of themselves

by Nancy Hogland

The website for T.A.K.E. Defense Training may be frilly and somewhat whimsical.

An angry faced Raggedy Ann fends off a red-eyed, attacking panda, supporting the statement "Find out why fighting like a girl can be a good thing." Pink and purple unicorns watch in amazement as Godzilla meets his match in a ball-gowned

beauty, redefining "What it means to be a lady." The caption, "Learn a few things society never taught you," runs across a photo of Barbie driving a knee into the groin of a grimacing Ken.

But the website's message is serious.

"T.A.K.E. Defense Training is more than girl power. It's You Power. Whether it's going to the



Takedefense.org website

bookstore, soccer practice or home, you have the right to feel safe wherever you go. But we know that's not always the case. So we'll provide you with hands-on, self-defense training. Training to give you the knowledge, confidence and empowerment you'll need if ever in a situation compromising to your safety," the description reads.

The program, which provides girls 12 and older and women of all ages with unique reality-based, hands-on self-defense training, is going to be offered free of charge Saturday, May 7 to all that want to attend. The class is scheduled for 10 a.m. to noon at the School of the Osage Middle School on Highway 42 in Kaiser.

Mark Beeler of the Beeler Group at RE/MAX Lake of the Ozarks arranged for self-defense training to come to the Lake.

"I was listening to Fox News one day when I thought I heard a familiar voice. I turned around and saw Roger Kemp, someone I had known for a couple years, talking about his 19-year-old daughter Ali - how she had been

attacked and then killed one night outside the pool where she worked. He was talking about the Ali Kemp Education Foundation he and his wife started to help other women and girls protect themselves in dangerous situations," Beeler said.

According to the program's website, after Ali was murdered, her dad took the lead in bringing his daughter's killer to justice. When the gavel came down and the man who murdered his daughter went to prison for life, Kemp and his wife Kathy made it their life's work to help other women and girls protect themselves in dangerous situations. T.A.K.E. Defense carries its message and training across the United States each year to colleges, universities and community groups across the nation.

The training has been featured on "America's Most Wanted," ABC's "20/20" and CBS "Prime Time," and numerous local and regional news casts. The goal is clear and stated by Roger Kemp at each program: "If we can save one life out there, I don't care what it costs; this whole program will be worth it." To date,

more than 45,000 young, middle-aged and older women have taken part in the program.

Beeler said he later called his friend to express his sympathies and to learn more about the program.

"The more I thought about it, the more I realized that could have been my wife - my family member. There aren't a lot of classes in this area that teach anything like this so I decided to bring the program to the Lake," he said, adding that co-sponsors Arrowhead Title, Bucks Boathouse, All About Boats and Sugar and Spice Catering joined him in his efforts. "I really feel like this is one of the most important seminars women and girls will ever attend and I'm excited that we're able to do this."

Beeler said volunteers are still needed to help with things like registration, greeting and set up and tear down. For more information, to sign up for the seminar, to volunteer or to participate as a sponsor go to [www.thebeelergroup.com](http://www.thebeelergroup.com) and click the [takedefense.org](http://www.takedefense.org) button or go directly to [www.takedefense.org](http://www.takedefense.org).

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# Business deal joins top lines, best talent, favored locations

A love of Formula boats and an appreciation for the quality and performance of Sea-Doo caused two auto dealers to form a partnership and purchase three of the most popular and well-known marinas in the Lake area.



Rick Ball



Steve Brink

In late April, Rick Ball, who owns Ford Sedalia, Ford Mercury Boonville and GM Boonville, and Steve Brink, who owns Gem City Ford Lincoln Mercury in Quincy, Ill., bought the two Yacht Club Marina sites - the Osage Beach Parkway/Highway 54 store and the lake-front marina located off State Road KK at the 21 mile mark. With those purchases came the products - Bombardier Sea-Doo, Sea-Doo boats and Can Am ATVs - making Yacht Club the only authorized Sea-Doo dealer at the Lake.

