

Galvin's News and Views from Lake of the Ozarks

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The image shows a business card for Galvin Humphries, a real estate agent. On the left side of the card, there is a logo for 'Galvin Humphries' with a stylized 'H' inside a diamond shape. Below the name is the tagline 'A Legacy at The Lake'. Contact information includes: Direct: (573) 216-3600 • Toll free: (800) 879-5687; Office: (573) 365-8596; E-mail: galvin@galvinatthelake.com; Web site: www.galvinatthelake.com. There are also icons for 'REALTOR' and 'MTR' (Member of the Missouri Real Estate Association). At the bottom left, there are four seasonal icons (sun, leaf, snowflake, water drop) and the text 'FOUR SEASONS REALTY'. On the right side of the card, there is a photograph of Galvin Humphries, a middle-aged man with grey hair, wearing a grey suit jacket, a white shirt, and a patterned tie. He is smiling and holding a rolled-up document.

Galvin Humphries
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Lake Ozark, MO 65049

News from around the Lake.....

Mile marker signs help boaters navigate on the lake

Navigational signs can provide valuable information to novice and veteran boat captains on the Lake of the Ozarks. If you get lost on the water, red and green signs along the shoreline mark each mile. "If you are mixed up with where you are at or disoriented, follow the shoreline for a while and you can find a sign that tells you the number you are at and what channel you are on. Then the color tells you what direction you are going to go," Carroll Vogel of U.S. Coast Guard Auxiliary Flotilla 30-05 said.

The Coast Guard Auxiliary oversees the red and green mile markers along the lake's shoreline. The arrival of warmer weather means the members of the flotilla will take to the water to make sure every marker is visible to boaters.

"Last year, we replaced 13 signs that had been taken down. This year, we have two more (signs) to put up, and we may have more missing than what we realized," Vogel said. *Continued page 2*

Mile marker signs help boaters navigate on the lake Continued from page 1.

The process of replacing the signs can be a costly and difficult procedure. Coast Guard Auxiliary members have to chart every sign's location and will contact property owners if a sign turns up missing. As development occurs, contractors sometimes remove the signs as they clear lots. Several groups have stepped in to fund the original project and pay for replacement markers. "It was originally funded by donations by different organizations around the lake, but right now, Ameren has offered to give us donations to replenish the signs, so we are kind of in partnership with Ameren right now," Vogel said.

The Coast Guard Auxiliary installed 250 new signs. While some property owners don't want the markers along their piece of shoreline, the signs have proven useful. "The Water Patrol, we have been finding out over the years, has really appreciated (the signs) because they really use those markers, and hopefully the recreational boaters to the same. That's the main purpose of it, to give them better navigational tools to work with," Vogel said. Vogel encourages all boaters to carry a lake map on board their vessels. May 30, 2010. Rance Burger, *Lakenewsonline*.

Mile Marker Signs

- **Developed by the International Association of Lighthouse Authorities**
- **Green signs appear to the boat operator's left indicate that you are traveling toward Bagnell Dam.**
- **Red signs appear on the boat operator's right and indicate that you are traveling away from the dam. The Coast Guard uses the mnemonic device "red, right, returning."**
- **More of the U.S. Coast Guard Auxiliary at the Lake of the Ozarks: www.cga30-05.com/**

Dave Ramsey: Real estate agent vs. for sale by owner

Dear Dave,

What are the advantages of using a real estate agent versus going the for-sale-by-owner route when it comes to selling a home?

Seth



Dear Seth,

I've had a real estate license for 30 years. If I were to put my personal residence on the market today, I'd use an active real estate agent who really knows his or her stuff in the marketplace. I'd gladly pay them their commission, too.

Now, why would I do that if I could just sell it myself and save the commission cost? For starters, if I do a for-sale-by-owner, or FSBO, I'm only getting my place in front of buyers I can attract from seeing a newspaper ad, Craigslist and anyone who happens to drive by the house. If you go with a high-octane **real estate agent**, you'll have the advantage of being exposed to their entire pool of buyers. More importantly, you'll be in the MLS, or Multiple Listing Service, database. There, you'll immediately have thousands of potential buyers. So who do you think will have the best chance of selling your house? Market exposure is everything in the real estate game!

And think about this: Even if you went the FSBO route every time you moved, you might do three or four of these transactions in a lifetime. A good agent closed three or four deals last week! They'll know all the ins and outs of buying and selling a home, and they'll walk you through every step of the process. Research has shown that between basic mistakes, pricing errors and lack of negotiation skills, you'll cost yourself more than the agent's commission by trying to sell it yourself.

Trust me, you'll get a much better deal — with a lot less hassle — by using a top-flight **real estate** agent!

