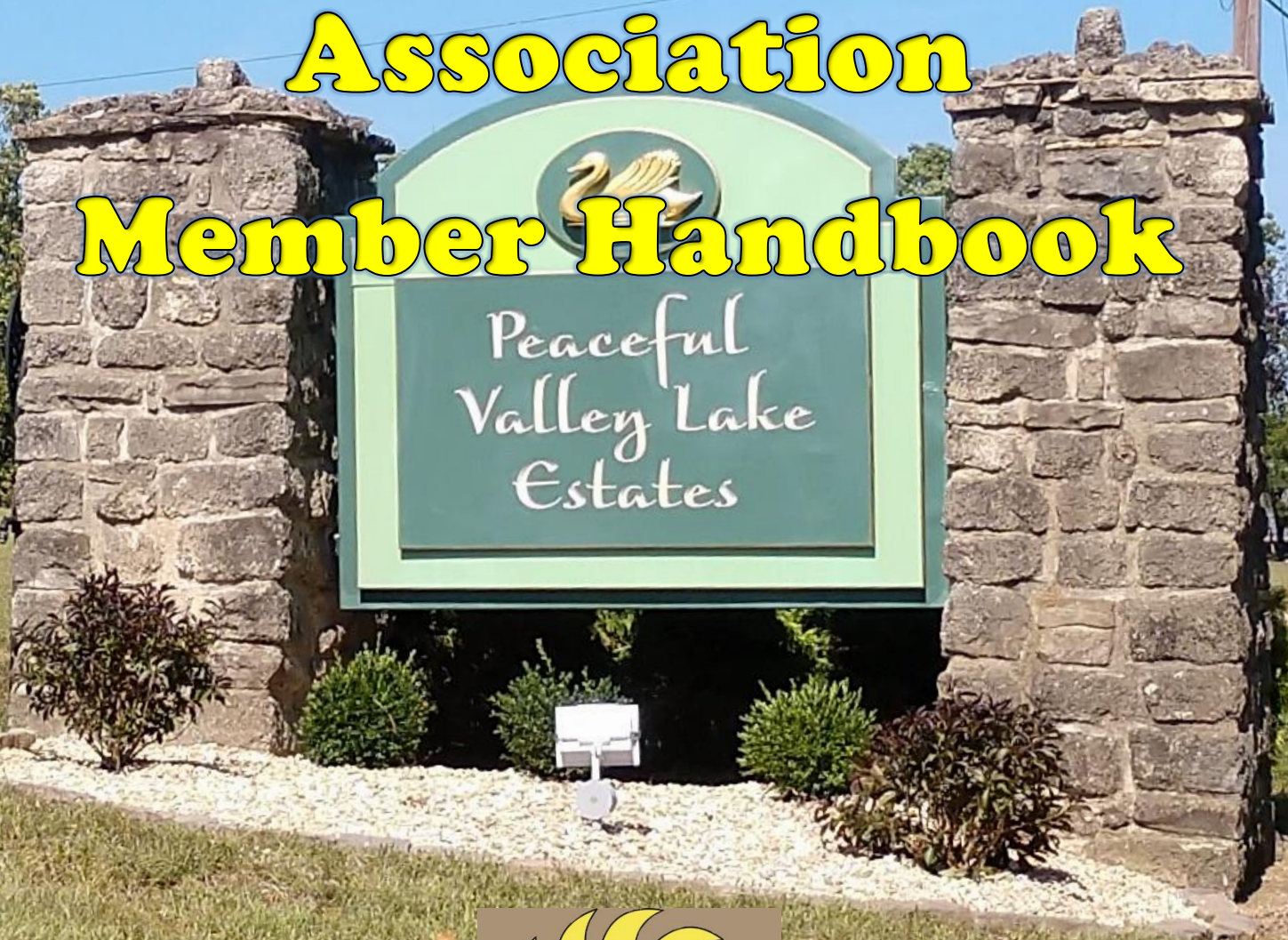


Peaceful Valley Property Owners' Association Member Handbook



Contact Information and Important Dates

Peaceful Valley Property Owners' Association

3408A Peaceful Valley Rd.
Owensville, MO 65066
Voice: 573-617-9615, Fax: 573-437-2938
email: peacefulvalleylake@gmail.com
website: www.peacefulvalleylake.com

Office Hours: Monday-Thursday 9 AM to 2 PM
(Note: Check website for holiday hours)

Board of Directors:

See <https://www.peacefulvalleylake.com/board-of-directors--staff.html> for current list of directors and contact information.

Emergency Services:

Peaceful Valley is under the jurisdiction of the Gasconade County Sheriff's Department, the Owensville Rural Fire Protection Association (ORFPA), and the Owensville Area Ambulance District. ORFPA Membership costs \$58/year, contact them at 573-437-2000 to join.

- Police, Fire, EMS Emergency911
- Police, Fire, EMS 24/7 573-437-7770

Utilities:

Peaceful Valley is served by Three Rivers Electric Co-op, Waste Corporation of America for trash, Public Water Supply District #1 of Gasconade County (PWSD) for Water & Sewer, and several nearby propane companies. Fidelity Communications is the only landline-based service for phone, internet, and cable TV. Satellite providers such as Dish and DirecTV are available. Cell service for all major providers is spotty depending on your location in the development.

- Three Rivers Electric 573-644-9000
- GFLEnvironmental..... 417-426-5001
- PWSD 573-437-7808

- Fidelity Communications 573-437-4184
- Propane—Three Rivers Propane, MFA, Amerigas, Ferrellgas, Peterson Oil, Capital Energy and more.

Gasconade County Government

Southern District Commissioner

Jerry Lairmore 573-486-5427

Collector

Shawn Schlottach..... 573-437-2711

Assessor

Paul Schulte..... 573-486-3100

State License Office

Located in the Missouri Farm Bureau Building
1106 W. Hwy 28
Owensville, MO 65066
573-437-4182

Scenic Regional Library—Owensville Branch

503 S. Olive St. (Hwy 19 South)
Owensville, MO 65066
573-437-2188

Important Dates

The following dates are when we regularly schedule events. ***NOTE: Weather and holidays cause us to occasionally change the dates, so check the PVPOA website for updates.***

- PVPOA Board of Directors Meeting is normally scheduled on the third Friday of the month at 7:00 PM
- PWSD Board of Directors Meeting is normally scheduled on the third Monday of the month at 5:30 PM
- Annual Membership Meeting is normally scheduled on the third Saturday of April at the lodge at 10:00 AM.
- Annual Assessments are Due on July 1st
- Real estate taxes due December 31st
- PWSD bills due quarterly in January, April, July, and October.



**MEMBER RECEIPT ACKNOWLEDGEMENT FORM
PEACEFUL VALLEY PROPERTY OWNERS' ASSOCIATION
GOVERNING DOCUMENTS**

I/We _____ members of Peaceful Valley Property Owners' Association herein acknowledge receipt of the following Governing Documents pertaining to Peaceful Valley Property Owners' Association:

- Rules & Regulations
- Bylaws
- Abstract of Restrictions

I/We hereby acknowledge that me/us, my/our family members and guests are subject to all the terms and conditions as set forth in the Rules & Regulations, Bylaws, and Abstract of Restrictions.

I/We accepts said terms and conditions and agrees to abide by the same.

IN WITNESS WHEREOF, the undersigned has/have executed this receipt and acknowledgement and has caused its/their signature(s) to be affixed there to this _____ day of

Member Printed Name and Membership Number

Member's Signature

Address

Phone/e-mail

PVPOA Witness Signature

Printed PVPOA Witness Name

Table of Contents	1
Membership Application.....	3
Water & Sewer Application.....	5
Security Information Sheet.....	7
PVPOA Rules & Regulations.....	9
PVPOA Bylaws.....	21
PVPOA Abstract of Restrictions.....	33
History of Peaceful Valley Lake Estates.....	39

Front Cover Photo: Peaceful Valley Lake Estates Sign on Peaceful Valley Rd., September 26, 2020, photo courtesy of Gary Hacker

Back Cover Photo: Sunset at Peaceful Valley Lake facing west from near the dam, September 18, 2019, photo courtesy of Gary Hacker

**PEACEFUL VALLEY PROPERTY OWNERS' ASSN., INC.
3408 A PEACEFUL VALLEY RD. OWENSVILLE, MO. 65066
573-617-9615**

MEMBERSHIP APPLICATION

LOT/LOCATION:_____

PURCHASED FROM:_____

NEW OWNER:_____

NEW CO-OWNER:_____

ADDRESS:_____

CITY:_____ **STATE:**_____ **ZIP:**_____

I/We hereby make application for membership in Peaceful Valley Property Owners Association, Inc. I/We agree to pay said Association the annual assessments, as may be determined by the Peaceful Valley Property Owners Association, Inc. with the understanding that this amount is to be used for the improvement, promotion and protection of Peaceful Valley Property Owners' Association, Inc. as the officials of said Association shall direct. I/We understand that this application is subject to the By-Laws of the Peaceful Valley Property Owners Association, Inc. I/We further agree to comply with all Rules and Regulations from time to time promulgated by the Peaceful Valley Property Owners, Inc.. As outlined in the Restrictions and By-Laws the charges here inset forth shall be and will constitute a debt which may be collected by suit in any court of competent jurisdiction: and that upon the conveyance of any part of any part of the lands, described herein, the grantee thereof, and each and every successive owners and/or owners, shall from the time of acquiring the title and by the acceptance of such title by deed or otherwise, be held to have covenanted agreed as aforesaid to pay Peaceful Valley Property Owners' Assn., Inc., all charges past and/or future as provided for in, and in strict accordance with, the terms and provisions hereof.

DATE COPY OF WARRANTY DEED SUBMITTED_____

MEMBERSHIP NO._____

WE(I) DO HEREBY ACKNOWLEDGE RECEIPT OF THE FOLLOWING DOCUMENTS:

_____ **COPY OF BY-LAWS**
 _____ **RULES & REGULATIONS**
 _____ **RESTRICTIONS**

WE (I) DO HEREBY STATE THAT SECURITY INFORMATION SHEETS HAVE BEEN COMPLETED AND TURNED IN WITH THIS APPLICATION.