Late last year the duo partnered to form parent company B&B Marine in order to obtain the Formula Boat franchise and purchase what was formerly known as Dave Mungenast Marine. That location is now named Formula Boats of Missouri and the dealership has been granted "Master

Dealer" status - a designation granted to only one other Formula dealer in the U.S.

"This is not to say that we don't give full attention to all our other dealers but Formula Boats of Missouri will get premium attention," said explained Pete Brown, sales manager for Formula's Midwest Northwest Region. "Lake of the Ozarks is something special and unique and hard to match from a boat dealer standpoint. Not only will they represent the full product line from top to bottom including the Formula Yacht line, they will have the full support of Formula and they've been granted a larger territory - almost the entire state of Missouri. This is a pretty big deal."

Ball said the quality of the products was the driving force behind making the deals.

"Sea-Doo undoubtedly has the best PWC made and has the biggest market share. Formula is also Number 1 in the market because people know it is the best boat made and has the most complete line of boats. Can Am ATVs are also at the top of their game. It is a win-win combination - all the way around," he said.

Both Ball and Brink agreed that in addition to being able to offer the best made and most known products at the Lake, their combined experience in dealing with the public is guaranteed to keep their marinas on top.

"We've both been on the consumer side of the business and we both know what it's like to have a limited amount of time to enjoy the Lake. We will be doing everything we can to cater to our customers and make sure they have positive experiences, whether it's buying one of our products or coming in for repairs," Ball said.

Brink said while they don't plan to be involved in the day-to-day operations, they will be making sure that customer satisfaction remains the number one priority at all three locations.

"We've hired Joe Gibbs and Chad Neubauer to run the Formula Boats location and Rusty Clark to oversee the Yacht Club Marina sites. We feel they are

the best in the business and we're confident that our customers will agree," Brink said.

Neubauer and Gibbs said they were looking forward to summer at the new location.

"Rick Ball and Steve Brink have empowered the entire staff at Formula Boats of Missouri to strive each and every day to provide the very best customer experience possible," Neubauer said.

Clark said boating is in his blood. That's why when he got a call asking him to come back to work and manage Yacht Club Marina and the Yacht Club Marina Highway 54 location, he jumped at the offer.

"I had owned the business until 2006 and then kind-of retired when Glencove bought it from me," he explained. "I was enjoying not having to go to work every day but problem was, I was also kind of bored! It's great to be back to work and I look forward to seeing all of our friends and customers."

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# Sailing with OYC

## The Art of Sailboat Racing

By Ozark Yacht Club

Reportedly, Larry Ellison, CEO of Oracle Corporation and member of the highly successful BMW Oracle America's Cup sailing team, said: "Yacht Racing uniquely combines elements of chess strategy and exacting teamwork with rigorous intellectual and physical exercise in the pursuit of victory against fierce competitors on a vast, shifting, and at times unpredictable battlefield ...".

The same holds true for many of the races at OYC. However, the thrill of victory is somewhat less, but then, so is the agony of defeat.

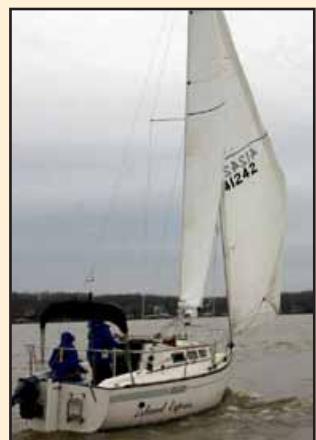
The Ozark Yacht Club enjoys hosting an active and expanding regatta calendar of twelve races held on alternating Saturdays in the spring and fall; the spring season culminates with the Leukemia Cup Race in June and the fall series ends with the signature Ozark Cup Regatta in early October.

