

# LAKE OF THE OZARKS BUSINESS JOURNAL

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 10 -- ISSUE 1

JANUARY, 2014

**BOATING ON BACK**

FREE TAKE ONE  
BOAT SHOW ISSUE • OVERLAND PARK - JAN. 23RD-26TH

**Boating**  
Lake of the Ozarks  
Volume Thirteen • Issue One • January, 2014

Back Included Standard  
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**NEWS IN BRIEF**

## Stamp of disapproval

Month's end brings postage hike. Page 24

## Help wanted

Experienced mentors needed. Page 4

## Co-Mo a 'hero'

Brings internet to area. Page 14

## Let it snow!

Old Farmer's Almanac a fav. Page 17

## Old Kinderhook brings something new

Lodge with convention space, ice rink underway. Page 23



## Save Your Virtual Life

How much of "you" is at risk inside your computer? Page 18.

## Crossword

Fill in the blanks on Page 27.



## Monthly Features



Glimpses of the Lake's Past  
Dwight Weaver's look back. Page 22

## 'Affordable upscale' housing coming

By Nancy Zoellner-Hogland

Lake Ozark city officials recently received some good news – and some not-so-good news.

The good news is the Missouri Housing Development Commission (HDC) approved developer Pete Ramsel's request to be included in the state's Low Income Housing Tax Credit program, which allows federal and state tax credits to be sold to investors who pay millions of dollars in income taxes. Those investors buy the tax credits on a dollar-per-dollar basis and then the state awards that money to projects that are chosen. Because developers don't have to pay back a mortgage, they can afford to charge lower rent.

Ramsel plans to build a 60-unit upscale multi-family housing complex at South Fish Haven Road and Forrest Hills Drive, across the street from the Lake Ozark Lions Club. The first phase of the Fish Haven Apartments project will provide 35 two-bedroom, two-bath units and 25 three-bedroom, two-bath units; green space; and a community building. Once the development is completed, income restrictions will apply. The units will be leased to households earning 60 percent of median income and "market-rate" units will be leased to households earning 80 percent of median income which, according to Ramsel, means qualifying income for the majority of tenants will

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

The not-so-good news is the HDC has temporarily halted issuance of those credits due to a deal some Missouri senators made with Gov. Jay Nixon.

In December, the governor asked lawmakers to approve tax incentives for Boeing that

waives more than \$500 million annually, agreed to support the measure as long as Gov. Nixon would push for a tax credit overhaul.

The senators approved the bill and the governor asked the commission to postpone awarding the credits, which

tion this spring and finishing by the spring of 2015, they'll start this summer and finish by the summer of 2015."

Van Dee said there's also more good news.

Because Ramsel plans to use as many local subcontractors as possible, with a con-



Additional workforce housing will be made available through construction of the 60-unit Fish Haven Apartments complex. The developer is just waiting for purse strings to be loosened. Photo provided.

could be worth up to \$1.7 billion over the next 20 years. The deal was made in an attempt to get the manufacturer to locate its 777X assembly plant in the St. Louis area. Republican senators who were looking for a way to pare back low-income housing and historic building tax credits, which currently

accounted for about 43 percent of all tax credits redeemed last year. They complied.

"It's definitely not bad news. Bad news would be that the project had been denied," said Lake Ozark City Administrator Dave Van Dee. "This just means it's delayed so instead of starting construc-

tion budget of \$7 million, the project will generate local business revenue and create approximately 50 temporary jobs through the construction process, four permanent jobs after its completion, and result in annual real estate taxes of \$20,000. No tax increment

*continues on page 25*

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For the latest market stats and real estate info turn  
to Page 25 for this month's "As the Lake Churns"

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Rita Rose Event photography

## Armchair Pilot

By Nancy Zoellner-Hogland

**Do you think** that air travel isn't all that important to the state's economy? If so, you might want to think again. A recent study by the Missouri Department of Transportation (MoDOT) showed that the nine commercial and 99 public-use airports it helps support contribute 100,621 jobs with a combined payroll of \$ 3.1 billion to the Missouri economy. After all related economic activities – parking garages, terminal restaurants and shops, etc. – are figured into the mix, the total annual economic output of those airports is estimated to exceed \$11 billion – 4.3 percent of the gross state product and a 17.1-percent increase over the past 10 years. The study also showed that in 2012, an estimated 6.2 million travelers arrived in Missouri via commercial airports and more than 260,000 flew in on private aircraft, spending millions of dollars on hotels, shopping and entertainment while they were here. Additional airport study details can be found at MoDOT's website, <http://www.modot.org/othertransportation/aviation/aviationgeneralinformation.htm>.

**Air travel** is also important to the national economy. In mid-December the U.S. Department of Transportation's Bureau of Transportation Statistics (BTS) reported that U.S. airlines carried 58.0 million domestic and international scheduled service passengers in September 2013, which is a 0.9 percent increase over September 2012. The system-wide total was the result of a 0.8 percent increase in the number of domestic passengers (50.5 million) and a 1.9 percent increase in international passengers (7.4 million). BTS, a part of the Depart-

ment's Research and Innovative Technology Administration, also reported that U.S. airlines carried 0.4 percent more total system-wide passengers during the first nine months of 2013 (560.6 million) than during the same period in 2012. Domestically, U.S. airlines carried 485.8 million passengers, up 0.1 percent from 2012. Internationally, they carried 74.8 million passengers, up 3.0 percent from 2012. During the first nine months of 2013, Delta carried more system-wide passengers than any other U.S. airline and St. Louis-based Southwest Airlines carried the most domestic passengers, while United carried the most international passengers. Airlines that operate at least one aircraft that has more than 60 seats or the capacity to carry a payload of passengers, cargo and fuel weighing more than 18,000 pounds must report monthly employment statistics. Additional traffic data can be found on the BTS Airlines and Airports page [http://www.rita.dot.gov/bts/sites/rita.dot.gov/bts/files/subject\\_areas/airline\\_information/index.html](http://www.rita.dot.gov/bts/sites/rita.dot.gov/bts/files/subject_areas/airline_information/index.html). Click on a link in the Quick Links box on the right. For more historical data, see "Traffic" on the BTS website.