SIGNED_____
(NEW OWNER)

SIGNED_____
(NEW CO-OWNER)

DATE_____ **PHONE**_____ **CELL PHONE**_____ **E-MAIL**_____

APPLICATION FOR WATER AND SEWER SERVICE

Lot Location_____ **Example (EH 1 BLK 1 LOT 1)**

Service Address_____

Previous Owner: _____ **Acct #**_____

Primary Account Holder

Name_____ **S.S.#**_____

Address_____ **City**_____ **Zip**_____

D.O.B _____ **D.L.State:** _____ **Number**_____

Home Phone: _____ **Cell Phone**_____

Email Address:_____

Employer_____ **Phone**_____

Employer Address_____

Joint Account Holder (If Applicable)

Name_____ **S.S.#**_____

Address_____ **City**_____ **Zip**_____

D.O.B _____ **D.L.State:** _____ **Number**_____

Home Phone: _____ **Cell Phone**_____

Email Address:_____

Employer_____ **Phone**_____

Employer Address_____

_____ **Renter** **If Renter, please provide landlords name and address**

_____ **Owner**_____

Account Holder Signature _____ **Date**_____

Joint Account Holder Signature _____

PEACEFUL VALLEY PROPERTY OWNERS' ASSOCIATION, INC.

3408 A Peaceful Valley Road, Owensville, MO 65066

Phone: (573) 617-9615, Fax: (573) 437-2938

E-mail: peacefulvalleylake@gmail.com

Handbook 7

SECURITY INFORMATION FORM

Name: _____

Home Phone #: (____) _____ **Cell Phone #:** (____) _____

Membership #: _____ **E-mail:** _____

The following are the names of individual drivers in the IMMEDIATE family.

Family Members

Grand Children of Driving Age

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Vehicles: (Proof of ownership needed: either title, registration, or personal property tax receipt)

Year

Make and Model

License Plate State & #

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Boats: (Proof of ownership needed: either title, registration, or personal property tax receipt)

Year, Make and Model

Title #

Vessel Number

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Other Vehicles e.g. ATV'S, GOLF CARTS, MOTORCYCLES, CAMPERS, ETC.

Year, Make and Model

License Plate #

_____	_____
_____	_____
_____	_____
_____	_____

Please Note: Only Member's boats are allowed on the Lake. No Guest Boats. Four Wheelers, Side by Sides, Motorcycles, Golf Carts, Campers, Kayaks, Canoes, etc. must have Membership Number attached.

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**PEACEFUL VALLEY PROPERTY
OWNERS ASSOCIATION, INC**

RULES & REGULATIONS

UPDATED & APPROVED BY THE PVPOA BOARD OF DIRECTORS
June 19, 2020

PEACEFUL VALLEY PROPERTY OWNERS' ASSOCIATION, INC.
RULES AND REGULATIONS

Additions/Deletions/Modifications

Date	Page	Content
July 19, 2021	7	Change Paragraph Number for Nighttime Watercraft Operations from 16 to 17 as there're two paragraphs 16.
July 19, 2021	5	Delete Note from end of page 5, re: boats with galleys and heads are prohibited, and add to new paragraph 18 on Page 7
July 19, 2021	7	Add new paragraph 18. Prohibited Watercraft. Move the Note prohibiting boats with galleys or heads from the end of page 5 and add new subparagraph prohibiting wake boats.

Violation of any of these listed rules and regulations may subject a member to fines and/or suspension of membership privileges.

(Note: References to Missouri State Law are denoted by RSMo xxx.xxx.)

1. Except for service animals, no animal or pet of any type is allowed on the beach, in the picnic area, in the lodge, at the gazebo, or the swimming pool. Stray dogs will be impounded, and owner is responsible for all costs.
2. All dogs must wear collars with owner identification tags and be restrained by leash or other means when off owners' property. Dogs, cats, or pets of any type are not allowed to run at large within PVPOA boundaries. When off their own property, pet owners shall clean up after their pet and properly dispose of the feces.
3. Fishing, swimming, picnicking, boating, skiing, etc. are limited to property owners and their immediate family, or guests accompanied by a property owner or a member of the property owner's immediate family. Immediate family is defined as children and grandchildren of members.
4. Hunting or discharging of firearms is prohibited within the boundaries of Peaceful Valley Lake Estates.
5. Missouri State Rules, Regulations and Restrictions will be used to control all noise due to incorrect or improper mufflers.
6. "FOR SALE" signs are prohibited on any lot not having a house. Lots with houses are permitted one For Sale sign on non-lakeside lots. Lakeside lots with houses may have one For Sale sign street side and one lakeside. Realtors are not permitted to place direction signs anywhere within Peaceful Valley Lake Estates, except on the day before and day of any "open house" event. The member or realtor must notify the PVPOA office of the date/time of the "open house" event so we can coordinate with our security protocols. Any signs found in violation of these rules will be confiscated.
7. Members who fail to pay assessments will be denied access to the amenities.
8. No rubber tires or other cushioning devices may be attached to the public docks. All cushioning devices are the responsibility of the boat owner and must be carried with the boat.
9. Four wheelers, side-by-sides, motorcycles, golf carts and all other motorized vehicles must be:
 - a. driven on the roadways in the same manner as automobiles, keeping to the right and adhering to the same posted speed limits as other vehicles. Careless or reckless operation of the above-mentioned vehicles are subject to Missouri State laws governing licenses used in operating any vehicle.

- b. registered with the Association and identified with the member's PVPOA membership number and license plate if required by Missouri state statutes.
10. Modification of green areas by surrounding lot owners is encouraged with prior approval by the Board of Directors. Generally, such improvements would be removal of dead wood, pruning, general clean up, etc. No permanent structures are allowed. Lot owners may beautify a green area only if a written request describing the modification in full is approved by the Board before any modification is done.
 11. Offensive activity (loud parties, etc.) that disturbs other members is not allowed.
 12. All common areas that access the lake (dam, beach, marinas, gazebo areas, etc.) are closed between 11:00 pm and 6:00 am.
 13. Rental Property within Peaceful Valley Lake Estates:

Definitions:

a. Short Term Rental:

The rental to transient guest(s) of the whole or a portion of a single or multi-family dwelling unit located in Peaceful Valley Lake Estates for a period of less than thirty (30) consecutive calendar days. Examples include, but are not limited to, bed-and-breakfast facilities and rentals arranged through online marketing or facilitation services.

b. Long Term Rental:

The rental to transient guest(s) of a whole or portion of a single- or multi-family dwelling unit located in Peaceful Valley Lake Estates for a period of thirty-one (31) consecutive days or longer. Examples are seasonal rentals of 3 months, full-year rentals, etc.

No short-term rentals are allowed in Peaceful Valley Lake Estates. Any property owner violating this rule will be assessed \$50 or 25% of the daily rental fee, whichever is greater for each day the dwelling is rented. The assessment is due within 30 days of being invoiced. If the assessment is not paid in 30 days, it will be deemed delinquent. This assessment shall bear interest at the rate of eighteen percent (18%) per annum from the date of delinquency and such assessments, together with interest shall constitute a lien upon a dwelling until against which it is assessed until the amount, together with the interest and charges, is paid in full.

Members of Peaceful Valley Lake Estates, who own a dwelling and rents said dwelling, must communicate to Peaceful Valley Property Owners' Association in writing that the dwelling is rented. The owner may assign their membership rights/privileges for the amenities to the renting party. Members must communicate in writing to the Board of Directors of Peaceful Valley Lake Estates the assignment of these rights/privileges. Upon assignment, the owner must relinquish said rights/privileges for that property. However, should the owner of a rental property wish to retain membership privileges, he/she must pay additional membership dues. One rental property may only bear two (2) families, the renter and owner/member.

The owning member will retain the control and voting rights. The owner is responsible for all dues and assessments. The renter and owner are responsible for any possible damage to Peaceful Valley Lake Association property.

For any rented house, the property owner must notify PVPOA in writing of the renters' name the length of rental period, and if they have passed their membership privileges to the renters. If so, ensure that the renting party complete the PVPOA Security Information Sheet, in addition to the following information in writing to Peaceful Valley Property Owners Association:

- a. Complete legal name of the renter and any other persons residing in the dwelling.
- b. Type and length of rental period (e.g., month to month, year's lease, etc.)
- c. Vehicle make, model, year and license plate number with supporting documentation (title or registration) for each vehicle owned or used by the renter and other resident in the dwelling
- d. Watercraft make, model, year, registration number and copies of ownership documentation (title or registration).
- e. Golf carts, ATV's and other off-road vehicles, etc.
- f. Notification whether the owner has passed member privileges to the renters or retained them for themselves.

WATERCRAFT

1. All motorized watercraft (e.g., boats and Personal Watercraft (PWC)) must be registered with the association using the PVPOA Security Information Form. Unregistered boats or PWCs are not allowed on the lake. After verifying ownership, we will issue two membership decals per boat or one per PWC. For boats, membership numbers and decals should be placed on the port and starboard sides of the boat as far aft as possible. For fishing boats that ride low in the water in the stern, place the numbers and decals on the port and starboard sides above the waterline, usually amidships. PWCs will be issued one decal to be placed on the “nose” of the bow, along with contrasting color membership numbers.



(Note: RSMo 306.040 prohibits placing anything other than registration numbers on the sides of the bow of the boat)

2. All boats must be state-registered in property owner's name. In accordance with RSMo 306.030, the pocket-sized “certificate of number” document received as part of the registration document must on board the boat whenever the boat is in operation.
3. Only boat(s)/PWC(s) owned solely by the property owner and registered solely in the property owner's name may be brought onto the association property. Property owner(s) or a member of the owner's immediate family must accompany the boat when in operation on the lake. Members of the immediate family are not permitted to bring boats or PWCs owned by them or registered in their names on association property.
4. No guest boats are allowed on the lake or in Peaceful Valley Lake Estates.
5. In accordance with RSMo 306.100, All boats are required to carry the following equipment: (Note: PWC equipment list and restrictions are in paragraph 6 below.)
 - a. Standard red and green navigation lights on the bow and a bright white light aft.
 - b. A US Coast Guard-approved wearable personal flotation device suitable for each person on board or being towed.
 - c. A B1-type fire extinguisher

6. In accordance with RSMo 306.142, All Personal Watercraft (PWC) are required to carry the following equipment:
 - a. Each person on board or being towed must wear a US Coast Guard-approved Type I, II, III, or IV personal flotation device.
 - b. A B1-type fire extinguisher
 - c. If towing a person(s), the PWC must either have a second person on board to act as spotter, or the PWC must be equipped with an approved ski mirror in a position to observe the progress of the person(s) being towed.
7. The trailer and vehicle must be removed from the launching area after the boat has been launched.
8. (RSMo 306.125.3) Vessels shall not be operated within 100' of any dock, pier, occupied anchored boat or buoyed restricted area on any lake at a speed in excess of slow-no wake speed. *(Note: This law was enacted in 2018 and supersedes PVL's previous 55' rule)*
9. All motorized watercraft traffic on the lake shall move in a counterclockwise course.
10. Speed limit: 5 MPH in designated fishing area (southwest end of lake) and in no-wake areas in coves and near the dam. Dead slow in Marina area. Proceed at slow speed within 100 feet of sailboats, rowboats, canoes, fisherman, and swimmers.
11. (RSMo 306.090) Maximum sound levels for watercraft must be less than 86 decibels on an A-weighted scale when measured from fifty or more feet from the watercraft. To compare, a household blender sound ranges between 80 and 90 decibels.
12. Watercraft right-of-way: (1) Sailboats, (2) Paddle boats, (3) Rowboats, (4) Canoes, (5) Pontoon Boats, (6) Fishing Boats, (7) Speed Boats, and (8) Personal Watercraft.
13. No boats or PWCs are permitted in the swimming area near the beach.
14. Careless or reckless operation of boats and PWCs is prohibited. The watercraft owner and/or operator is responsible for damage caused by the watercraft's wake or the watercraft itself. Heavy rainfall causes logs and other debris to enter the lake. Use extra caution during these high-water periods.
15. To maintain equality for every property owner, no boat shall be left for more than 48 hours on community property docks. After 48 hours, boats must be removed from the community docks for a minimum of 48 hours. If an infraction occurs, the boat will be towed at the owner's expense by an independent towing company and stored at the towing company's storage area at the owner's expense.
16. Missouri State boating regulations shall apply. Notably, persons 14 and over must have a Missouri Boating Safety Identification Card. No one under the age of 14 is permitted to operate a motorized boat unless accompanied by an adult with a Boating Safety Card. No

PEACEFUL VALLEY PROPERTY OWNERS' ASSOCIATION, INC.
RULES AND REGULATIONS

one under the age of 14 may operate a PWC at any time, unless a person 16 or older with a Boating Safety Card is aboard the craft (RSMo 306.127.)