Traditionally, sailboat races are staged on wide open water to allow a "true" triangle course. By contrast, the OYC race course takes advantage of the lake's unique shoreline to please the growing number of spectators at the Yacht Club, at the beautiful homes in the area or from boater's who take a break along the course, which extends from a start line at OYC in Jennings Branch Cove north towards mid-channel, west two miles up the main lake, then east to the dam and back to the finish line, offering spectators a unique close-up vista from the OYC's Lakeside Café deck and balcony.

Most events begin at 11:00am with a skippers meeting covering the latest weather forecast, course adjustments, and synchronizing of watches to prepare for a flying start at 12:00pm sharp. Boats cast off around 11:30 to trim their sails and equipment. Once the final countdown begins all engines must be shut down.

A great start occurs when one crosses the starting line (measured at the bow) at exactly zero count, heading towards the first mark at full speed, at the most favored point (which changes with the frequently shifting winds) along the line, and clear of the other boats. Naturally, other racers try to do the same; which is when the on-the-water chess game begins.

Occasionally, boats come quite close to each other, especially dur-



ing the start, in tacking duels (where boats seek to force right-of-way conditions or to block the wind from each other's sails), and when attempting to out-maneuver competitors while rounding a mark.

A plethora of rules (some rather complex) govern the right-of-way in foul situations. Rule violations are commonly recognized and settled voluntarily on the course by executing penalty turns overseen by the committee boat (ex. 2 turns in the same direction while staying clear of all other boats), but sever violations sometimes must be sorted out by a protest board post-race.

Each boat holds a published handicap according to the international PHRF (Performance Handicap Rating Formula) system and TOT (Time-On-Time) scoring method, whereby the raw (absolute) finish times are adjusted to yield "corrected" times which determine the ultimate winners and losers. Accordingly, it is quite possible that a poorly sailed racing boat will be defeated by a skillfully managed cruiser.

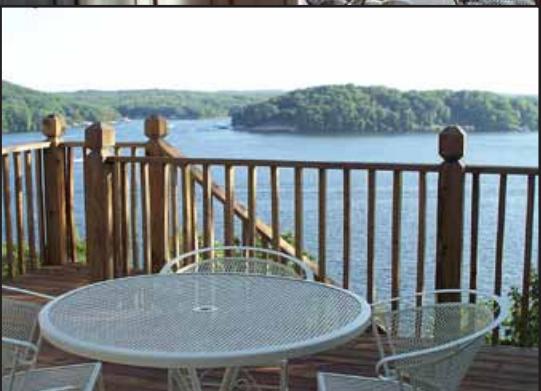
Under satisfactory weather conditions a single race lasts for about 30 to 45 minutes and is followed by a second heat starting around 1:30pm.

While the racing is intense, teams enjoy gathering afterwards on the OYC balcony for a casual barbecue dinner and extolling each other's (mis-) fortunes during the day.

Naturally, the club always welcomes guests from other boating venues as well as novices to the sport of sailing. To learn more about the OYC's sailing programs, race schedule, possible crew positions, or sailboat rentals, call OYC at 573 552-8401 or visit ozarkyachtclub.com.

Please join us for the Leukemia Cup Regatta on June 4th, 2011. Visit [www.leukemiacup.org](http://www.leukemiacup.org) for more information or to register for the event.

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# Camden on the Lake Announces Newly Remodeled Event and Conference Center

Camden on the Lake Resort, Spa and Yacht Club is pleased to announce the renovation of 6,000 square feet of functional event and conference space.

The newly renovated Kinderhook Event Center and Ballroom features functional event and conference space with a permanent dance floor, full-service audiovisual equipment with special lighting and full bar with a first-class view of the main channel of the Lake of the Ozarks. Onsite catering is available from the resort's culinary experts offering an array of delicious menu selections.

"The new Kinderhook Ballroom is the perfect location for wedding receptions, elegant banquets and conferences. Now with an additional 6,000 square feet of meeting space, Camden on the Lake provides a new and exciting venue for special events attracting the local community and visitors to the Lake" said Nicole Kever, Director of Sales at Camden on the Lake.