**Unfortunately for some**, the increase in travel hasn't been seen in every airport across the nation. In December, Southwest Airlines announced low demand is forcing them to quit flying to Branson as well as two other cities, as of June 7, 2014. Southwest added service to Branson on March 9, 2013 with two flights daily to Chicago and one each to Houston and Dallas, as part of its merger with AirTran Airways. Bob Jordan, Southwest's executive vice president and chief commercial officer, said they

were dropping Jackson, Mississippi and Key West, Florida for the same reason.

**The airwaves** have been filled with accounts of the new delivery drones soon to be put in place by cyber-retailer Amazon. However, that story soon will be old news as soon as the Volocopter lifts off. The commercial passenger aircraft, developed by German manufacturer e-volo, takes off and lands vertically like a helicopter but it's propelled by 18 battery powered electric motors. To date, the length of flights has been limited by power. However, engineers are working on extending the use time of the battery to one hour. If that doesn't happen, the company reported they will develop technology to allow the aircraft to operate as a hybrid. The innovation, touted as quieter and easier to learn, is being paid for through a crowd-funding campaign which has been raising money at a record pace.

**Saying current policy** is "outdated" and needed to be changed to align with consumer expectations, in December the U.S. Federal Communications Commission (FCC) voted 3 to 2 to ask for public comments on its plan to consider lifting the ban on in-flight phone calls. The ban was initially adopted due to safety concerns. Just days after making the announcement, the FCC reported receiving more than 400 responses to the rule change. Some may be coming from the organization that represents flight attendants – as well as the attendants themselves – who took the position that allowing in-flight calls would be disruptive, loud and annoying to passengers. Southwest Airlines announced in-flight calls would not be permitted aboard their flights, regardless of whether or not the ban is lifted.

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## Business Journal Socials

Thursday  
Night  
Social

Jan. 9

Get a bite to eat or a cocktail, and decompress. Meet some new people or catch up with old friends. Maybe even stick around for dinner! Good friends, great food! This month's event is Thursday Jan. 9th at Bootleggers, hosted by Bobby Medlin, CPA.

# Technology wise Gen X, Y far more distracted behind wheel

By Nancy Zoellner-Hogland

Teens often get the rap for distracted driving.

However, according to Hands Free Info, an organization dedicated to reducing the number of distracted-driver accidents on U.S. highways by promoting the use of hands-free cell phone devices, the evidence suggests “thirty-somethings” are by far the worst offenders.

In a survey conducted in November by the AAA Foundation for Traffic Safety, 43 percent of adults, ages 25 to 39, said they used a cell phone “fairly often” or “regularly” while driving, compared with only 20 percent of teenagers who took part in the survey. Across all age groups, two out of three drivers said they used a cell phone while driving in the past month. Among drivers under the age of 60, teens said they used cell phones less than any other age group.

Although members of the organization said because the study was self-reported, they knew teens might be taking it “with a grain of salt,” they added that they were confident that information provided by older

drivers would be reliable. The information collected by the AAA, which surveyed 2,325 licensed drivers, was consistent with the findings of a Pew Research Center study.

Peter Kissinger, head of the AAA safety group, said in a prepared press release that although they were glad to learn novice drivers were avoiding use of cell phones while driving, at the same time they were discouraged that cell phone usage picked up when drivers gained more experience.

There is some good news. Texting, considered by far the most dangerous distracted driving behavior, was reported far less frequently. Again, teens ranked behind the 19 to 24 and 25 to 39 age groups in use, with just 7 percent saying they text messaged while driving “fairly often” or “regularly” while behind the wheel. The 25 to 29 age group was again the largest user of the technology, with 45 percent saying they’d sent texts or email while driving within the month. For the 19 to 24 group, the figure was 42 percent.

Lake Ozark Police Chief Mark

Maples said that in Missouri, some of that might be attributed to the state statute.

“Current law prohibits anyone under 18 from texting while driving but the thought process is texting and driving is dangerous no matter what the age. Why make it illegal just for those under 18?” he said, adding that there was discussion at a recent meeting of the Missouri Police Chiefs’ Association about supporting legislation that would allow them to ticket anyone who is observed texting while driving.

Chief Maples also said because the current Missouri State Traffic Accident Report (STAR) form used to report accidents to the state doesn’t collect distracted driving statistics, it’s not a question that’s asked by officers.

“We’re not really sure how many accidents are caused by distracted driving because most people are not going to offer up that information. In fact, I know of only one in the past couple years where the person actually admitted to looking down at a phone when they rear-ended the car in front of them,” he said.

The AAA study also showed:

Overall, about a quarter of motorists said they had sent a text or email message in the past month. Of drivers with ages of 75 years and up about a third had used a cell phone while driving in the month, but only 1 percent reported sending a text or email.

A 2010 electronic distracted driving study by the Pew Research Center found 27 percent of all U.S. adults admitted to texting while behind the wheel. Teens posted almost identical numbers (26 percent).

The Pew study said 61 percent of adults said they used a mobile phone while driving, vs. 43 percent of teenagers ages 16, 17

HandsFreeInfo.com research also shows:

Cell phone users use 60 percent of their airtime while driving.

The act of talking on a cell phone actually decreases the quality of visual information received and processed by the brain. Some studies equate cell phone driving with drunken driving. Others cite “instant aging” — that a 20-year-old’s reaction times are reduced to those

of a 70-year-old’s. A University of Utah study found that when 18- to 25-year-olds were placed in a driving simulator and talked on a cellular phone, they reacted to brake lights from a car in front of them as slowly as 65- to 74-year-olds who were not using a cell phone.

Hands-free devices such as Bluetooth headphones can prevent accidents and save lives, but motorists need to be aware of how these hands-free accessories change the dynamics of driving and talking.

Drivers they should keep calls short because they increasingly lose focus during lengthy cell phone calls. On calls that exceed 5 minutes, drivers should hang up and call back once they’ve parked.

Fumbling through a cell phone’s menus while on the road also can be extremely dangerous. Users should familiarize themselves with speed-dialing when they’re not behind the wheel.

Don’t look at caller ID. Instead, phones should be programmed to provide different

*continues on page 26*

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# Give back to community by becoming a SCORE volunteer

By Nancy Zoellner-Hogland

Probably everyone has heard the idiom about free advice – it's worth exactly what you paid for it.