For more financial help, please visit daveramsey.com. Jun 9, 2010. *lakenewsonline.com* Dave Ramsey, *GateHouse News Service*.

Hot Spot: Lake's many areas host food, fun

Bumps Barefoot Bar

The new lakefront bar on the Gravois Arm is owned by the same team as Franky & Louie's. Expect to get a smaller, less expensive menu with reasonably priced drinks in a beautiful and fun atmosphere. Located in the old Three Pigs BBQ location, it has been completely renovated. There is a Belize-like atmosphere with palm leaves around the bar and tropical colors. Bands play on the weekends and a gas dock and gift shops are available. Grab a mouthwatering sandwich at this hot spot.

Hours: 11 a.m. to close

Where: 3.5 mile marker of the Gravois Arm, Hunter Road off of Route P, Gravois Mills

Contact: 573-372-5433

Website: www.bumpsbarefoot.com

Shorty Pants

If you feel like a little southern food, Shorty Pants is the place to go. With Cajun fried oysters and gumbo on the menu, it's no wonder it's a favorite hangout. Lots of other food including wraps, sandwiches and an array of appetizers will hit the spot. Sit inside at the bar and watch TV. or head outside on the deck to look at the view. Here is also a spot on the patio where you can lounge in comfy chairs while watching a big screen. A full-service marina is available with boat slips.

Hours: Seven days a week starting at 11 a.m.

Where: 21 mile-marker or 3 Seasons Road (off of KK), Osage Beach

Contact: 573-302-1745

Website: www.shortypantslounge.com

Paradise

They say everyday is paradise at this waterfront restaurant, especially when they are serving breakfast. It's a great place to start or end the day. Order anything from nachos to a filet mignon. Enjoy a full Sunday brunch fit for people of all tastes. Sit in the screened-in dining area and look out at the view of the main channel. In addition to the mouth-watering food, ask about watercraft and vacation rentals.

Hours: Open seven days a week starting at 11 a.m. during the weekday and 9 a.m. on the weekends.

Where: 24 mile-marker or TT-20, Sunrise Beach

Contact: 573-374-4777

Website: www.paradisetropicalrestaurant.com

May 28, 2010. lakenewsonline.com

Community Bridge TDD filed; Q&A with bridge corporation member

A petition for a Transportation Development District that could bring better roads to the westside between the toll bridge and Route 5 has been filed in Camden County Circuit Court. If approved, the TDD would purchase the Lake of the Ozarks Community Bridge and partner with the Missouri Department of Transportation to bring needed improvements to Routes MM, TT and F. The road improvements have been talked about since the bridge was first proposed. MoDOT and the TDD would share the costs of the \$22 million project.

By improving the roads, bridge officials believe the number of toll bridge users would increase. That would provide the revenue stream needed to pay for the projects and the obligation on the remaining bridge bonds. The bridge corporation was formed more than a decade ago to construct and operate the community bridge that connects Lake Ozark with Shawnee Bend. Construction was financed through the sale of bonds, which are being paid for by tolls collected from motorists. The bridge, which provides a direct route to the west side of the lake, was completed in 1998. The bridge was the first constructed after a state law was passed that allowed private corporations to partner with MoDOT.

The projects

Lake of the Ozark Community Bridge TDD projects description and estimated costs

Project 1. Funding of the acquisition and operation of a two lane toll bridge with piers for four lanes with a toll plaza, including all roadway between the toll bridge and toll plaza and all roadway between the toll bridge and the approach tapers to and from the bridge (known as the Community Bridge), the fee title ownership of related right of way, and the maintenance of this project for a period of years as may be required by financing after the obligations for the project are retired.

Estimated Costs: \$30,000,000 for the acquisition and approximately \$800,000 for the annual operation of the project.

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RAAM riders hit Camdenon

The four-time winner of the Race Across America pedaled through Camdenon on Monday night on his quest to win his fifth title in the coast-to-coast endurance ride. Slovenian soldier Jure Robic leads the field of soloists as the cyclists approach the final 1,000 miles of the cross-country trek. Robic stopped in Camdenon at approximately 8:50 p.m. and took 10 minutes of rest before he climbed back on the bike and sped off toward Jefferson City, the next checkpoint on the route. The frontrunner jumped out to such a lead that RAAM officials had to divide and conquer to keep up with his pace.

"Because (Robic) is so far ahead and he is the leader, I have been assigned with him. A couple of days ago I was assigned more mid-pack. The race right now--probably from beginning to end in the solo field--is 250 miles long," RAAM Head Official Johnny Boswell said after Robic rolled out of Camdenon. Last year, Robic's attempt to win three consecutive RAAM's fell short when he withdrew from the race at the final checkpoint before the finish line. Officials assessed three penalties over the course of Robic's 2009 ocean-to-ocean race, and Robic withdrew from the competition in protest. This year's race is different. "His crew has been very cooperative this year, they have really been watching the way they should do the race. So far he doesn't have any penalties and everything is pretty clean," Boswell said.