17. Nighttime Watercraft Operations:

Definition: Nighttime is defined as ½ hour after sunset until ½ hour before sunrise. Current sunrise and sunset times at Peaceful Valley Lake are available at www.peacefulvalleylake.com.

- a. PWCs are prohibited from operating at nighttime.
- b. Non-motorized watercraft, such as kayaks, canoes, row boats, and paddleboats may operate at night, but must display a flashlight or lantern showing a white light, which should be exhibited in enough time to avert collision. (RSMo 306.100.3)
- c. Boaters engaged in fishing at night do not need to display lights if they are within 50' of shore and either drifting or using a trolling motor. If another boat comes within 200' of their position, the fishing boat should display their white stern light to indicate their location. Full navigation and stern lights must be on when the boat is using any motor rated greater than 2 HP. (RSMo 306.100.6).

18. Prohibited Watercraft

- a. Boats containing "Heads" or "Galleys" are prohibited from use on the lake.
- b. A "wake boat" shall be considered any watercraft that can artificially create an enhanced wake through any means, including but not limited to; internal ballast tanks, external ballast bags, wake gates and/or plates, wave gates and/or tabs, and/or a hull designed for additional water displacement. No watercraft of this description are allowed to operate on the lake with the exception of those registered with the Association before July 19th, 2021.

FISHING

1. A fishing license is required in accordance with the Wildlife Code of Missouri.
2. According to RSMo 578.520, unlawful fishing in Peaceful Valley is a class B misdemeanor, and a 1-year suspension of the perpetrator's state fishing license. Either the property owner or a member of the owners' immediate family must be with their guests when fishing. If a guest is fishing and not in the company of an owner or member of the owner's immediate family, or if the individual is trespassing, the state conservation agent will be contacted to issue a citation for unlawful fishing.
3. Live bait is restricted to shiner minnows, worms, crayfish, and insects (i.e. crickets, grasshoppers, etc.)
4. Fishing lines may not be left unattended over 24 hours.
5. Jug fishing and trotlines are prohibited.
6. Paddlefish (aka spoonbill, or spoon-billed cats) are raised in Peaceful Valley Lake by agreement between the Property Owners' Association and Osage Catfisheries. We allow Osage to raise the paddlefish in Peaceful Valley Lake. In exchange, Osage stocks five hundred 9"-12' catfish in the lake every year, and when they harvest the paddlefish, the association receives a percentage of the profits. Because of this agreement, the taking of paddlefish is prohibited.
7. Most of the shoreline is privately-owned. Because of this, fishing from the shore is only allowed in the following areas:
 - a. Anywhere along the dam, from the spillway during low water conditions, and along about 200' along the northern shore west from the end of the spillway
 - b. In the beach area along the peninsula reaching into the lake—however, no fishing is allowed in the swimming area between the beach and swimming rope.
 - c. In the marina areas on both the south side of the lake near the lodge, and on the north side of the lake off Woodson.
 - d. On Lot 36, Block 1, East Hills Sub 2, where the Water Company lift station is situated.
 - e. From the peninsula at the upper end of the lake, along the shore at the southwestern-most part of the lake.
 - f. For safety reasons, there is no fishing from the bridge at the lower entrance.
8. If cleaning fish, dispose of the carcass and entrails appropriately. Do not leave them near the shore.
9. Fish size and limits shall be as posted at the lodge and fishing areas and updated by the Department of Conservation.

BUILDING

1. When building a house/structure, submit a complete set of drawings to the Board of Directors for approval. A complete set consists of: (1) foundation plans, (2) first floor plan, (3) two elevation drawings, front and side view, (4) typical wall section, (5) plot plan. Any deviation from approved plan will require further Board approval.
2. When building a boat dock and/or concrete sea wall, submit a complete set of plans for approval by the Board of Directors. The plans must show: (1) the location of the boat dock and/or concrete sea wall relative to the shoreline, (2) front and side views of the dock, (3) construction materials and techniques to be used including foundation if applicable. Only encapsulated floats are permitted for floating docks. Steel or plastic barrels or exposed expanded polystyrene foam floatation is not permitted. Boat docks may not extend into the lake more than 32 feet from the shoreline.
3. Once the board approves the plans, the owner must provide a construction deposit of \$500 before a Permit is issued. This escrow is to repair damage done to roads/other amenities during construction. If no damage occurs the \$500.00 construction deposit will be returned upon completion of the building and inspection of the Building committee. If construction commences without a permit, the owner is subject to a non-refundable assessment of five hundred dollars, (\$500.00), and will be required to remove any unauthorized building or structure.
4. Outside structure must be completed within six (6) months after construction commences.
5. Building restrictions, as recorded at the Recorder of Deed's Office, Gasconade County, Hermann, Missouri, on September 14, 1964, include:
 - a. Only one family dwelling per lot.
 - b. The home must be the first building on the lot, excluding a chest type storage compartment, no larger than 3' high, 3' wide, and 4' long, non-walk in type, to be used for tool and material storage
 - c. No tarpaper roll brick siding or similar material may be used on the outside walls.
 - d. All homes must have a minimum of 700 square feet of living space on the ground floor (excluding carports, porch, decks, etc.)
 - e. No portion of the home, including overhangs or porches, may extend nearer than 20 feet from the road right-of-way, or six (6) feet from the side lot lines, and if a lake lot, 30 feet from the water line.
6. It takes five (5) Board members to approve a set of drawings and issue a permit. Building plans are approved only at the monthly Board meeting.
7. A permit is valid for one (1) year after approval. Extensions must be requested from the Board of Directors a month before the permit expires.

CAMPING

1. To maintain equality for every property owner, no camper (defined as travel trailer, RV, motor home, pop-up, tent, or the like) shall be left for more than 48 hours on the campground without being used daily. If an infraction occurs, the violator's property will be towed to the community storage area by a commercial towing company, at the owner's expense. All campers must be registered with the Association. No guest campers are allowed in Peaceful Valley Lake Estates.
2. Only one (1) camping space per property owner is allowed. Usage is on a daily basis. Property owners must register with the PVPOA office or with a PVPOA representative upon arrival or within 48 hours. No camper may occupy campground site for more than 14 consecutive days. At the end of 15 days, water and electric will be turned off. At end of 20 days camper will be towed by a commercial towing service to their storage area, and the cost will be billed to the owner. Camper must be removed from campground for minimum of 14 days before returning.
3. Members are allowed 7 nights camping each season at no charge. Nights 8 and beyond are assessed a \$5.00 per night fee to help cover utility costs, supplies and maintenance. Once the 7 nights are exceeded, payment may be made in cash, check, or credit card after each camping session. Members can pay at the time the expense is incurred or wait until the next annual assessment cycle when the member will be billed for the excess nights camping fees along with their annual dues. If the camping fees are not paid by the due date, it will be deemed delinquent. This fee shall bear interest at the rate of eighteen percent (18%) per annum from the date of delinquency and such assessments, together with interest shall constitute a lien upon a dwelling until against which it is assessed until the amount, together with the interest and charges, is paid in full.

POOL

Note: There are no certified lifeguards on duty, so the primary rule is swim at your own risk. The Peaceful Valley personnel on duty are there to enforce the following rules--they are not providing childcare.

- a. Children must be 14 or older to enter by themselves.
- b. Children under 14 must be accompanied by an adult 18 or older.
- c. No running is allowed in the pool area.
- d. No glass containers are allowed in the pool area.
- e. No alcoholic beverages are allowed in the pool area.
- f. No cut-offs or street clothes will be worn in the pool.
- g. No "cloth" life vests will be used in the pool.
- h. No inflatable or styrofoam rafts, chairs, or tubes will be allowed in the pool.
- i. No "horseplay" is allowed on the pool deck.
- j. Enter the pool by using the gates--no jumping the fence.
- k. A parent or adult who accompanies a child inside the baby pool enclosure must stay within the enclosure while the child is there.
- l. All guests must be accompanied by their PVL Member sponsor.
- m. All members and guests must sign in before entering the pool area.

These rules for the pool are for the protection and safety of you, your family and your guests. Please help our pool monitors in keeping your pool a clean and safe place to swim.

SKIING, TUBING & SWIMMING

1. (RSMo 306.120.) When towing a person or persons on water skis, or a surfboard, tube, or similar device, boats and PWCs must either have:
 - a. A ski mirror as approved by the Missouri State Highway Patrol, or
 - b. A person, in addition to the operator, in a position to observe the person(s) being towed.
2. (RSMo 306.120.2) Skiing, Tubing and Swimming are permitted only between sunrise and sunset. Never tow a person closer than 75 feet to any object.
3. (RSMo 306.126.2) If a person leaves a watercraft and enters the water between the hours of 11:00 a.m. and sunset, the watercraft operator shall display a red or orange flag measuring not less than twelve inches by twelve inches. The flag shall be visible for three hundred sixty degrees around the horizon and displayed only when an occupant of the watercraft has left the confines of the watercraft and entered the water. The flag shall not be displayed when the watercraft is engaged in towing any person but shall be displayed when such person has ceased being towed and has reentered the water. If the watercraft is moored or anchored, no flag needs to be displayed. For safety reasons, swimmers must stay within 15 feet of a moored or anchored boat.
4. (RSMo 306.126.3) Watercraft encountering another watercraft displaying an orange or red flag (aka, flagged vessel) as described above shall either (a) stay 150 feet away from the flagged vessel at higher speeds, or (b) slow to no-wake speed if closer than 150 to the flagged vessel.
5. All swimmers must remain within 25 feet of the shore or nearest dock/swim platform.
6. No swimming or sunbathing is permitted on or within 25 feet of all Association-owned launch ramps.
7. To swim in the lake, children under 14 must be accompanied by an adult 18 or older.