With over 16,000 square feet of state-of-the-art meeting and function space, the resort features conference and event locations that can accommodate up to 500 people. The space includes a 6600 sq. ft. ballroom that is divisible 3 times, an ex-

ecutive conference room, reception/ breakout rooms with lake view and outdoor seating, and plenty of outdoor function space. We also feature a 48 seat movie and presentation theatre that is power point ready and is equipped with surround sound and has laptop friendly seating.

Camden on the Lake Resort offers 117 suites with all the amenities you would expect to find at the world's finest resorts: gourmet dining, retail shops, fitness center, open-air sand volleyball court, full service salon and spa, multi-media theatre, marina and boat charters, hot tubs and an outdoor swimming pool with swim-up bar.

Camden on the Lake Resort, Spa & Yacht Club is located in central Missouri on the seven-mile marker of the Lake of the Ozarks at 2359 Bittersweet Road in Lake Ozark. For reservations, visit [www.camdenonthelake.com](http://www.camdenonthelake.com) or call 888-365-5620 toll-free. For conferences, weddings or other events, or for information about purchasing boat slips at the Yacht Club, contact Michael Capps at 888-365-5620 or [mcapps@camdenonthelake.com](mailto:mcapps@camdenonthelake.com), or Nicole Kever, Director of Sales, at 888-365-5620 or [nicolesales@camdenonthelake.com](mailto:nicolesales@camdenonthelake.com).



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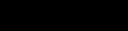


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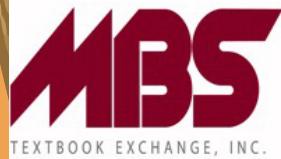
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Located on the north Hwy 5 business loop in Camdenton. Spacious 11,000 sq. ft. showroom and service complex situated on 5 acres with 397 ft of Hwy 5 frontage, large paved parking lot. Well maintained and in good repair, versatile property has strong potential for a variety of uses. Billboard income sweetens the deal. Priced to sell! MLS 3066893 Call Bruce at (573) 216-4690 for details. Adams & Associates Real Estate (573) 348-5100. [www.Adams-Commercial.com](http://www.Adams-Commercial.com)

**FOR SALE: MINI-STORAGE.** 50 units, O-Road location just outside Laurie, MO across from golf course. Good tenant base with great potential & opportunities to expand. - \$209,900. Investment package available. MLS 3070670. Call Bruce (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. [www.Adams-Commercial.com](http://www.Adams-Commercial.com).

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**BOHEMIAN TOWNHOUSE** waterfront unit, 3bd/3ba, garage, furnished with 14x28 slip. \$135,000 Contact Bobbi Bash Realty 573-365-2622 [bbash@usmo.com](mailto:bbash@usmo.com)

**EMERALD BAY 2BD/2BA,** 1176 sq ft, 16x24 boat slip, AWESOME View, oversized screened deck & more! \$135,000 Asking \$135,000 Contact Bobbi Bash Realty 573-365-2622 [bbash@usmo.com](mailto:bbash@usmo.com)

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**MLS# 3075043** 1119 Passover – Unit J7. This is Top Floor Waterfront condo with 2 BR, 2 BA, 12x32 slip with 12,000 lb lift and completely turnkey for \$145,000. Call Ed Schmidt at Gattermeir Davidson Real Estate (573) 434-5292 or 365-1555 at the office. MLS # 3074066.

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**THE PERFECT LAKE LOT.** This is the lot everyone is looking for! East facing, mature trees, deep water, VERY gentle, community water, cove location with main channel view, seawall, boat ramp, blacktop all the way, great neighborhood, 44MM off Irontown Road (LR 7-9). This is a double lot w/ 160 ft of lakefront. Buy both for \$125,000. MLS 3071718. Adams & Associates Real Estate (573) 348-5100. [www.AdamsAtTheLake.com](http://www.AdamsAtTheLake.com).