Elsewhere in the solo men's division, 2009 runner-up Gerhard Gulewicz of Austria passed through Camdenon very early Tuesday morning and averaged 14.83 mph on the 57-mile leg from Camdenon to Jefferson City. The fastest American in the field, Kevin Kaiser cleared Time Station 32 in Camdenon at 11:18 a.m. Tuesday as rain began to fall. The Georgia native sits in third place in the men's solo division and will try to hold off Australian Matthew Warner-Smith and fellow American Mark Pattinson for the last 1,000 miles.

Women's soloist Barbara Buatois continues to lead the field and defy expectations. The flying Frenchwoman passed through the lake area at 7:30 Tuesday morning and is three time stations ahead of second-place Michele Santilhano of South Africa.

Jun 15, 2010. Rance Burger, *Lakenewsonline.com*



Four time winner Jure Robic departs from Time Station 32 at Signal in Camdenon on the Race Across America. Racers have gone 1,837 miles by the time they get to Camdenon on the 3,005 mile route to Annapolis, Maryland.

Community Bridge TDD filed; Q&A with bridge corporation member

Continued from page 3.

Project 2. Providing a portion of the funding for the construction and improvement of Routes MM, TT and F for a two-lane facility on a four lane right of way, including acquisition of any necessary right of way and easements for the project.

Estimated Costs: \$11,800,000 for costs related to the engineering, right of way acquisition, grading and drainage, base and pavement, bridge structures and miscellaneous transportation project related costs, such as signing, stripping and traffic control.

Q & A with Joe Roeger, Community Bridge Corp. member

Q If the petition is approved, will the Lake of the Ozarks Community Bridge Corporation dissolve?

A Yes, under the statute after all obligations are satisfied the bridge corporation is liquidated with all remaining assets being ultimately transferred to the Transportation District.

Q Would the bridge then still be turned over to the state when the entire project is paid off as agreed upon when the project was first proposed?

A Yes, when all obligations, including any obligations contained under the cooperative agreement between the TDD and MoDOT are satisfied, the bridge will be turned over to the state. *Continued on page 5*

UPCOMING EVENTS

***** LAKE AREA FIREWORKS *****

Jul 3

Captain Ron's - Sunrise Beach - 573-374-5852

Bear Bottom Resort - Sunrise Beach - 573-374-6905 *

*every Saturday in July

Jul 4

Lodge of the 4 Seasons - Lake Ozark - 573-365-3000

Tan-Tar-A - Osage Beach - 1-800-Tan Tar A



EVENT	DATE	LOCATION	CONTACT INFO
LAKE AREA COMMUNITY ORCHESTRA PERFORMANCE	Jun 22	Laurie, MO	573-782-2803
Shady Gators Miss Planet Beach Model Search	Jun 22	Lake Ozark, MO	573-365-6464
Bike Night at Captain Rons	Jun 23	Sunrise Beach, MO	573-348-5852
Lake Fest 2010 Amphitheater Camdenton	Jun 24-26	Camdenton, MO	573-346-0000
Boat in Movie at Bear Bottom	Jun 24, Jul 8, 15	Sunrise Beach, MO	573-374-6905
Rockin BBQ in Eldon	Jun 25-26	Eldon, MO	573-392-3752
Operation Home Front Poker Run	Jun 26	www.lakeozarkspokerrun.com	573-529-0414
4th Annual Art & Ambience Fai	Jun 26-27	Osage Beach, MO	(573) 348-3106
Culvers Summer Patio Concert Featuring Mission 516	Jul 3	Osage Beach, MO	573-302-0244
Hot Summer Nights	Jul 9	Lake Ozark, MO (Bagnell Dam Strip)	573-964-1008
AquaPalooza	Jul 17	Dog Days Restaurant	573-365-5382
CADV Annual Golf Tournament Old Kinderhook	Jul 18	Camdenton, MO	573-346-9630
3 Rivers Run	Jul 21	Lake Ozark, MO	573-348-9230
Free Lake Area Community Orchestra Concert	Jul 27	Versailles, MO	573-378-6226

Community Bridge TDD filed; Q&A with bridge corporation member

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Q How much is being refinanced?

A Nothing is being "refinanced". The bridge is being acquired by the TDD for approximately \$30M, which is reflective of the outstanding obligation of the financing. Additionally, approximately \$11M is being financed for the TDD's contribution to the improvements of state routes MM-TT-F (Project 2 as defined in the petition).