Violation of any of the above rules and regulations may subject a member to fines and/or suspension of membership privileges.

PEACEFUL VALLEY PROPERTY
OWNERS ASSOCIATION, INC

BY-LAWS

2019

APPROVED BY THE PVPOA MEMBERS

SECTION I: INTRODUCTION – EXHIBIT I-C

BY-LAWS

PEACEFUL VALLEY PROPERTY OWNERS ASSOCIATION, INC.

As Amended April 26, 1981, April 16, 1984, April 16, 2000, April 22, 2001, April 20, 2009, April 22, 2011, April 22, 2017, April 27, 2019.

ARTICLE I

Offices

The principal and registered office of the Corporation in the State of Missouri is in Owensville, State of Missouri at 3408 A Peaceful Valley Rd.

ARTICLE II

Membership

Section 1 The membership of this Corporation shall consist of the owners of lots in Peaceful Valley Lake Estates, Gasconade County, Missouri, subject to the following:

- A) Membership shall be limited to one (1) membership per lot; i.e. either one individual, or a married couple, domestic partnership, or two individuals as listed on the Warranty Deed. This provision shall be effective for all new owners commencing after the date of April 20, 2008.
- B) Payment of the annual membership fee established by the Board of Directors by the Corporation in the manner set forth in ARTICLE IV, Section 11 of these By-Laws.
- C) Membership may be held individually or jointly. No more than one voting membership may be held in the same name or names.
- D) Multiple owners of property shall hold a single voting membership in accordance with these provisions.
- E) Multiple owners, except for immediate family (to include domestic partners,) shall each pay full membership fee. This provision shall be effective for new owners commencing after the date of April 26, 1981.
- F) If a lot or home is inherited, membership and voting rights pass to the inheritor. The inheritor must notify the Peaceful Valley Property Owners' Association as soon as practicable of the change of ownership.

Section 2 Each holder of membership shall be entitled to voice at all meetings. One vote may be cast at all meetings for each voting membership, and multiple owners may vote only upon the concurrence of a majority of the multiple owners holding such single voting membership.

ARTICLE III Meetings

Section 1 Annual Meeting: The annual meeting of the members shall be held on the third Saturday of April. The Annual Membership Meeting shall be held each year at the time and place set by the Board of Directors, for the purpose of electing Directors, and for the transaction of such other business as may come before the meeting.

Section 2 Special Meetings: A special meeting of the membership may be called at any time:

- a) by the Board of Directors, by giving written notice at least thirty (30) days before a meeting is to be held, or
- b) whenever the Board of Directors shall receive a written request for such a special meeting from members representing twenty per cent (20%) of the votes entitled to be cast at such meeting. This meeting also requires a thirty (30) day written notice to members before the meeting is held.

Section 3 Place of Meeting: The Peaceful Valley Lake Lodge will be normal location for all meetings of the Board of Directors, Annual Membership Meeting, or Special Meeting. However, if the expected number of attendees exceeds the capacity of the Lodge, or if the Lodge is otherwise incapacitated by previous reservations or other loss of use, the Board of Directors may designate any place within a 10-mile radius of the lodge as a place of meetings.

Section 4 Notice of Meetings: A written notice of the Annual Meeting shall be given at least thirty (30) days before said meeting is to be held. Such notice of the Annual Meeting or any special meeting shall state the time, place, and purpose of said meeting, and the same shall be

- a) mailed to each member at said member's last known mailing address, or
- b) delivered by personal service, or
- c) Sent via email to member's last known email address if member has authorized electronic communication, and
- d) Posted on the Peaceful Valley Lake Property Owners' Association Website at www.peacefulvalleylake.com.

Joint owners of property holding single membership in the Corporation jointly, shall receive individual notice of all regular meetings or special meetings via the methods mentioned Section 4 a-d above. Said notice shall be authorized by the Secretary unless the meeting is a special one being called by a majority of the members of the Board of Directors, in which instance said notice shall be authorized by the Directors calling said meeting.

Section 5 Quorum: A quorum shall consist of thirty (30) or more paid up members of the Corporation in attendance, who shall have the authority to conduct such business as necessary at the Annual Meeting; provided, that if less than the quorum required of record members are present at said meeting, a majority of the members present may adjourn the meeting, from time to time, without further notice, to a date not longer than ninety (90) days from the date originally set for such meeting.

Section 6 Absentee Ballot by Mail or Online on the PVPOA Website The annual election of Directors shall be conducted by absentee ballots and by those votes cast by members present at the regular annual or special meeting called for that purpose. Absentee ballots may be submitted by mail or online via the PVPOA website,

- a) Declaring Candidacy for Board of Directors Position. Any member of this Corporation who wishes to be a candidate for a Director position must submit a completed nomination form to the Board of Directors no later than sixty (60) days before the meeting.
- b) Creation of Board of Director Ballot: The Board of Directors shall compile the list of candidates and shall appear on a written ballot in alphabetical order. The written ballot will be either
 - 1) mailed to each member at his or her last known address or
 - 2) be emailed to their email address if member has opted to go paperless, or
 - 3) as posted on the www.peacefulvalleylake.com official ballot/voting website.
- c) Absentee Ballot Due Date/Time: Absentee ballots must either be mailed and in the hands of the Board of Directors before the meeting date and or cast online by 11:59 PM on the Friday night before the Annual Membership Meeting. All ballots, whether cast in person, by mail, or online will only be counted if the member is current on their annual dues.
- d) Election Panel Tally and Qualifications: The final count of ballots shall be tallied by an Election Panel made up of three (3) neutral members of the association and supervised by at least one neutral Election Judge. No current Board Member or candidate on the current ballot are considered a neutral member.

Section 7 Action by Membership: A majority of votes cast, in person, at a validly called meeting represented by a quorum, in person, shall authorize action by the Corporation, except as otherwise provided by law, the Articles of Incorporation, or these By-Laws.

Section 8 Informal Action by Members: Any action required to be taken at a meeting of the members may be taken without a meeting if a consent in writing, setting forth the action so taken, shall be signed by all of the members entitled to vote with respect to the subject matter thereof.

ARTICLE IV

Directors

Section 1 General Powers: The sole governing powers shall be vested in the Board of Directors, who shall manage the business, property and affairs of this Corporation.

Section 2 Number, Tenure and Qualifications: The Board of Directors shall be composed of nine (9) persons, who shall be elected from the membership of this Corporation to serve a term of three (3) years or until their successors are elected or qualified. At such annual election by the members, each member shall be entitled to vote for three (3) persons to serve as Director. The three (3) persons receiving the highest number of votes shall be elected as Director. No Board member may serve more than six (6) years consecutively; this limit shall be considered satisfied by serving two elected terms or one appointed plus one elected term (even though total years served may be less than six). After a 6 consecutive year term (if elected to two consecutive terms) or after one appointed plus one elected term, a member may become eligible to serve again as a director after at least a one (1) year hiatus from the board, and may be re-elected at the annual meeting of the membership or appointed to fill a vacancy.

Section 3 Regular Meetings: The regular meeting of the Board is the third Friday of the month. However, the meeting date may be moved to a different date in case of holiday, or other event. The new meeting date will be posted on the PVPOA website at www.peacefulvalleylake.com, on signs in the guard shacks at the upper and lower entrances to the development, via email to members who have opted to go paperless, and in the monthly newsletter.

Section 4 Special Meetings: Special meetings of the Board of Directors may be called by or at the request of the President, or in his or her absence by the Vice-President and the Secretary acting jointly. Place of meeting is in accordance with Article III, Section 3 above.

Section 5 Notice: Notice of any special meeting of the Board of Directors requires a ten (10) day notice. Board Members may be contacted by mail, email, phone, text, or any other method of communication, but the PVPOA Board Secretary or Office Manager must have positive confirmation that the Director has acknowledged notification. Any Director may waive notice of any meeting. The attendance of a Director at any meeting shall constitute a waiver of notice of such meeting, except where a Director attends a meeting for the express purpose of objecting to the transaction of any business because the meeting is not lawfully called or convened. Neither the business to be transacted at, nor the purpose of, any regular or special meeting of the Board of Directors need be specified in the notice or waiver of notice of such meeting.

Section 6 Quorum: A quorum shall consist of 5 or more Board of Directors for the purpose of transacting business at any meeting of the Board of Directors. No meeting can begin if there are 4 or less Directors are present. If a meeting begins with a quorum and for whatever reason the number of Directors present drops to 4 or less, the meeting must immediately be adjourned

Section 7 Manner of Acting: The act of the majority of the Directors present at a meeting of the Directors at which a quorum is present shall be the act of the Board of Directors.

Section 8 Rules and Regulations: The Board of Directors shall make and enforce rules and regulations for the use of the facilities, infrastructure (other than water & sewer lines, which are the responsibility of the Public Water Supply District #1 of Gasconade County), and amenities provided by the Corporation. The Board of Directors shall cause such rules and regulations to be made available to the membership, including any changes which may, be adopted by the Board of Directors.

Section 9 Vacancies: In case of the resignation, disqualification, or any incapacity that prevents a Director from actively participating on the board, the remaining Directors shall fill each such vacancy for the remainder of the incumbent's un-expired term of office. Unless prevented from doing so by physical illness or other cause Board Members must attend at least 3/4ths of the meetings held between May of the current year and April of the following year. Failure of a Director to attend 3/4ths of said meetings without cause as aforesaid or is absent from four (4) consecutive meetings for any reason, shall automatically constitute the vacating of such director's office. The remaining board shall fill this vacancy for the remainder of the vacated director's unexpired term.

Section 10 Disqualification: Notwithstanding any other provision in these Bylaws, a Director shall be automatically disqualified

- a) if they no longer meet the qualifications stated in Section 2 above of this Article: specifically, a director is disqualified if their membership rights are lost as a result of sale, repossession, foreclosure, or tax sale of their lot(s), or
- b) are delinquent in their membership dues by more than one month

Section 11 Budget, Annual Assessment, Spending Limits During First 4 Months of Fiscal Year, Annual Assessment Due Date, and Delinquency Fee

- 1) The Board shall, prior to the annual meeting of the association in each year, adopt an operating budget and **a reserve allocation**, to be presented for approval of the members at such annual meeting.
- 2) Upon approval, the Board shall, taking into consideration other sources of income that the association may have, levy the annual assessment for the following year. **This shall be done by dividing the operating budget and reserve allocation** by the number of lots with paid assessments from the preceding year.
- 3) Upon approval of the **operating budget**, the Board shall be bound by the same and shall not vary therefrom by more than fifteen per cent (15%) of the total amount thereof without having called a special meeting of the Association to approve such variations.
- 4) **Expenditures from the reserve account shall address major expenditures for construction, dredging, and road projects with extended life, etc. These expenditures are not restricted or included in the fifteen per cent (15%) operating budget.**
- 5) The fiscal year runs from July 1st to the last day of June defined in Article XI of these bylaws.