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**56 BEAVERDALE** is a 3 bedroom 2 bath Horseshoe Bend lakefront home. Flat lot that is cove protected with DEEP water and 2 well dock included. Central sewer and water. \$239,000 Call Ryan Gattermeir at Gattermeir Davidson Real Estate (573) 746-0133 or 365-1555 at the office. MLS# 3076385.

**57 PIN OAK ROAD** in Eldon right off 54 and 87 – a builder's dream home or boy with a ton of toys. 3+ acres, 5 BR, 3 BA for \$249,000. Call Ed Schmidt at Gattermeir Davidson Real Estate (573) 434-5292 or 365-1555 at the office. MLS# 3075246.

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**765 OSAGE HIGHLANDS** in Camdenton huge lake view with this beautiful 4 bedroom/4 Full bath home. \$374,900 Call Bob Lindner at Gattermeir Davidson Real Estate (573) 286-3227 or 365-1555 at the office. MLS # 3076471.

**2054 STATE ROAD KK** In Osage Beach consists of a huge backyard in this beautiful 4 bedroom/3 Full bath home. \$159,000 Call Ed Schmidt at Gattermeir Davidson Real Estate (573) 434-5292 or 365-1555 at the office. MLS # 3074954 .

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**REMODELED 3 BR, 2 BA** Lakefront home on the 4.5 mile marker with an endless view! Inside Osage school systems. Bus pickup at the door. Selling for \$180,000 way below appraisal with assumable FHA loan, or rent month to month at \$900 / mo., \$500 sec. dep., negotiable with good history. Fully furnished, includes utilities and Direct TV! 816-475-5992.

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# Newcomers/Longtimers 17th Annual Home Tour Saturday, May 21, 10 a.m. to 4 p.m.

Mark your calendars for the Newcomers/Longtimers 17th Annual Home Tour to be held Saturday, May 21, 2011 from 10 a.m. to 4 p.m. This "grass roots" benefit has become one of the most popular annual benefits in the Lake of the Ozarks area and has raised more than \$195,000 for local charities, organizations and scholarships.

These privately owned homes of full time residents in the area are not for sale. The homeowners generously open their homes to give back to our

community. The home tour is not affiliated with any real estate agency or developer and no sales literature, photos or solicitation is allowed in the homes.

Participants may purchase tickets in advance for \$20 at the following outlets: Central Bank of Lake of the Ozarks (All locations), Bank Star One (Osage Beach), First National Bank (All locations), Country Club Hotel and Spa (Lake Ozark), Donna's Hallmark (Osage Beach), Great Southern Bank (Osage Beach), Lake

Regional Health System (Osage Beach), Paul's Markets, Saffee's (Osage Beach), Seven Springs Winery, Stonecrest Book & Toy (Osage Beach), The Little Shop of Hers (Osage Beach), and Yankee Peddler (Osage Beach).

Tickets purchased at Headquarters (Osage National Eagle View Sports Bar) on May 21st are \$25.

A ticket is required for children over 2 years of age. Your completed ticket stub automatically places your name in a drawing for a door prize donated by local merchants.

All participants receive a Home Tour Book in addition to a wrist band which must be worn to access the homes. Your home tour book and wrist band may be picked up at Osage National Golf Resort on Saturday, May 21st beginning at 10 a.m. The Book includes directions to the homes, a map, and picture of each home with a brief description. Advance ticket holders may use the drive thru Express Lane to obtain their book and wrist bands.

Proceeds of the Home Tour benefit the following

local charities, educational scholarships and organizations: Medical Missions for Christ, Community Health Center, Share the Harvest Food Pantry & Resale Nook, the Community Foundation of the Lake of the Ozarks and the Newcomers/Longtimers Scholarship Fund.

For additional information call Home Tour Co-Chairs, Carlene Chubbuck at 552-8259 or Sharon King at 280-4829 or visit [www.newcomerslongtimers.com](http://www.newcomerslongtimers.com).



Jim and Kathy Murphy retired to their 6,000 sq. ft., 4 bedroom, 3 1/2 bath home at Osage National Golf Resort in 2008. The decision to retire to the peaceful atmosphere of the lake was easily made after enjoying vacationing here with their four children since the 1980's.