However, when that advice comes from SCORE it can be priceless.

"We have mentors who have started businesses or worked for national or international businesses and who have thousands of hours of real-world experience in the areas of sales, marketing, accounting and more in a wide variety of industries. Our hope is that before someone starts a business, they will contact us and then a SCORE mentor can sit down with them and look at several different factors to help them determine if their idea is feasible," said Bruce Mitchell, chairman of the Lake of the Ozarks SCORE. "For instance, a mechanic might be angry with his boss. He sees his boss paying him \$10 an hour but billing \$40 an hour for work done on a vehicle. The mechanic decides to open his own shop so he can make four

times the money. A SCORE volunteer could help him write a business plan to determine if he has the capital to purchase the equipment that will be needed and if, after renting a building, acquiring insurance and purchasing that equipment, he's really going to make more money – or less. Our goal is to help him or her think of all those things upfront – before sinking a lot of money into it and then possibly losing it."

Mitchell also said although they'd rather get people earlier in the process, counseling is also available for business owners that are already operating but struggling. Mitchell said in those cases, volunteers can objectively look at the businesses and then make suggestions that could help bring them out of the red and into the black. He said the advice is free and everything is kept confidential.

Last year, the local chapter, which provides service to Camden, Dallas, Hickory, Laclede, Miller, Morgan and Pulaski counties, assisted 119

new clients through 253 counseling sessions. The chapter also sponsored or co-sponsored 14 workshops attended by more than 400 people. Mitchell said that's why they're seeking additional volunteers with experience in a variety of areas – and especially younger men and women who are knowledgeable about the latest technology.

"I've only texted once, I've never tweeted and I don't even own a cell phone," he quipped. "While some might not be as outdated as I am, because the majority of our volunteers are retirees, they're not all comfortable using social media so we'd really like to get younger people involved that can bring that expertise to the table. We'd also like to get more women involved. Of our current 22 volunteers, only two are women."

He said it was important to note that the volunteers don't solve the problems – they simply mentor the business owners and steer them in the direction they need to go.

Mitchell also said mentors are matched up with business owners in their area so a volunteer who lives in Eldon wouldn't be asked to drive to Dallas County. In addition, volunteers can also sign up to "e-mentor" online via their own in-home computer so little, if any, travel would be required.

Mitchell said volunteering as a SCORE mentor means you are joining a community of 13,000 volunteers who are all committed to helping small business owners succeed. Last year, SCORE helped start 37,054 new small businesses and create 82,206 jobs nationwide.

For more information, call 573-346-5441, send an e-mail to [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or visit the local chapter's website at [www.LakeoftheOzarks.SCORE.org](http://www.LakeoftheOzarks.SCORE.org). Once enrolled, volunteers are asked to fill out a form that asks about his or her background and areas of expertise. Web-based orientation and training is provided free of charge.

According to the national SCORE website, nationwide:

- Volunteers donated more than 1.1 million hours to mentoring and workshops.
- 206,512 entrepreneurs participated in workshops.
- 101,338 online client sessions through the SCORE Small Business web site, [www.score.org](http://www.score.org).
- 10,349 workshops were offered across the country
- SCORE has assisted some 10 million people since 1964
- SCORE volunteer mentors bring expertise in close to 100 different industries

According to the U.S. Small Business Administration, Office of Advocacy, in the United States, small businesses:

- Account for 99.7 percent of all employers.
- Generate approximately 64 percent of net new jobs annually.
- Employ 49.2 percent of the private sector work force.
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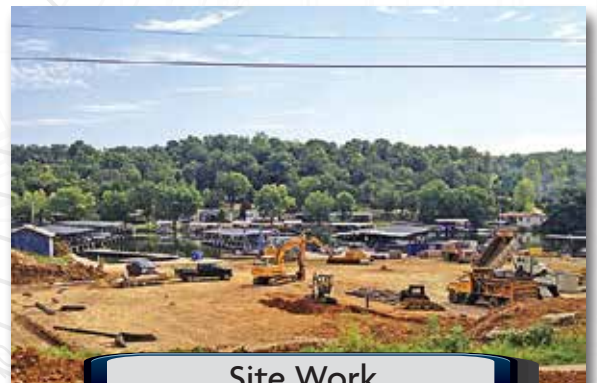
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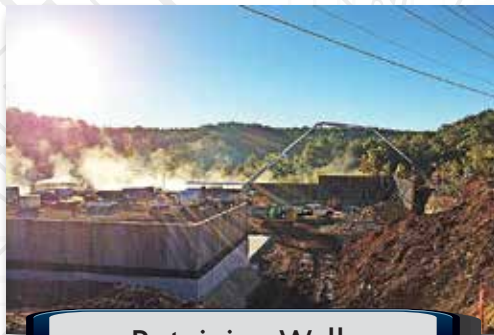
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## Building an effective web presence

with Mike Waggett,  
MSW Interactive Designs LLC  
**Your Business  
Web Presence  
in 2014**



Mike Waggett

Goodbye 2013 and hello 2014! We have attempted to provide advice on many topics related to your web presence over the past few years and we want to thank all of our readers for their input and for contacting us to learn more about website design, search engine strategies, mobile websites, and social media creation and engagement. To start out 2014, we want to provide you some food for thought as you strategically plan your business web presence for the New Year.

In 2014 according to Forbes, "Investment in Social Media will become a Necessity, Not a Luxury."

#### Benefits of doing social media:

- 1) Improved social signals which factor into your search engine ranking
- 2) Company branding and brand awareness
- 3) Word of mouth advertising
- 4) Increased customer loyalty, trust, and greater reach & influence

#### Trends in Social Media for 2014

The Social Media landscape continually evolves and for a business to successfully leverage this powerful business tool, you should be considering what 2014 will bring:

1) **Google+** - many experts predict that social signals will be heavily weighed from this social platform. Google+ may quickly become known as the one size fits all social network as it integrates all functionality into one place.

2) **Videos and Micro Videos** - videos and social media video platforms continue to be a preferred choice to share information and business branding. Short is sweet with 15 second or less videos becoming the way of the world! If

you are not using Vine or Instagram video, consider it for 2014.