- 6) **Delinquency Fee:** Failure to pay the assessment when due will incur a delinquency fee of fifteen per cent (15%), to be charged for each or all partial years of delinquency. Said delinquent assessment and delinquent fee shall be made as a lien recorded upon the lot of the delinquent member.

ARTICLE V

Officers

Section 1 Number: There are four (4) elected officers of the Corporation: President, Vice-President, Treasurer and Secretary. These officers are elected by the Board of Directors from its membership. Duties and responsibilities of the Officers are described in Section 5 through 7 of this Article below.

Section 2 Election and Term of Office: The officers of the Corporation shall be elected annually by the Board of Directors at the first meeting of the Board of Directors held after each annual meeting of the members. This is normally the May monthly meeting; however, if the election of officers cannot be held at the May meeting, such election shall be held as soon as conveniently may be following the Special Meeting guidelines in Article IV Meetings, Section 4 Special Meetings above. Each officer shall hold office until his/her successor shall have been duly elected and shall have qualified, or until his/her incapacity, resignation, or removal/disqualification as described elsewhere in this document.

Section 3 Removal: Any officer elected or appointed by the Board of Directors may be removed by the Board of Directors whenever, in its judgment, the best interests of the Corporation would be served thereby.

Section 4 Vacancies: A vacancy in any office because of incapacitation, resignation, removal, disqualification or otherwise, may be filled by the Board of Directors for the un-expired portion of the term. Vacancies may be filled at any meeting of the Board of Directors.

Section 5 President: The President shall be the principal executive officer of the Corporation and shall in general supervise and control all the business and affairs of the Corporation. He or she shall preside at all meetings of the members and of the Board of Directors. He or she may sign, with the Secretary or Treasurer or any other proper officer thereunto authorized by the Board of Directors, certificates of the Corporation, any Deed, mortgages, bonds, contracts, or other instruments which the Board of Directors has authorized to be executed, except in cases where the signing and execution thereof shall be expressly delegated by the Corporation, or shall be required by law to be otherwise signed or executed; and in general shall perform all duties incident to the office of President and such other duties as may be prescribed by the Board of Directors from time to time.

Section 6 Vice-President: In the absence of the President, or in the event of the President's inability to act, the Vice-President shall perform the duties of the President, and when so acting, shall have the powers of and be subject to all the restrictions upon the President. The Vice-

President may sign, with the Secretary or with the Treasurer, Certificates of the Corporation; and shall perform such other duties as from time to time may be assigned to him by the President or by the Board of Directors.

- 1) In the case of the President's refusal to act for whatever reason, the Vice President, Treasurer, and Secretary shall determine, by a 2/3rds majority, when to authorize the Vice-President to assume the President's duties.

Section 7 Treasurer: The Treasurer shall give a Bond for the faithful discharge of his or her duties in such sum and with such sureties as the Board of Directors shall determine. The cost of such Bond is to be paid by the Peaceful Valley Property Owners Association, Inc. The treasurer shall:

- a.) Have charge and custody of, and be responsible for, all funds and securities of the Corporation; receive and give receipts for monies due and payable to the Corporation from any source whatsoever and deposit all such monies in the name of the Corporation in such banks, trust companies, or other depositories as shall be selected in accordance with the provisions of ARTICLE VII of these By-Laws.
- b.) In general, perform all the duties incident to the office of Treasurer and such other duties as from time to time may be assigned to him or her by the President or by the Board of Directors.
- c.) Render to the President and Directors at the regular meeting of the members or whenever the Board may require it, an account of all his or her transactions as Treasurer and of the financial condition of the Corporation.
- d.) The Treasurer shall also serve as the Chairman of the Budget Committee consisting of no less than two (2) members at large. This committee shall present a budget for the following year at the February board meeting.

Section 8 Secretary: The Secretary shall:

- a) Keep the minutes of the Annual and Special Membership Meeting and of the Monthly or Special Board of Directors Meetings in one or more record books and on the PVPOA website at www.peacefulvalleylake.com.
- b) See that all notices are duly given in accordance with the provisions of these Bylaws or as required by law.
- c) Be custodian of the Corporate records and of the seal of the Corporation and see that the seal of the Corporation is affixed to all certificates and documents, the execution of which on behalf of the Corporation, under its seal, is duly authorized in accordance with the provisions of these Bylaws.

- d) Establish and maintain a register/database of the mailing address, and (if available), email address(es), and telephone numbers of each member for purposes of contacting members when needed.
- e) Sign, with the President or Vice-President, certificates of the Corporation, the issue of which shall have been authorized by resolution of the Board of Directors.
- f) In general, perform all duties incident to the office of Secretary and such other duties as from time to time may be assigned to him/her by the President or the Board of Directors.
- g) Make minutes available of prior meetings to Board of Directors members at least seven (7) days before the next meeting. These can be mailed, emailed, posted on the PVPOA website, or left for pickup in the PVPOA Business Office.
- h) The Secretary shall serve as custodian of the Bylaws and Rules of the Association and is responsible for ensuring that said Bylaws and Rules are easily available to all new and present members. This is accomplished by posting and maintaining Bylaws and Rules on the PVPOA website at www.peacefulvalleylake.com, and by maintaining copies in the PVPOA office, and being able to send via email, copies of the Bylaws or Rules upon member request.

ARTICLE VI

Executive Committee

Section 1 Duties: The President, Vice-President, Secretary and Treasurer shall constitute an executive committee of the Board of Directors of said Corporation, to act in the Board's behalf in emergency cases and under such rules as the Board of Directors may adopt, from time to time. In case of necessity, any member of the executive committee may call upon any member of the Board of Directors for assistance.

ARTICLE VII

Contracts, Loans, Checks and Deposits

Section 1 Contracts: The Board of Directors may authorize any officer or officers, to enter into any contract or execute and deliver any instrument in the name of and on behalf of the Corporation, and such authority may be general or confined to specific instances.

Section 2 Loans: No loans shall be contracted on behalf of the Corporation and no evidences of indebtedness shall be issued in its name unless authorized by a resolution of the membership. Such authority may be general or confined to specific instances.

Section 3 Checks, Drafts, Etc.: All checks, drafts, or other orders for the payment of money, notes or other evidences of indebtedness issued in the name of the Corporation, shall be signed

by such officer or officers of the Corporation and in such manner as shall from time to time be determined by resolution of the Board of Directors.

Section 4 Deposits: All funds of the Corporation not otherwise employed shall be deposited to the credit of the Corporation in such banks, trust companies, or other depositories as the Treasurer recommends, subject to the Board of Directors approval.

ARTICLE VIII

Employees, Wages

Section 1 Employees: The Board of Directors of the Corporation shall have power to employ such employees as said Board deems necessary to conduct the day-to-day business operations of the corporation and to operate and maintain the infrastructure, facilities, and amenities of said Corporation, and shall fix all wages to be paid said employees.

Section 2 Wages: No officer or member of the Board of Directors of this Corporation shall receive salary, wages, or other compensation for his or her service as an officer or at large Director. However, any Director may be reimbursed by authorization of the Board of Directors for any expense incurred on behalf of the Corporation.

ARTICLE IX

Unrestricted Gifts, Grants or Endowments

This Corporation may accept outright any unrestricted gift, grants, or endowments that may hereafter be presented to it by any person, firm or corporation, and such outright and unrestricted gift, grant or endowment shall be placed in the general funds of said Corporation to be used as directed by the Board of Directors of said Corporation.

ARTICLE X

The fiscal year of the Corporation shall begin on the first day of July of each year and end on the last day of June of each year.

ARTICLE XI

Waiver of Notice

Whenever any notice whatever is required to be given under the provisions of these Bylaws or under the provisions of the general Not for Profit Corporation Act of Missouri, waiver thereof in writing, signed by the person or persons entitled to such notice, whether before or after the time stated therein, shall be deemed equivalent to the giving of such notice.

ARTICLE XIII
Amendments

These By-Laws may be altered, amended, or repealed and new By-Laws may be adopted by two-thirds (2/3) vote of the membership present at any annual meeting of said membership or at any special meeting of said membership called for that purpose.

END OF BYLAWS
Adopted 3/16/1975

LIST OF AMENDMENT DATES:

AS AMENDED ON THE 26TH DAY OF APRIL 1981 BY THE MEMBERSHIP
AS AMENDED ON THE 16TH DAY OF APRIL 1984 BY THE MEMBERSHIP
AS AMENDED ON THE 16TH DAY OF APRIL 2000, BY THE MEMBERSHIP
AS AMENDED ON THE 22ND DAY OF APRIL 2001 BY THE MEMBERSHIP
AS AMENDED ON THE 20TH DAY OF APRIL 2009, BY THE MEMBERSHIP
AS AMENDED ON THE 22ND DAY OF APRIL 2011 BY THE MEMBERSHIP
AS AMENDED ON THE 22ND DAY OF APRIL 2017 BY THE MEMBERSHIP
AS AMENDED ON THE 27TH DAY OF APRIL 2019 BY THE MEMBERSHIP

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PEACEFUL VALLEY PROPERTY
OWNERS' ASSOCIATION, INC

Abstract of Restrictions

This is a summary of the Restrictions as filed with the
Recorder of Deeds of Gasconade County on 09/14/64.

POLICY I-A: DESCRIPTION OF GOVERNING DOCUMENTS

REVISION NUMBER: ORIGINAL

APPROVED BY:

DATE:

The Peaceful Valley Property Owners Association. is governed by the following documents:

1. ABSTRACT OF RESTRICTIONS:

These restrictions are legally enforceable covenants that are part of the original Peaceful Valley Lake Subdivision documents and are part of every property deed at Peaceful Valley. They can only be changed by written agreement of two-thirds of the lot owners of the Subdivision. However, these changes may not be more restrictive than the current regulations. (See Exhibit I-A)

2. BY-LAWS:

These are the Corporate By-laws; they control the way the Corporation conducts business. They can only be changed by a two-thirds vote of the members attending the Annual Meeting.
(See Exhibit I-C)

3. RULES AND REGULATIONS:

Section 8 of the By-Laws authorize the Board to make and enforce Rules and Regulations governing the Subdivision. As long as they do not violate the Deed Restrictions or the By-Laws. (See Exhibit I-B). These are made or changed by a majority vote of the Board of Directors at the monthly meeting. This policy manual is meant to include all rules and operating procedures that are followed by the Board.