The Murphy's combined features from some of their previous homes to create the open living/dining/kitchen floor plan that is perfect home for entertaining. Tray ceilings and faux finished walls add to the home's charm. Wide, gradual stair risers, extra wide walkways and doorways, easy access showers with seating and tall commodes were incorporated into this baby boomer's home to accommodate their senior years.

A baby grand player piano greets guests upon entering the home. Brazilian cherry floors, tiled fireplace, and overstuffed furniture draw you into the comfortable living area. Adding to the home's character are family heirlooms such as a Chinese bank, an antique Italian writing desk and an elementary school textbook. The living area extends outside to a wrap around deck and outdoor gas fire pit and has a view of #5 hole of the links course.

Nestled off one side of the living area is a home office that has built-in mahogany bookcases and comfortable leather furniture. The master suite is on the other side of the living area and is furnished with a burled cherry wood sleigh bed and matching dressers offset by moss green walls and faux finished tray ceiling.



Located on a large corner lot in Osage National Golf Resort is the 4 bedroom, 4 1/2 bath ranch style home of Dr. Baron and Erica Adkins. A sense of how this family lives and plays in this 3,700 sq. ft. home is apparent when seeing the cutely decorated children's rooms, the cozy colorful playroom, a large playground gym, and the oversized deck and patio. Adding to the fun is a refurbished Sinclair Dino gas pump that was a wedding gift from Erica's family. Beautiful professional photographs displayed throughout the home further emphasize their focus on family.

Mahogany double French doors with iron covered glass inserts opens onto the home's entryway. Directly off the entry is the living/dining/kitchen area. The living room has a floor-to-ceiling stacked-stone fireplace and many windows overlooking the deck and woods. A large dining room table accommodates the Adkins growing family and a coordinating china hutch displays Erica's grandmother's strawberry pattern tea set and rose glass serving dishes. The kitchen features champagne glazed cabinets, walk-in pantry, prep sink, patterned tile back splash, granite counter tops, and high-grade stainless steel appliances. Located off the kitchen are the powder room, laundry room, and office. The hallway leading to these rooms displays a large black coat and shoe locker and connects to an oversized 3-car garage.



The creative, artistic, fun-loving side of the John Elliott family is apparent throughout this elegantly furnished 5,800 sq. ft., 4 bedroom, 3 1/2 bath French Country home. Sitting off the 5th hole of the Links course at Osage National Golf Resort, it has unobstructed views of twelve holes, the Osage River and the cliffs from its 7800 sq. ft. of deck.

Entering the home's open living area you are awed by the elegant Henredon furnishings surrounding the black, brown and cream marble fireplace. A Murano glass sculpture sits regally on the fireplace hearth. A large screen TV above the fireplace is camouflaged by artwork that disappears when the TV is turned on. The large outdoor deck provides relaxation with its 3 stone fire pits and ample seating. The dining room's square glassed top table that seats 10 is centered below a decorative coffered ceiling and chandelier that coordinates with lighting throughout the living, dining and kitchen areas.

A magnificent kitchen features a walk-in pantry, black, red rubbed French Country cabinets, red dragon granite bar top, black galaxy chiseled edge granite counter tops and exquisite tile backsplashes. Stainless-steel DCS commercial appliances that include 3 ovens, a warming drawer, six burner stove, sub-zero refrigerator, dishwasher drawers and stand-alone ice maker finish this professional kitchen. Off the kitchen is a half bath and 3-car garage with 2,800 square feet of storage.



Roger and Pat Thompson have been coming to the lake for 30 years, so it was an easy decision to make it their home in February 2011. Their 3,744 sq. ft., 4 bedroom, 3 bath home showcases their many original works of art and family heirlooms.

Beautiful leaded glass doors open into the entryway which is the hub of this home. It leads to the living, dining, kitchen, den, Master suite, guest bath, Mother's room and stairway to the lower level.