3) **LinkedIn will become the king of B2B** - with 238 million users and growing, it is one of the largest sources for content creation and curation for professionals. LinkedIn will also be launching some new programs that may make this an even more important tool.

4) **Facebook and Twitter are not going anywhere** - These giants in social media may be aging, but they have not lost their luster for the people using them. These are still the big boys out there and if you don't have a presence, you are missing a huge opportunity for your business.

The team at MSW Interactive Designs wishes you continued business success at the Lake of the Ozarks and beyond. We will continue to write about topics that may be of use for your business in 2014. If you have a particular topic you would like us to feature, please call, email or post your question on our social media channels! **HAPPY NEW YEAR.**

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# Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

## November Jobs Report

The highly anticipated release revealed that employers created 203,000 jobs last month, above the 188,000 expected. The Unemployment Rate fell to a 5-year low of 7 percent while the Labor Force Participation Rate (LFPR) managed to tick up to 63.0 percent, though it is still at lows not seen since the late 1970s. The LFPR is a measure of how many people are looking for work. All in all this was a good report, but the labor market is not out of the woods yet.

Also of significance, the second reading of third quarter Gross Domestic Product (GDP) rose by 3.6 percent, above expectations and the best level in a year and a half. But a closer look shows the gains coming from a large buildup in inventories. This is important to note because a buildup in inventories could cause goods to stay on the shelf and not materialize into sales, which could set the stage for a disappointing read in the fourth quarter.

In housing news, research firm CoreLogic reported that home prices, including distressed sales, rose by 12.5 percent in October 2013 compared to October 2012. This marks the twentieth month of year-over-year home price gains. In addition, New Home Sales for September fell but October's New Home Sales surged 26 percent, coming in above expectations. Both reports were delayed due to the government shut-down.

What does this mean for home loan rates? Remember that the Fed



has been purchasing \$85 billion in Bonds and Treasuries each month to stimulate the economy and housing market. The Fed has said that its decision regarding when to taper these purchases will be dependent on economic data. Whether data has been strong enough for the Fed to begin tapering these purchases after its meeting of the Federal Open Market Committee on December 17-18 remains to be seen. Either way, the timing of the Fed's decision will definitely impact home loan rates heading into 2014 and it's why economic data in the coming weeks will be important to monitor.

The bottom line is that now remains a great time to consider a home purchase or refinance as home loan rates remain attractive compared to historical levels. Let me know if I can answer any questions at all for you or your clients.

I would love the opportunity to help you manage your Lake of the Ozarks Mortgage Loan or refinance. Give me a call at (573) 746-7211 or send me an email at mlasson@fsbfinancial.com with any questions you may have!



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# Water quality results to be released first quarter 2014

By Nancy Zoellner-Hogland

Everyone will have to wait a little longer to learn what caused – or didn't cause – spikes of E. coli that shut down the Grand Glaize Beach (Public Beach No. 2) in Osage Beach and Public Beach No. 1, located in the Lake of the Ozarks State Park off Route 42, multiple times in recent years.

According to Dr. John Schumacher, hydrologist with the U.S. Geological Survey (USGS) Missouri, who is overseeing the study, the 16-day government shutdown last October, as well as a several-week maternity leave by a key employee, delayed the release date of an intensive water study conducted by the USGS, the Missouri Department of Natural Resources (DNR), the Ohio Water Science Centers and the Missouri University of Science and Technology.

Originally, Schumacher said the report would be released by the end of September 2013. Now, he's shooting for March 2014.

"I know everyone is anxious to get this – especially those

in the tourism business. And I know I said my goal was to have it released last September, but we have a long, arduous review process with probably a half-dozen sequential steps that must be followed. I wish the process could faster but when something this technical, it's very important that it's checked, double-checked and then checked again.

The USGS peer review guidelines detail the process:

"Peer reviews typically evaluate or critique the clarity of hypotheses, the validity of the research design, the quality of data collection procedures, the robustness of the methods employed, the appropriateness of the methods for the hypotheses being tested, the extent to which the conclusions follow from the analysis, and the strengths and limitations of the overall product. Reviewers should check that methods used to collect data and produce results are defensible and adequately documented; facts and interpretations are presented straightforwardly, without apparent bias; con-

clusions are based on the best available data interpreted with sound scientific reasoning that avoids speculation; forecasts and predictions of natural hazards are scientifically sound; and manuscripts are clear in presentation."

"If not for the furlough, I might have had the results of the study in my hands by February but that set everything back by at least three weeks. In addition, one of our key reviewers was on maternity leave and I felt it was very important for her to review it – especially one section," Schumacher said, declining to elaborate.

The process to gather samples was also fairly arduous. Volunteers as well as representatives of the four entities worked together from May to September 2012 to take some 1,300 water samples from the two coves that host the swim beaches, as well as a few other comparison locations. Between 13 and 17 samples per day were collected at various times of the day, three to five days a week, and always on weekends. The samples were

collected under various conditions – some when the beach was empty, some when it was full of people and some when there weren't a lot of people but there were a lot of geese. During the week of July 4, samples were collected every hour around the clock.

After collection, all water samples were analyzed according to EPA guidelines and those that contained the highest levels of E. coli underwent microbial source tracking. Schumacher said the intestinal tract of humans is different than that of geese, horses and cows. By looking at the DNA "fingerprint," scientists would be able to identify the source.

However, there was one small unexpected occurrence – 2012 E. coli counts at the public beaches were extremely low. The highest count recorded was taken June 18 when tests showed 48.2 per 100 ml on the first sample and 20.9 per 100 ml on the second sample for a geometric mean of 18.3. Test results conducted the same day at PB 1 showed 9.5 per 100 ml on the first sample and 30.7 per

100 ml on the second sample for a geometric mean of 16.1. At the time, Schumacher said the low numbers could be attributed to the lack of rainfall and diminished runoff in the area. According to the National Oceanic and Atmospheric Administration (NOAA), May 2012 was one of the driest Mays on record for Missouri.

"The lack of rain allowed us to look at every scenario except runoff," he said. "If we had conducted the study this year, we would have had entirely different results."

In mid-December, the study was undergoing its final review by an official in Denver. That person was checking to see the document followed editorial policy – that each page contained only one table or chart, that spacing was correct, and that all information was consistent throughout the document. Once that step was completed, Schumacher said editorial changes would be made and the report would be made 501 compliant for those who use an automated reader.