RESTRICTIONS EXHIBIT I-A

ABSTRACT OF RESTRICTIONS

The following restrictions, abstracted from the original Deed of Dedication affecting the property in this subdivision, govern the land and its use and are instituted for your protection. It is the intent of these restrictions to not only protect the natural beauty of Peaceful Valley Lake Estates, but also to protect your investment therein.

1. Said lots shall be used exclusively for residential purposes, except those lots designated as business, recreational or park areas on the maps and plats aforesaid.
2. Not more than one single family dwelling house may be erected or constructed on any one lot or more than one other building for garage or storage purposes and provided further that no building shall be erected prior to the erection of a dwelling house. No accessory or temporary building shall be used or occupied as living quarters. No structure shall have tarpaper; roll brick siding or similar structures shall be erected, moved to or placed upon said premises. All buildings must be completed within six months from the date construction commences.
3. The Peaceful Valley Lake Corporation or its successors and assigns shall have the right to develop other subdivisions in Peaceful Valley Lake Development, provided however, that the restrictions as to those subdivisions shall be the same as the restrictions used herein, and further the Peaceful Valley Lake Corporation, its successors and assigns shall have the right to designate certain areas in each subdivision in the Peaceful Valley Lake Development to be used for mobile residence, business, business or recreation, park or wooded area, the respective classes are designated as follows: Class A, mobile residences; Class E, businesses; Class C, business or recreational; Class D, park or wooded areas.
4. No residence shall have less than 700 square feet of living space on the ground or first floor, exclusive of porch area. All foundation and structure plans are subject to approval of Peaceful Valley Lake Corporation or its assigns as to quality of workmanship and materials, and as to location with respect to topography and finish grade elevation. No additions shall be made to the first structure that do not conform with the first structure as to quality of workmanship, materials, harmony of external design with existing structures, and grade elevation. No porch or projection of any building shall extend nearer than 20 feet from any road right of way, not nearer than 6 feet from the property line of any a butting property owner, nor within 30 feet from the normal water line of Peaceful Valley Lake.
5. No fence, hedge or wall shall be erected, placed or altered on any lot nearer to any street than the minimum building set back line unless approved as provided above.
6. There is excepted from the restrictions and requirements on the construction of residences, certain areas of Peaceful Valley Lake Development, which are designated Class "A" lots on the plat, recorded or to be recorded in the Office of the Recorder of Deeds of Gasconade County, Missouri, as being for the location and maintenance of house trailers and mobile homes. The requirements and restrictions on the type of house trailers and mobile homes, and the maintenance of same, is to be recorded in the Office of the Recorder of Deeds of Gasconade County, Missouri, and the location and maintenance of house trailers and mobile homes shall comply with those rules and restrictions. All rules and restrictions

pertaining to sewage disposal, water and all other rules and restrictions pertaining to the subdivision generally will also apply to house trailers and mobile homes.

7. No outside toilet, septic tanks or dry pits shall be allowed. Sewage disposal of all toilets, baths, showers, sinks, lavatories, and inside drains must be made use by sanitary connections to the sewer lines maintained by Peaceful Valley Lake Corporation or its assigns. Such facilities shall be allowed by consent of the Peaceful Valley Lake Corporation if a sanitary sewer line is not constructed and until such sanitary sewer line has been constructed. Such facilities when allowed shall comply with rules, regulations and specifications of the Missouri State Board of Health.

8. No noxious or offensive trade or activity shall be permitted on any lot nor shall anything be done thereon which shall be or become an annoyance or nuisance to the neighborhood. No animals or fowl shall be kept or maintained on said lot except customary household pets. No signs of any kind shall be displayed on any lot without the written permission of Peaceful Valley Lake Corporation or its successors or assigns.

9. No boat dock, floats, other structures extending into the lake shall be constructed or placed into or on said lake without prior written approval of Peaceful Valley Lake Corporation, its successors or assigns. Use of the lake shall be in compliance with the rules and regulations of Peaceful Valley Property Owners Association, Inc.

10. Peaceful Valley Lake Corporation for itself, its successors, assigns and licensees reserves a 10 foot wide easement for all road right of ways, a 6 foot wide easement along the side and rear lines of each and every lot, and a 25 foot wide easement along the normal high water line of Peaceful Valley Lake for the purpose of installing, operating and maintaining utility lines and mains thereon, together with the right to trim and/or cut or remove any trees and/or brush and the right to locate guy wires, braces and anchors wherever necessary for said installations, operations and maintenance; together with the right to install, operate and maintain gas and water mains and appurtenances thereto; sewer lines, culvert and drainage ditches, reserving also the rights of ingress and egress to such areas for any of the purposes mentioned above. Except where an owner of two or more adjoining lots constructs a building which will cross over or through a common lot line, said common lot line shall not be subject to the 6-foot easement. The Peaceful Valley Lake Corporation for itself, its successors, assigns and licensees also reserve the right to cause or permit drainage of surface waters over and/or through said lots. The owners of said lots shall have no cause of action against Peaceful Valley Lake Corporation, its successors, assigns or licensees either at law or in equity excepting in case of willful negligence, by reason of any damages caused said lots in installing, operating or maintaining above-mentioned installation.

11. No hunting or discharge of firearms upon the subdivision shall be allowed.

12. All trash, garbage or other waste shall be removed at frequent intervals, and is to be kept in sanitary containers, incinerators or other equipment for the storage or disposal of such material.

13. No sale of any lot shall be consummated without giving at least 30 days' notice to the Peaceful Valley Lake Corporation or its assigns and the owners of the two lots adjoining said lot on the sides, of the terms and prospective purchaser thereof; the Peaceful Valley Lake Corporation or its assigns and the owners of the two lots adjoining said lot shall have the first opportunity to purchase the property on such terms. The refusal of the Peaceful Valley Lake Corporation or its assigns and the owners of the two lots

adjoining said lot on the sides to purchase on such terms, shall not be considered a waiver of the right of first opportunity to purchase if the lot is offered on different terms. Such notice shall be personally served in writing if service can be made in the subdivision; if any person entitled to service cannot be found in the subdivision, notice shall be mailed to person at his address last known to the Peaceful Valley Lake Corporation or its assigns. Affidavit of the person making service shall be sufficient evidence thereof to protect a purchaser.

14. These restrictions shall be considered as covenants running with the land, and shall bind the purchasers, their heirs, executors, administrators and assigns, and if said owners, their heirs, executors, successors or assigns shall violate or attempt to violate any of the covenants or restrictions herein contained in the subdivision to prosecute any proceeding at law or in equity against the person or persons violating or attempting to violate any such covenants or restrictions and either to prevent him or them from so doing, or to recover damages for such violation. All restrictions, conditions, covenants or agreements contained herein shall continue until January 1, 1974. The same may be thereafter, and from time to time, amended or revoked in whole or in part, by the owners of the lots in the subdivision whenever the owners of at least two-thirds of the said lots so agree in writing. Provided, however, that no changes shall be made that would increase, make more stringent, or make more restrictive the restrictions and covenants contained herein; nor shall any changes be made which might violate the purpose set forth in restriction number 1. Any invalidation of any one of these restrictions and covenants shall in no way affect any other of the provisions thereof which shall thereafter remain in full force and effect. Any waiver of any one of these restrictions and covenants by the Peaceful Valley Lake Corporation to any person shall not be construed as a waiver of the restriction.

15. Each Purchaser in Peaceful Valley Lake Corporation shall be subject to an annual charge which Purchaser agrees to pay to the Peaceful Valley Property Owners Association, its successors and assigns, annually on the first day of March in the year following the date of this agreement, for the maintenance and upkeep of the various areas reserved for the use of the property owners, irrespective of whether the privileges of using said area are exercised or not. Purchaser further agrees that the use of any of the above-mentioned areas shall be subject to approval of Purchaser for membership in Peaceful Valley Property Owners Association, as herein provided, and to comply with all rules and regulations from time to time promulgated by said Association. Purchaser further agrees that the charges, as herein set forth, shall be and constitute a debt which may be collected by suit in any court of competent jurisdiction, or otherwise; and that upon the conveyance of any part of the lands, described herein, the grantee thereof; and each and every successive owner and/or owners, shall from the time of acquiring title and by the acceptance of such title by deed or otherwise, be held to have covenanted and agreed as aforesaid to pay Peaceful Valley Lake Corporation and/or Peaceful Valley Property Owners Association, its successors and assigns, all charges past and/or future, as provided for in, and in strict accordance with the terms and provisions hereof.

16. The covenants and restrictions contained herein shall be perpetual in time, except as otherwise provided herein.

This is a summary of the Restrictions as filed with the recorder of Deeds of Gasconade County on 9/14/64.

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HISTORY OF PEACEFUL VALLEY LAKE ESTATES

By: Jim Verhulst
Member of Peaceful Valley since 1966
(Contributors Garth Engelbrecht,
Gus Hoernschemeyer, Gary Hacker
Alma Zykan, Tom & Carol Eilermann)
4/6/2018

1958

Ray Engelbrecht ran a dairy farm near Bay, Mo. until 1958 according to Ray's son Garth, tired of the long hours seven days a week, Ray got a job with the US Government at the Owensville Office of the Agriculture Stabilization and Conservation Service (ASCS) and moved his family to Owensville, MO. Ray had access to aerial photographs of Gasconade County. These photographs gave Ray the idea for a lake development

1963

An article in the Gasconade Republican newspaper dated May 1963 states Raymond Engelbrecht resigns from being manager of the ASCS office in Owensville to pursue private interests. (Gasconade County Republican, 1963)