To the right of the entry is a cozy den with comfortable leather furniture and flat screen TV. The Master Suite with its wood and iron bedroom set and tropical décor feels like a tropical oasis. The master bath has raised double sink granite vanities, a 6 foot shower, Jacuzzi tub and spacious walk-in closet.

Left of the entry is the dining room with striking contemporary furniture and a beautiful floral display created by Pat. Floral displays throughout the home are all Pat's creations. She loves to decorate and the home reflects her ability to create individual spaces with beautiful design and color, that display a variety of art as well as pick up the "whimsical" side of her character.

Straight ahead of the entry is the open kitchen and living area. The kitchen has cherry cabinets, elevated counter seating, granite counter tops and stainless steel appliances that include double ovens. The open, airy living room has pit seating, a fireplace with an eye-catching art piece and overlooks the 7th tee of the Mountain course and all three courses of Osage National Golf Resort.



Rick and Barb Shepherd built their 3,800 sq. ft. brick and stucco contemporary ranch three years ago with comfort, simplicity and clean lines in mind. This 3 bedroom, 3 1/2 bath home overlooks two of the three 9 hole golf courses located at Osage National.

The front door with side transoms feature etched glass inserts and leads into a spacious open floor plan containing the foyer, powder room, living room, dining and kitchen areas. The living room is furnished with facing, curved sofas and features a two walled entertainment center with gas fireplace and flat screen television.

The Shepherd's kitchen, designed to make their life easier, has 2-double sinks, 2-dishwashers and 2-microwaves. Natural birch cabinets provide ample storage and are topped with three dimensional Formica countertops. The large contrasting painted island has a black granite countertop. Oak flooring and stainless steel appliances add to the crisp look and feel of this home. Accessible from the kitchen is a deck with easy care Treks flooring that provides both openness and a screened area to enjoy views in any weather conditions. A laundry room, office and three-car garage are located off the kitchen.

A beautiful master suite with Cherry, Mahogany stained furniture, coffered ceiling, and transom windows overlooks the golf course. The master bath starts the day out right with its Dura ceramic flooring, large cultured marble shower, Whirlpool tub overlooked by a large raindrop window, and his and her cultured marble topped vanities with duel medicine cabinets. The large walk-in closet features a window seat storage area and unique built-in laundry sorting system.



This beautiful, 2,300 sq. ft., 4 bedroom/4 bath, free-standing Villa is home to Les and Rosalyn (Rose) Bouzek. It is located on and overlooks the 9th hole of Osage National Golf Course. The Bouzek's, who have been married 53 years, have been coming to the lake since their early childhood. They moved to their first lake home located on the bluffs overlooking Osage National in 1994 after Les retired as Executive Vice President of Rykoff-Sexton Food Distributor and to their Villa four years ago.

The Villa's entry features a large porch with a patterned acrylic surfaced floor. Leaded-glass double doors lead into an open living/dining/kitchen space containing an eclectic mix of comfortable seating areas. Warm gunstock finished hardwood floors offset the birch kitchen cabinets, stainless steel appliances and granite countertops. Transom windows overlook the front of the home and large windows and French doors overlook the golf course on the back and lead onto a stamped concrete floor, screened porch.

The Bouzek's home reflects their love of family and history. Heirlooms and collectibles are displayed throughout and add to its charm. Those include antique coffee, tea and spice containers from Rykoff-Sexton, a side server and coffee table belonging to Rose's mother, a cigar stand from Les' father, grandchildren's framed artwork, and a photo of their son's Blue Plate Diner, in Salt Lake City, featured on Dimers, Drive Ins and Dives and in American Profile Magazine.

The Villa, designed for comfort and privacy, has two bedrooms and baths on each end of the home. The left wing features a master suite with mahogany four poster bed, dresser, overstuffed chair, and antique barrel-back spindle chair once belonging to Rose's mother. The bath has his/her vanities, Jacuzzi tub, and walk-in shower.

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# Boating

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