*continues on page 19*

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The St. Patrick's Knights of Columbus had 56 volunteers to park cars during the Lake of the Ozarks Shootout. Presenting the big \$9,215.46 donation check from left to right are Ron Duggan, Shootout Chairman, Frank Scarpino, Grand Knight, and Ken Nicholson, Past Grand Knight. The funds earned will be used to support Local & Youth Charities.

## As the Lake Churns Market Notes

Recent reports show that both Lake Ozark and Osage Beach's sales tax revenue is up this year. Lake Ozark's revenue has increased by 26% and Osage Beach is up 1.6% over 2012. New retail developments in both cities have played a large part in this uptick and in Osage Beach, Prewitt's Point and Dierbergs generated \$510,000 in tax revenue.

Nationally, homes values roses 7.9% over last year. This is the 2nd yearly gain in a row and in 2012 and 2013 homes have gained back about 44% of the total value lost from 2007 through 2011 when values decreased each year.

Locally, home sales continue to increase in numbers and value. A total of 1,462 lake area homes have sold as of December 20, 2013. This is an increase of 7.1% over 2012 sales of the same time frame. Data gathered from Lake of the Ozarks MLS for all dates noted. Broken down by property type, here's an overview of how the sales shook out:

|               | LAKEFRONT  | LAKEVIEW/ACCESS | OFF LAKE   |
|---------------|------------|-----------------|------------|
| 2012 # SALES  | 660        | 197             | 473        |
| 2013 # SALES  | 685        | 235             | 541        |
| % OF INCREASE | 3.78%      | 19.28%          | 14.37%     |
| 2012 AVG. \$  | \$ 277,544 | \$ 132,229      | \$ 102,802 |
| 2013 AVG. \$  | \$ 306,809 | \$ 158,216      | \$ 114,609 |
| % OF INCREASE | 10.54%     | 19.65%          | 11.48%     |

I recently responded to a person who posted a request for advice via an online real estate forum. Following is the question along with my response.

Question: What do new house buyers look for in their real estate Agent? Does personality really matter?

Answer: Buyers should look for an agent with experience, knowledge of the area they are purchasing in, knowledge of the real estate process, good negotiation skills, honesty and integrity, a good reputation among the community, fellow agents and previous clients,



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

patience and the time available to work with them based on their needs. Personality does matter; a buyer should feel at ease with an agent as they will be spending a great deal of time together. Their agent will also be working with other agents, lenders, inspectors, title companies etc., so a good personality along with the aforementioned traits will benefit the buyer when their agent deals with other people on their behalf.

If you have a question regarding real estate, please feel free to

call, email, or post a message on my blog. I'll get back to you promptly. If you would like a detailed sales report and value for your specific property type or neighborhood, or would like information on the best buys at the lake, contact C. Michael Elliott & Associates at 573.365. SOLD or cme@yourlake.com. You can view thousands of lake area listings with photos and virtual tours at www.YourLake.com. You can also log your opinions and ask questions on Michael's real estate blog, www.AsTheLakeChurns.com



## "Tax Time"

with Bobby Medlin CPA

### Affordable Care Act (ACA) aka Obamacare

By the time you read this, 2014 will be upon us. It is hard to believe but it has been almost four years since the Patient Protection and Affordable Care Act was passed by Congress on March 30, 2010. Many tax provisions came into existence in the past four years as a result of ACA. 2014 will see the onset of the most far-reaching of these provisions.

Beginning January 1, 2014, the individual mandate takes effect. Individuals must have qualifying health insurance coverage or pay a penalty. The penalty is formally called the Individual Shared Responsibility Penalty. Some exemptions apply, including those with household incomes under the tax filing threshold; which is \$10,150 Single and \$20,300 Married Filing Joint. Exemptions for short coverage gaps of less than three months also apply.

Penalties for being uninsured are the greater of a flat amount or a percentage of taxable income. The flat amounts are 2014: \$95 adults, \$47.50 children, 2015: \$325 adults, \$162.50 children, 2016 \$695 adults, \$347.50 children. The maximum flat penalty for a family is three times the adult rate. The percentage of taxable income is 1% for 2014, 2% for 2015 and 2.5% for 2016. Again, the amount owed will be the greater of the flat amount or the percentage of income.

On the flip side, credits are available for purchasing qualifying coverage through the Marketplace aka "Exchange". Credits are paid directly to the insurance carrier, effectively lowering the cost of premiums to the insured. In order to qualify for this "Premium Assistance Credit" your household income must be under 400% of the Federal Poverty Level (FPL). For 2013, four times the FPL



**Bobby Medlin, CPA**

was \$45,960 for individuals and \$94,200 for a family of four.

The credit is based upon how much of household income that the insurance premiums represent. For 2014, with household income at the FPL, taxpayers will pay no more than 2% of income for annual insurance premiums (\$441) and for taxpayers with income at four times the FPL will pay no more than 9.5% of income (\$8,949) for annual insurance premiums.

Many factors play into the penalty and into the credits. For example, the penalties and credits are actually figured on a monthly basis even though annual figures are used as explained above. Furthermore, when figuring the credits, projected income is used. When filing your 2014 income tax return, you will be required to use actual income to determine what your credits are, or penalty really is for the tax year. If you have received too much of the credit throughout the year by paying lower, subsidized premiums as explained above, then you will have to pay back the extra amount on your tax return. If you have received too little of a credit, then you will receive the additional credit coming to you when you file your tax return.

Be sure to keep good records starting January 1, 2014. You will need them when filing your 2014 tax return!

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

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# SteadyRain, JackRabbit Systems are new Lake marketing tools

By Nancy Zoellner-Hogland

The Lake of the Ozarks Convention and Visitor Bureau (CVB) and Tri County Lodging Association (TCLA) have partnered to contract with two new companies with unusual names to redesign the Lake's promotional website [www.funlake.com](http://www.funlake.com).

SteadyRain is a business and technology solutions firm specializing in internet strategy, design and development. Founded in 1999, the company has experience delivering internet technology solutions for a client base that includes Ameren Missouri, Anheuser-Busch, AT&T, BJC Healthcare, Enterprise Bank and Trust, Enterprise Insurance, Nestlé Purina, SBC and the Missouri Division of Tourism.