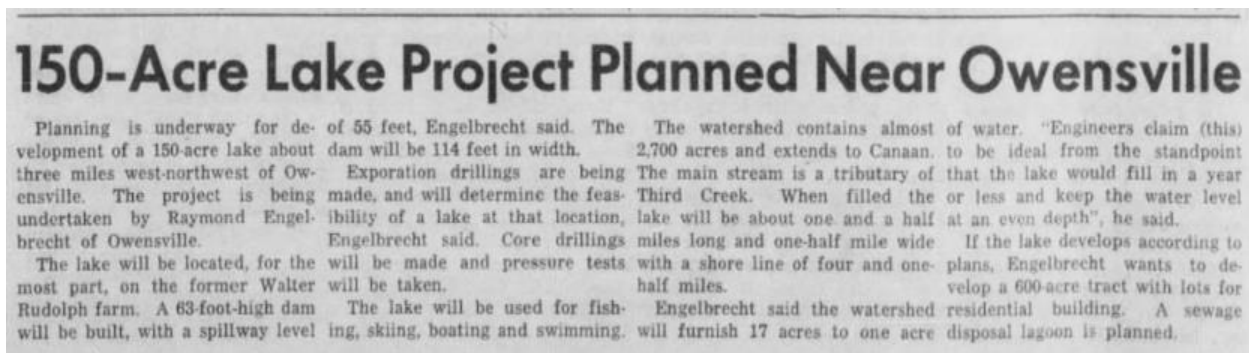


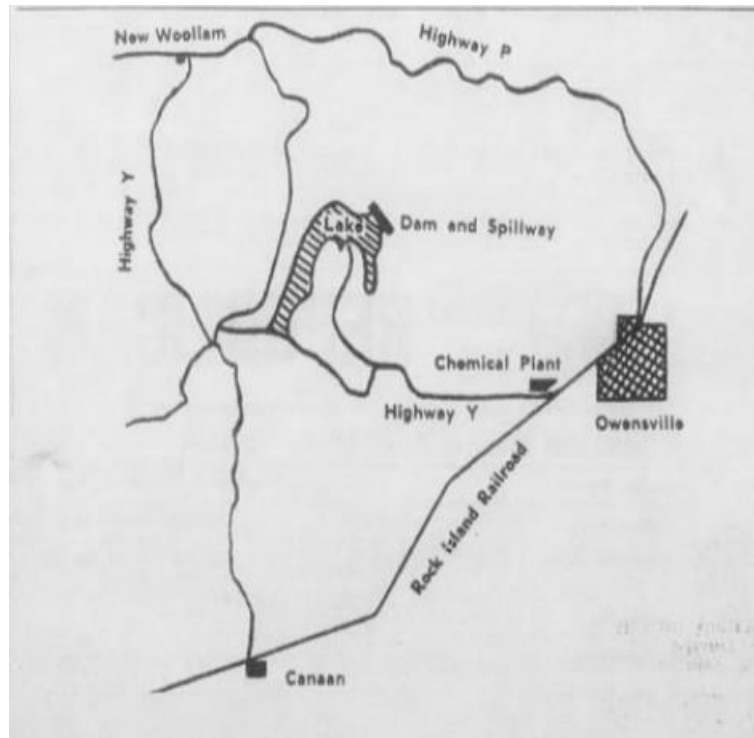
Figure 1 Clipping from Sept 26, 1963 Gasconade County Republican

An article dated September 26, 1963 in the Gasconade Republican newspaper, stated that Raymond Engelbrecht announced plans to develop a 150-acre Lake about three miles northwest of Owensville. (Gasconade County Republican, 1963) The lake will be located for the most part on the former Walter Rudolph farm (per Garth), another farm west of the Rudolph farm called the Jackson farm was also purchased. A 65-foot high dam will be built with a spillway level of 55 feet. The lake will be used for fishing, skiing, boating and swimming. Lots will be sold for residential

home building. A sewage disposal lagoon is planned. When filled, the lake will be about one and half mile long and one-half mile wide. Engelbrecht stated the water shed contains almost 3,700 acres and extends to Canaan. Engelbrecht claims this to be ideal from the standpoint that the lake should fill up in a year after the dam is completed.

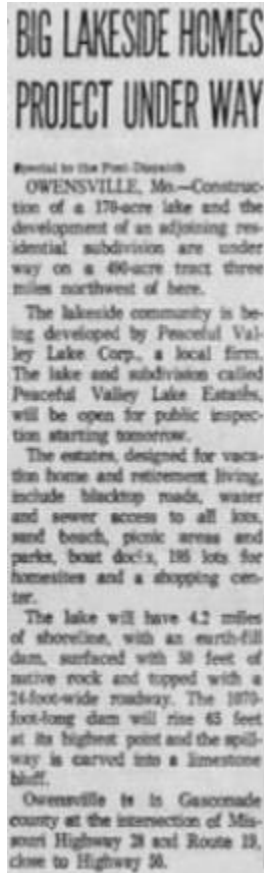
The purchase of the property and lake development was possible from funds put up by five business men from Owensville: Ray Engelbrecht, Gwyn Jost, Drew Anderson, Armin (Bud) Landwehr and Stanley Thompson.

These businessmen formed a Corporation with Ray Engelbrecht as President. Ray continued to live in Owensville, while Ray's brother Wilbur, who was active in the corporation built a house at 1701 Lake Shore Drive



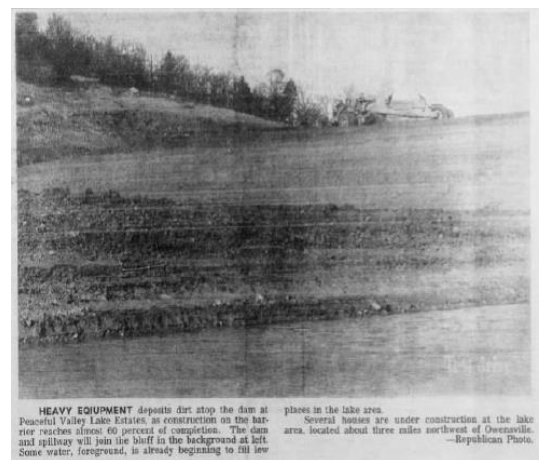
2 Clipping from Sept 26, 1963 Gasconade County Republican

1964



The August 14, 1964 edition of the St. Louis Post Dispatch (St. Louis Post-Dispatch, 1964), included an article on Peaceful Valley Lake Estates as follows. The lake and subdivision called Peaceful Valley Lake Estates, will be open for public inspection starting tomorrow. The estates, designed for vacation home and retirement living, include blacktop roads, water and sewer access to all lots, sand beach, picnic areas and parks, boat docks, 195 lots for home sites and a shopping center. The lake will have 4.2 miles of shoreline, with an earth-fill dam, surfaced with 50 feet of native rock and topped with a 24-foot-wide roadway. The 1070-foot-long dam will rise 65 feet at its highest point and the spillway is carved into limestone bluff. An article in the Gasconade County Republican dated November 12, 1964 stated the dam at Peaceful Valley Lake Estates is almost 60% complete.

Garth Engelbrecht told me that the guy who got the contract to build the dam underbid it and lost money building the dam. He thought it cost around \$30,000.00, today it would be \$500,000.00. an additional 20 acres on the west end of the lake was purchased from Frank Wehmeyer making the lake 170 acres. Frank still farms west of highway Y.



1966

Per the minutes in the Lodge Office, On March 12, 1966, Peaceful Valley Property Owners' Association (PVPOA) was formed to set rules for Property Owners to maintain the common areas

of the lake development. The first meeting of the P.V.P.O.A. was held at the local VFW hall in Owensville. Ray Engelbrecht, President of the lake corporation, stated the lake was 90% full and was stocked with fish by the Mo. Conservation department in March 1965. Ray also stated the Lodge would be built in the summer of 1966 at a cost of \$35,000.00.

The P.V.P.O.A. elected the following officers:

- President – Gwyn Jost
- Vice President – Armin (Bud) Landwehr
- Secretary – Mrs. Marvin Kahle (Wanda)
- Treasurer – Stanley Thompson

There were 214 lot owners and guests present & 25 homes were built or under construction. My wife Phyllis and I were traveling home from California in August of 1966. While driving thru Rolla, we heard Peaceful Valley Lake advertising on the radio, “come and visit beautiful Peaceful Valley Lake and get a tank of gas and a set of dishes.” So we went.

We bought our first lot up in the hills for \$1900.00. I remember the Lodge was just completed and the lake was 95% full.

1968-1969

May 25, 1968, P.V.P.O.A. meeting minutes stated, a motion was made that President Mr. D. (Scotty) Anderson, write the Corporation and ask if the use of the name "Storm Lake" is permanent or being used temporary for promotional purpose. Also, property owners were concerned about the speed boat races to be held at Peaceful Valley Lake on memorial weekend.

During speed boat trials before the race, shots were fired by a home owner to scare the racers. The races were cancelled after that incident. The National Boating- magazine advertised boat races at Peaceful Valley Lake for July 4th weekend. Roy Engelbrecht was asked to write

a letter to the National Boating Magazine and ask for written confirmation that boat races would not be held at Peaceful Valley Lake as advertised.

The association minutes in 1967 and 1968 stated chemicals were used more than one time every year to try and control the moss in the lake. As lots were sold, part of the purchase price was put into an escrow account by the corporation to assure completion of the facilities. The escrow account was held by Mercantile Mortgage Co. in Hermann.

EXCITING LAKE
IN BEAUTIFUL PEACEFUL VALLEY LAKE ESTATES

All of these facilities are ready for your Pleasure!

NOW

- Clubhouse
- Water System
- Sewer System
- Beach • Streets
- Utilities
- Boat Dock • Lake

NO IF'S OR MAYBE'S!

GRAND OPENING!
2 DAYS OF CHAMPIONSHIP BOAT RACES

MEMORIAL DAY WEEKEND
SATURDAY AND SUNDAY, JUNE 1 & 2

On Saturday, June 1...
THE MIDWEST REGIONAL CHAMPIONSHIP STOCK BOAT RACES
 Featuring: Lou Cooley—many times high point champion and well-known area radio personality. Kenny Kitson—owner and driver of TV's famed "Miss Diable," plus many others.

and on Sunday, June 2
THE MIDWEST REGIONAL CHAMPIONSHIP PROFESSIONAL BOAT RACES
 Featuring: Professional drivers such as John Woods, Walter Courtis, John Dorich, and 5 time "World's Champion" Billy Seebold. Come out and be our guest at both races.

Persons under 18 must be accompanied by parents

Everyone is going city
"WE'RE STAYING COUNTRY"

Mail this coupon for more information on Storm Lake

Name _____
 Address _____
 City _____ State _____ Zip _____

Peaceful Valley Lake Estates
 Owensville, Missouri 65066

July 1968, P.V.P.O.A. minutes stated that Red Jenkins was instructed to connect the Lodge to the sewer system and remove existing septic tank. Dennis Jenkins was a guard at Peaceful Valley the summer of 1968 before returning to high school.

1969 Randy Fuller was a P.V.P.O.A. board member for six years.

1970

June 1970, a deed was issued by the Corporation giving the P.V.P.O.A. the beach area. June 14, 1970, P.V.P.O.A. minutes stated the sewer lift station has been put in operation at the upper end of the lake and the septic tank has been removed.

December, 1970, the corporation sold the development to Land International of Mo. (LIM) subject to a mortgage held by the corporation. LIM purchased 26 more acres separate from Peaceful Valley development for a proposed Golf Course. Palmer Johnson was the President of LIM. LIM purchased all tangible assets from the corporation including unsold lots, sewer system and the water system. Water and sewer bills were sent out by LIM. Rates were controlled by Mo. Public Service Commission. LIM started advertising that you could join the Peaceful Valley Country Club for \$500.00 when you purchased a lot.