Numbers to know

Anticipated toll revenue from bridge

\$2.9 million 2011

\$5.1 million 2020

\$5.3 million 2025

\$5.9 million 2035

\$6.2 million 2040

About the district

The proposed Lake of the Ozarks Bridge Corporation Transportation District

Six member board of directors

Residents of Miller, Morgan and Camden counties

Use revenue from tolls to pay for the projects

The projects would be paid off in 2042.

The payoff on the existing bridge bonds is 2026

What is a TDD

According to the Missouri Department of Economic Development Transportation Development Districts are created for the purpose of developing, improving, maintaining or operating one or more projects relative to the transportation needs of the benefit area, related to streets and highways, railroads or urban light rail, aviation, bus or other mass transit, river port, ferry or any other conveyance and related infrastructures within the broad definition of transportation. May 27, 2010. Joyce Miller, *Lakenewsonline.com*

It's AquaPaloosa!

The Missouri State Water Patrol is planning for as many as 1,500 boats to drop anchor for what has become known as the ultimate family boating party when AquaPaloosa 2010 kicks off at the 19-mile marker. It is the largest on-the-water event of the summer, sponsored by Sea Ray and MarineMax as an annual get-together on the water.

The one-day event gets underway at noon July 17 and runs throughout the day with a full slate of entertainment for the afternoon. The festivities are anchored at Dog Days Bar and Grill at the 19-mile marker on the Grand Glaize Arm of Lake of the Ozarks. "Everyone is welcome to attend, this is a public event open to the community, on land and on water," said Teresa Riley of MarineMax. One of the things that makes this such a great event is it is geared toward families spending time together and having fun, she said.

MarineMax partnered with Dog Days to be the host site for AquaPaloosa. In its third year, Aquapaloosa has turned into a one-stop day trip drawing families and large groups of boaters who spend the afternoon lazing in the water, taking in the music and hanging out. This will mark the second year it has been held in the same location. On Saturday, the boats will begin arriving early in the day. By early afternoon, the 19-mile marker will be jammed with rafts, tubes, canoes, kayaks and everything from fishing boats to yachts and cruisers.

Although the no-wake/no-mooring zone at the mouth of the Grand Glaize Arm will be in effect from 10 a.m. until sunset, the Water Patrol is making an exception and on Saturday only will allow boats to anchor in the no-wake-zone north of the Highway 54 Bridge. A crew of Water Patrol officers will be on hand to promote safety around the 19-mile mark. Due to increased traffic, Captain Matt Walz said the Water Patrol is asking boaters to use extra caution while operating in the area.

"We will ensure that navigation remains open in the area, keeping one side of the channel open to move traffic in and out," Walz said. Based on last year's event, the Water Patrol is expecting anywhere from 1,000 to 1,500 boats. The site offers a large area and no-wake protection, he said. The development in that area is primarily commercial. The 2009 event did not draw any complaints from the few nearby private dock owners, Walz said.

Dog Days is one of the lake's most popular waterfront bar and entertainment spots. By land it is off Jefferies Road in Osage Beach. By water Dog Days is at the confluence of the main channel and Grand Glaize Arm of the lake. MarineMax invites all boaters to join in for an afternoon filled with boating, family, friends, great tunes, prizes, and much more including a free concert with America's No. 1 Party Band. Rocking the lake all afternoon, get funky with Blue Orleans who offer a mixture of zydeco, Bourbon Street Rock 'n' Roll, Blues, Reggae and Caribbean.

Aquapaloosa will keep it going with a high energy performance by the rockin' country duo, LoCash Cowboys. And, for the grand finale, Otis Day & The Knights will pump up the party with your all time favorite dance tunes including their classic hits 'Shout' & 'Shama Lama Doing Dong' from the movie Animal House. Register online to receive AquaPaloosa updates and get information on the Friday Night Kick Off Party, rental slips at Dog Days on Saturday, radio broadcast, t-shirt giveaways, sponsor promotions, AquaPaloosa Collector's Wine, "Do the Dew", Get Caught with Pepsi", and many more fun events. Jun 18, 2010. Joyce Miller,

lakewebonline.com

AquaPaloosa



WHAT: On the water party and concert

BEFORE YOU GO:

Register at www.aquapaloosa.com

WHERE: In front of Dog Days Bar & Grill; Lake Ozark, Missouri 65049

DATE: July 17, 2010

TIME: Noon to 5:00p.m.

PHONE: 573-365-5382

SPONSORS: MarineMax Lake Ozark and Sea Ray

DIRECTIONS: 19MM, just west of the Grand Glaize Bridge, in front of Dog Days Bar & Grill

THE BANDS:

- Blue Orleans
- LoCash Cowboys
- Otis Day & The Knights