According to CVB Executive Director Tim Jacobsen, SteadyRain was chosen because they offered the best product and brought a balance of business and technology understanding to the existing strategies of the CVB and the TCLA.

"More than a year ago, the TCLA shifted promotional dollars to invest in a Search Engine Marketing (SEM) campaign with some fifteen campaigns and hundreds of key word phrases that would place [www.funlake.com](http://www.funlake.com) at the top of the search list. This investment has paid off, not only in increased traffic to the site, but more valid traffic looking to visit the Lake of the Ozarks," Jacobsen wrote in a press release. "The obvious next step was to improve the call to action, which is [www.funlake.com](http://www.funlake.com). There will be numerous back end tools to manage the content of the new site as well as some very visible changes to the look and functionality for the user."

In the past, the marketing entities used three separate sites — [www.funlake.com](http://www.funlake.com) for the visitor, [www.funlakemeetings.com](http://www.funlakemeetings.com) for the meeting planner and [www.funlakelife.com](http://www.funlakelife.com) for the locals. The new site will combine all three sites into one site with improved functionality.

The goal is to get to the information you want with fewer clicks, while increasing profits, reducing costs, increasing efficiencies and helping the Lake

develop a competitive edge in the marketplace. SteadyRain is accomplishing this, Jacobsen said.

The company's expertise will be utilized through the entire lifecycle of the [www.funlake.com](http://www.funlake.com) development including strategic planning and conceptualization, graphic design, interactive multimedia, database architecture and web application development. The design firm will build the website but it will be managed in house, he said.

Jacobsen wrote in a press release that in today's competitive travel industry it is vital that the Lake maintain the most effective tools to bring additional and return visitors to the Lake and through the doors of businesses represented by the CVB and TCLA. Because 95 percent of all travelers use the internet to research destinations, it was important to maintain an internet presence that provides visitors with the information they want and in a fashion they want.

"The focus of the CVB & TCLA staffs and boards of directors is to have the leading travel site in the state," he said.

The two tourism entities also are partnering with JackRabbit Systems BookDirect, a booking solution that allows visitors of [www.funlake.com](http://www.funlake.com) to search for lodging by travel dates; immediately view the lowest available rates and availability; refine the lodging list using easy-to-use sorting and filtering mechanisms; and then book directly with the accommodations facility online reservation system.

Jacobsen said JackRabbit Systems BookDirect is utilized by more than 220 CVBs nationwide and represents more than 30,000 properties. It has established agreements with most reservation systems in the market.

BookDirect will increase more qualified referrals (clicks) from [www.funlake.com](http://www.funlake.com) to the lodging facilities websites, which will in turn allow them to directly convert visitors to customers, he said. This will increase the number of reservations and fill more rooms in the Lake area.

The system also will allow travelers to search for accom-

modations using qualifiers and let them compare prices.

"For instance, if you wanted to stay near Big Surf, you simply type that name in and it will pull up a list of accommodations located nearby," Jacobsen said, adding that for those accommodations facilities without an online booking engine, JackRabbit provides a fully functional, self-service reservation engine free of charge.

He also said Jack Rabbit has implemented technology to embed BookDirect directly into the Facebook environment allowing all fans who "Like" the Facebook profile pages to search for lodging rates and availability, and then directly book with any and all of Lake of the Ozarks lodging facilities. BookDirect will also be available on the new [www.funlake.com](http://www.funlake.com) mobile website.

"Research shows that consumers demand increased types of functionality on travel destination websites, which is why the CVB and the TCLA boards of directors have selected to partner with JackRabbit. They want to further enhance the features of the new [www.funlake.com](http://www.funlake.com) and they're excited to offer the cutting edge features for their member businesses and accommodations facilities," Jacobsen said. "I envision getting this up and running by early February. We'll be putting together a couple seminars and even offering one-on-one training for people that need help."

Research shows:

- According to Eedlman-Berland research, the top decision-making factor for travelers when searching for accommodations is price.

- Seventy six percent want the ability to compare rates.

- Travelers look at an average of seven accommodation facilities before booking.

- According to the American Hotel and Lodging Association, 81 percent of room nights in 2012 were booked through direct channels with accommodations facilities.

*Information also provided by Tim Jacobsen, executive director of the Lake of the Ozarks Convention and Visitor Bureau*

## A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company

### Strong Equity Markets

The stock markets performed well throughout 2013, with indices setting new records, recovering all the losses from the financial meltdown. Just before Thanksgiving, the NASDAQ closed above 4,000 for the first time in 13 years.

What's behind the strong showing? Continuing low interest rates make bonds relatively unattractive, pushing investors toward stocks. What's more, when interest rates eventually do rise, the value of existing bonds will fall. That risk to principal has made many investors skittish about the longer bond maturities.

But another important driver of stock prices has been the improving health of American companies. Operating earnings are near all-time highs, and profit margins are excellent. According to the Federal Reserve, as of March 2013, after-tax profit margins were approaching 10% of gross national product, well above historical averages.

Consumers have been deleveraging since 2009. Household debt service as a percentage of disposable personal income has fallen from over 14% in 2007 to under 11%. That drop could permit an increase of consumer spending in the coming year.

Housing prices have stabilized in much of the country. In the second quarter of the year, 80% of zip codes experienced home price increases. The price-to-rent ratio, which spiked in 2006, has now fallen back near 2001 levels. That should draw more buyers into the market.

Meanwhile, there's no sign of a major uptick in inflation. Given these strong fundamentals, are equity valuations reasonable? Some market observers believe that today's stock prices fall within the upper half of the "fair value" range. The cyclically adjusted price-to-earnings ratio divides current stock



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

prices by the average of the prior ten years' earnings, adjusted for inflation. That metric peaked at well over 40 during the Internet bubble of the late 1990s. It was over 25 before the financial meltdown. Now it's at 23.7. At that level, one might say that the easy money already has been made in stocks, but there is still upside potential while the downside risk is not severe.

The future actions of the Federal Reserve remain the great uncertainty. Someday interest rates will have to rise again. The path to an end of "quantitative easing" remains cloudy, however, because we've never before had such a sustained period of low interest rates. The full consequences of a return to what most would consider "normal" remains to be seen.