102 New Lots Opened At Peaceful Valley

Opening of a 102-lot addition at Peaceful Valley Lake Estate, Owensville, Mo., has been announced by Palmer R. Johnson, president of Land International of Missouri, Inc.

Johnson said the addition adjoins the site of a nine-hole, par-three golf course to be constructed in the near future.

A 200-acre lake is the focal point of the 490-acre project.

Sewers have been installed at the development, Johnson said. "The water in the lake, which is fed by seven springs, is of the highest quality," he said.

1971

May 16, 1971 P.V.P.O.A. minutes stated a Sea plane crashed in P.V. lake.

In the early seventies, Palmer Johnson advertised in the Gasconade Republican, that the first customer to purchase a lot on a certain weekend would receive a live Shetland Pony. John Boats were also given away as an incentive to buy a lot. You could receive a day's pay for just coming out and view beautiful Peaceful Valley Lake Estates and listen to a sales presentation.

1972

Minutes of P.V.P.O.A. Feb 6, 1972 stated that the corporation and LIM has formed a new company, called "Peaceful Valley Service Company". This new company will manage the water and Sewer facilities and coordinate with the Public Service Commission. Also, Palmer Johnson of LIM stated the sales contract for new lots will be changed to collect \$30.00 for each new lot sold, \$20.00 for P.V.P.O.A, and \$10.00 for the country club. Mr. Johnson also stated 500 lots have been sold and 500 lots left to be sold Palmer Johnson also stated the pool would be completed by the end of 1972 and the Golf Course by the end of 1973.

Palmer Johnson also stated LIM Plans to purchase 40 acres behind Skyline Dr. for a new campground. P.V.P.O.A. stated that the association wants NO more lots added to Peaceful Valley Lake Estates boundaries. As of July 1, 1972, there were 462 members in the association. The annual assessment was \$40.00 a year.

LIM defaulted on the mortgage Held by the corporation. The development ownership reverted to the original corporation.

Sometime in the 1970's my family and Phyllis's sister's family camped up by the Water Tower (that was where the campground was at that time.) After supper and drinking some wine, my brother-in-law and I decided to do some night fishing, we had heard from the guard that catfishing was pretty good by the dam. I must have got mixed up on which light was on the dam

by the launching ramp. The next thing I knew the boat hit the dam going about 5 MPH. The boat came completely out of the water and I heard the motor revving up and made a high-pitched sound. My brother-in-law was asleep in the back seat and woke up shouting what the hell happened. We got out of the boat to inspect for damage. We were lucky, because we just missed a large rock that would have punched a hole in my fiber-glass boat, the boat had completely slid out of the water on small rocks and just scratched the boat bottom. We pushed the boat back in the water and went straight back to the dock and to bed.

1975

P.V.P.O.A. sued the developer in a class action lawsuit, case no. 2908. The lawsuit spelled out the requirements for the developer to set dates for completion of the roads and water and sewer lines and to stop selling small lots. The lawsuit was agreed on by both parties and signed on September 6, 1975.

The P.V.P.O.A. board currently was:

- President - Mr. Lehman
- Vice President – Charles Kinworthy
- Board Members: Bob Ashcroft, Gerald Oerks, Price Hartley, Don Kurtzeborn, Edwin Winter, Ben Wright and Ed McAuliffe

November 9, 1975 minutes stated developer wants to sell the water and sewer co. for \$414,000

The developer stated the cost to replace the water and sewer system in 1975 in dollars would be approximately \$670,000.00. The developer placed the water and sewer company in bankruptcy and the court placed it in receivership at a public auction to the highest bidder. Since there were no bidders, the court transferred ownership to P.V.P.O.A. along with all stock in the company.

Price Hartley was appointed as receiver.

1977

The Interstate Land Sales Act required all Developers to forward a Full disclosure report to the Director of Land Sales Enforcement Department of Housing of Urban Development (HUD). On July 12, 1977 a letter from a Lawyer from Bellville, Ill. Representing a client that purchased a lot at Peaceful Valley Lake Estates requested HUD investigate the Developer at P.V.L. Estates for misrepresentation of facts in lot sales.

This action caused the HUD office in Washington D.C. to send a representative to Owensville, Mo. to write a report on Peaceful Valley Lake Estates. This report dated May 12, 1978 is a 20-page document that describes in detail why a purchaser should be very cautious before buying a lot. The report requires a prospective purchaser to read this document and sign a receipt to that effect before purchasing a lot.

1979

P.V.P.O.A. minutes dated July 1, 1979 stated a second lawsuit was filed against the developers for \$300,000.00 to insure completion of the facilities promised and to prevent selling of additional small lots behind skyline Dr. This lawsuit was filed because the developer was not completing the items he agreed to in the first lawsuit.

In 1980, after my family and I camped for many years at Peaceful Valley Estates Campground, we were looking for a weekend home. We heard from the security guard that a log home built in the 1960's by Mr. Lloyd Kinkaid was being auctioned off on the court house steps In Hermann the next Sat. We were on our way home but drove by the house but never got a chance to see the inside. We had heard from some friends that it was very nice on the inside when it was new.

My wife and I went to Hermann on Saturday to see what was going on. I ended up bidding \$25,000.00 for the house and two lots. Since that was the highest bid, we became the owners of a log house that we never seen the inside of, the walls were varnished inside of the logs. We kept that house as a weekend home for 10 years and sold it to Glen Ely (manager of Walmart) for \$40,000.00 in 1990. We then purchased our present home on Lake Shore Dr. where we live today.

1981

March 4, 1981 Court Case no. CV580-61CC filed in Gasconade County Court in Hermann, Mo. Decreed that P.V.P.O.A. won a court judgement against the developer and was awarded \$10 plus complete ownership of all facilities and unsold lots at Peaceful Valley Lake Estates and control of the escrow account.

The board at that time:

- President - Mel Dahlke
- Vice President – W. Berryman
- Secretary - Jackie Dietrich
- Treasurer – Price Hartley
- Board Directors: R Cromwell, Mel Kramer, Edward Lang, Frank Mika, Benny Williams

A Quit Claim Deed dated November 4, 1981 filed in Gasconade County Court house awarded complete ownership of all Peaceful Valley Lake amenities and unsold lots to Peaceful Valley Property Owners Association. The quit claim deed is signed by John J. Hall, President of International Reality and Investments, Inc., of Virginia.

Jackie Dietrich was a driving force behind suing the developers and obtaining the services of lawyers to help draft up the lawsuit.

The following was written by Carol (Dahlke) and her husband Thomas Eilermann.

Page 3 – Boat Races: I don't remember shots fired. The members were very angry because of access to lake. I remember my Dad (Mel Dahlke), Don Dietrich, Charlie Kinworthy and others going out in their boats, running to make maximum wake, and going in continuous circles in the center of the lake. Also (I think at this time) a driver of one of the speed boats collapsed while working on his motor (at the launch slip by the Dam). Ambulance came, but don't know if he was revived. This totally ended races that day.


At this time, members patrolled the lake and grounds. When cleaning out my Dad's stuff, I came across a badge labeled LAKE PATROL (gave to Charles Kinworthy, Jr), and I remember white ski belts with black lettering of Lake Patrol, that went across windshields of boat. The members took care of lake, roads, office, etc., by volunteer days. My father was first paid maintenance man, I think around 1980, and Marge Longo first secretary. Many many hours of volunteer work were put in, and this continues today.

Other notable events in the history of Peaceful Valley:

Some of these events were memorable, and others tragic. We have witnessed four drownings and one shooting death, two cases of arson. The lake has been dredged once, and it has been dug out four other times to combat the filling in of the lake. We were ordered by the DNR to increase the height of the Dam and widen the spillway, luckily before the massive floods of the 1990, We had to replace and build a bridge. The roads have been torn up and replaced. Finally, we have witnessed spectacular fireworks displays over the lake by Kinworthy family, Tom Bush, Ed & Dottie Lang family, and others. We have also benefitted from the generosity of many members, including

Elizabeth Rowe and Karl Kloster. We thank Carl Kurtz for the purple martin houses.

A CAREFULLY PLANNED LAKESIDE COMMUNITY NESTLED IN THE BEAUTIFUL OZARK HILLS




Plan view of Development with over 195 Choice Homesites

(1) 490 acres of natural unspoiled Ozark forest; beautiful limestone bluffs.
Fine for riding trails.
(2) 170 acres of clear sparkling lake water.
(3) Sand beach including shallow areas for children.
(4) 3 improved park and picnic areas.

(5) 4.2 miles of lake shoreline.
(6) Over 195 lots staked out; ready for your selection.
(7) Shopping center.
(8) Large docks for use of all residents.

SCIENTIFICALLY ENGINEERED earl-fil dam, surfaced with 50 ft. of native rock 1 1/2 ft. in depth, topped with 24 ft. wide roadway. THE SPILLWAY is carved into an enduring limestone bluff. THE 1070 FT. LONG DAM will rise 65 feet at its highest point.



* Your home overlooking this beautiful picturesque lake and valley will benefit you via better health, longer life and enjoyable living.

* **PEOPLE HOLDING RESPONSIBLE POSITIONS** will find freedom from pressures, fatigues and worries, here at Peaceful Valley Lake.

* All lots have sufficient elevation to overlook any home on the lower level of lots.


* Water from heavy rains has been diverted from lots by means of drainage ditches that take water to normal channels.

* Many lots are covered with nice walnut and other shade trees.


* Peaceful Valley is just 3 miles N. W. of the city of Owensville; a community of many fine churches, good schools, stores, parks, golf course, swimming pool and airport.

* Owensville is 75 miles west of St. Louis and 66 miles from Jefferson City, in beautiful Gasconade County.


YOUR INITIAL PAYMENT OF 1/3 DOWN INCLUDES ALL CLOSING COSTS, IMPOUNDS AND TITLE FEES. BEFORE CHOOSING YOUR RE- TIREMENT OR VACATION HOME, VISIT THIS LARGE BEAUTIFUL LAKE AND SUBDIVISION NOW BEING DEVELOPED. BY SELECTING YOUR LOT NOW, YOU GET THE CHOICEST LOCATION. LOTS ARE NOW ON SALE AT PRE-DEVELOPMENT LOWER PRICES.




Swimming
at clean sand beaches.



Boating
Motor Boating, Sail Boating,
Canoeing [State boating safety
rules must be met.]



Fishing
In Ample Stocked Lake, or at
nearby Ozark streams.



Hunting
Gasconade County is famous for
quail, squirrels, rabbits, deer, turkey
and other splendid game.

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