Are you facing what could be a complicated financial issue? We're here to help! Trenny Garrett is Senior Vice President at Central Trust & Investment Company, Lake Ozark. You can contact her at 573-302-2474 or visit [www.centrustco.com](http://www.centrustco.com). Central Trust & Investment Company is affiliated with Central Bank of Lake of the Ozarks.

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# "Insurance Talk"

with J.L. Brenizer of Golden Rule Insurance

## Planning for the New Year

Another year has come and gone so now it is time once again to make plans for the year ahead of us. So what are your plans?

How will you make more money for you and your family? How will you make more time to spend with your family? How will you make sure there is money to pay for your children to go to college?

Wait... this sounds like most of our planning is for our family's future and that is the way it should be. So let me ask you a question. What happens to your family if you are gone? Who will provide for their needs then?

As you think about that, not every need can be fixed with money.

But a lot of the problems they will face without you could be taken care of with a little planning. Planning like starting a life insurance policy that will pay off your debts, make sure your children can go to college, and help pay the ongoing bills.

Life insurance is the best way to guarantee your family will be able to continue their normal life style if you are gone.

Let's talk about the different kinds of policies your can buy.

**Term life insurance** is so inexpensive that everyone should consider it. The term policy is just that, it is for a term of years. There are different kinds of term policies. Most you just pay a premium until needed or for the number of years you choose. Now there are term policies that if you pay the premium for the full term and don't use it you will be returned every dollar



J.L. Brenizer, CIC, LUTCF

you paid for it.

**Whole life policies** cost more but they are for your whole lifetime. These policies are designed to last for your whole life with a level premium no matter how old you get. They also accumulate cash that is yours if needed.

**Universal life insurance** costs some where in between the term policy and whole life. It designed to give you a little more flexibility. You can vary the premium you pay at times if needed. So you might pay less if you need and then make up the difference next year.

This is only a quick overview of the different styles of life policies available. For more information contact a good life insurance agent and explain your planning for the future. They will be able to help you with the family financial needs. Now you can work on finding more time to spend with your family.

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



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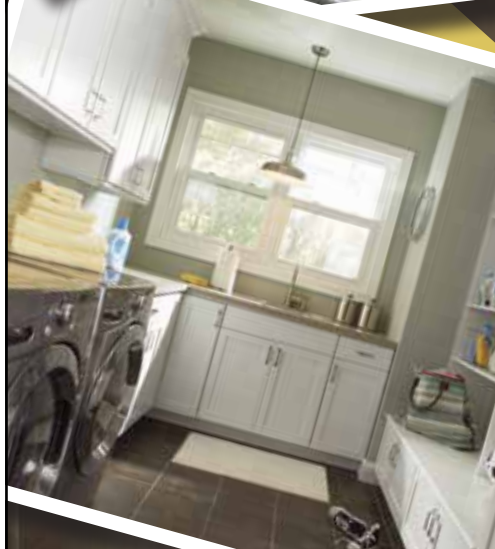
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# Co-Mo Electric Cooperative hailed as 'hero'

## Brings internet service to under-served area

By Nancy Zoellner-Hogland

Co-Mo Electric Cooperative is accomplishing something that, to date, is unmatched by any other rural co-op in America. They're bringing their members internet, television and telephone service over fiber optic cable at unmatched speeds that range from 5 mbps to 100 mbps — all without government assistance. Currently, they're working on providing service to the Shawnee Bend, Sunrise Beach and Laurie areas with plans to run 4,000 miles of cable over the next four years.

John Agliata, communications manager for Co-Mo, explained.

"For a number of years we had heard complaints from our members about the lack of high-speed internet service. In 2009 to 2010, when stimulus grant money was being given out, we researched the idea of getting a grant to provide the service ourselves. We were denied, but during the applica-

tion process, we were required to obtain letters of support from the community. Surprisingly, more than 300 came in from everything from schools to small and large businesses and residents. As we looked at that box of letters, we decided to explore the idea of bringing service on our own, without government assistance," he said.

Agliata said they conducted several "scientific" surveys and all revealed heavy support for the project so the Co-Mo Electric Board of Directors decided in 2010 to test the market with a pilot program. "It's one thing to check a box stating that you would be willing to pay X number of dollars for a service but we were concerned that it might be something different when people actually had to commit," he said. Co-Mo chose two test areas that were representative of their overall service territory to determine if the costs to construct an advanced communi-

cations network could pay for itself and not negatively affect electricity rates.

"We were offering internet and telephone and had already decided that we weren't going to build unless we got a certain percentage of participation. Again - the response was overwhelming - and at that point, we were basically selling 'blue sky.' Nothing was in place but people were willing to commit. That showed us it would work," he said.

In June 2012, the board announced it would extend the pilot project to the entire Co-Mo Electric service territory through a four-phase plan over the next four-plus years. The service got a name - Co-Mo Connect - and crews went to work. Today, 18 months later, more than 800 are online, with more joining daily. Packages allow customers to choose internet at three different speeds and to bundle that with cable television or telephone with unlimited long distance - or

both.

Agliata said that as a side benefit, the power company is finding that the internet service is actually helping them save money by allowing them to better operate "smart meters" to track customer usage and the additional income should also help the co-op keep downward pressure on any rate increases that might be required to meet additional government mandates.

Lines, which can bring not only internet service but television and telephone service, are being run in the same right-of-way as the power lines. If lines are overhead, then the fiber optic cable follows suit. If lines are buried, the cable is being fed through existing conduit.

"That's one reason why it's been fairly easy for us to add this service. We know how to build lines! We have them all over our service area," Agliata said, adding that they also considered their stimulus grant denial a blessing in disguise. "We've heard about other rural co-ops that did get approved and they've been tied up in so much red tape, it's greatly slowed their process. Because we're doing this on our own, with absolutely no government assistance, we can move at our pace, which

has been extremely quick."

According to Michael Scahill one of Co-Mo Connect's new Shawnee Bend internet customers, it arrived none too soon.

"People in this area are thrilled to finally have high-speed, broadband internet service. Co-Mo is our hero! In this day and age, especially in an area like this, I think everyone just assumes that it's available but that certainly hasn't been the case. When we moved here four years ago I went to Charter to sign up for service but I was told it wasn't available on my street - and never would be! And I live on a street that's 2 1/2 miles long that's 90 percent built out with some 50 homes. I couldn't believe it but later learned that we weren't the only ones with this problem. Charter service was hit-and-miss all over Shawnee Bend," he said, adding that Charter eventually ran service to a neighbor but only because that neighbor was willing to pay the cost of bringing it to his house. "I think it will even be a selling point for homes. So many second home owners need high-speed internet access to conduct businesses while they're here and away from the office. Until Co-Mo stepped up and offered this, that wasn't available."



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The Lake Area Chamber recently held a ribbon cutting for Horseshoe Bend Special Road District. Formed in 1962, the Horseshoe Bend Special Road District covers all public roads on Horseshoe Bend, as well as Flynn Road and Hidden Acres in Lake Ozark. To contact the Horseshoe Bend Special Road District or to learn more, contact their office at (573)365-2832 or visit [www.hbsrd.org](http://www.hbsrd.org). Pictured from Left to Right: Ron Tussey, Treasurer; Kevin Luttrell, Superintendent; Jerry Jackson, President; Marcy Meisner, Office Manager; Darlene Duvel, Asst. Office Manager; Wendy White, Executive Director Lake Area Chamber and John Jenkins, Vice President.



# Matching Big Buyers with Small Businesses

Agencies at all levels of governments often look to small businesses for products and services. In fact, many designate certain projects or annual purchasing volumes for small-sized vendors. Not surprisingly, this makes for a highly lucrative, highly competitive market. But because of the intricate procurement process that these organizations must follow, it can be sometimes difficult for a small business to gain entry to this market and get buyers' attention.

For nearly a decade, the public-private Business Matchmaking initiative has provided opportunities for small businesses to make those all-important connections, and navigate the world of government contracting. At dozens of Business Matching events held around the country each year, small business owners can land one-on-one appointments with key officials from hundreds of major corporations and agencies. Business Matchmaking also helps small business learn about selling to big customers at local, state, and national levels.

While not every Business Matchmaking participant walks away with a government contract, the program does guarantee the opportunity to state your case directly to decision makers. And if you've never sold to large corporations or government agencies, this is an excellent starting point.

Best of all, Business Matchmaking workshops and events are free. You can search events, register, set up to three appointments and get all you need to participate at [www.business-matchmaking.com](http://www.business-matchmaking.com).

Another venue for making inroads into government contracting is the Victory in Procurement (VIP) program, sponsored by American Express OPEN, the financial services company's small business division. Day-long VIP events provide attendees with interactive workshops on relevant government contracting topics, networking opportunities and keynote speeches by government officials and industry experts.

And in 2012, VIP partnered with local Procurement Technical Assistance Centers to present a nationwide series of workshops offering best practices for marketing and successfully pitching their business to government buyers.

The VIP website ([www.openforum.com/governmentcontracting](http://www.openforum.com/governmentcontracting)) also provides information on the basics of government contracting, registering your small business with procurement agencies, and valuable marketing and networking tips.

For more help identifying potential public-sector business opportunities, contact the Lake of the Ozarks SCORE Chapter at [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or call 573-346-5441.



The Lake Area Chamber recently held a ribbon cutting for Shelter Insurance – Shane Landis Agent. Contact Shane at (573)693-9556 or stop by their new location at 4036 Osage Beach Pkwy Ste 100 in Osage Beach. Pictured from Left to Right: Wendy White, Executive Director Lake Area Chamber; Heather Amsberg; Hudson Landis; Ashley Landis; Mike Jamison, District Manager; Shane Landis, Shelter Agent; Susan Rader; Gloria O'Keefe, CAV; Jerry Rader; Joe Loth, Central Bank Lake of the Ozarks.



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# Business Journal Social Event Photos

The December 12th Business Journal Social was held at L.O. Crab Shack in Lake Ozark. The sponsor for the evening was Pulaski Bank.

#1 Tony Reahr of Edward D. Jones, Marilyn Rustand Facial Designs Permanent Cosmetics. Keith Rustand of Remax, Jacobs. #2 Jessica Caran. Carol Duke and Julie Debrates -The Property Shop #3 John Bonnot, Meyer Electric. Kathy Bonnot, Remax. #4 Joan Wolf, Todd Lawler, Kathy Beezley- Pulaski Bank

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

Photos by Rita Rose Event Photography.

January 9th is the next Business Social, with sponsor Bobby Medlin CPA, at Bootleggers Sports Book & Grill.



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## Despite no zoning Gator parking lot still at issue

### Camden County fails to zone property but wants to block developer

The depth of problems with Camden County planning and zoning were apparent recently when a property owner on Horseshoe Bend requested a zoning change to allow reasonable use of an existing home.

The home in question is on property that has no zoning. Instead of holding the county responsible for egregious error in their zoning program, neighbors want to punish the property owners. Their argument? That because property adjacent to the home is also in the zoning process no one should get appropriate zoning.

It was lake entrepreneur Gary Prewitt who discovered that no zoning was in place on a 32-acre tract near his entertainment venue on Horseshoe Bend. Parking issue at the popular Shady Gators has been a constant complaint from neighbors and county government. In fact, resolving the parking problem has long been held out by county government as part of the price of giving Prewitt's property proper zoning. The acreage was purchased for the specific purpose of building a parking lot.

The tract Prewitt bought included a duplex that he sold. The new owners hoped to have their unzoned property zoned R-2 to reflect the existing duplex. It was then that they came face to face with how planning and zoning works in Camden County.

A group of neighbors who want no change whatever in their backyard, are seeking to block the new owner's plans. Despite the fact that the home was built

as a duplex and predates Camden County zoning regulations by 30 years and despite the fact the owners are asking for zoning on property the county overlooked, they have been pummeled by neighbors and held up by the county. It now appears the property will be zoned R-1, reducing its value and blocking the owners plans.

Prewitt has agreed to accept county zoning for his unzoned acreage but does not want the kind of restrictive zoning being proposed by the zoning administrator. As a result, Prewitt requested to be taken off the November agenda three weeks before the planning commission meeting. In fact, his attorney contacted the county attorney to make him aware that there would be no presentation at the meeting. Yet the zoning administrator told the public and press it was a last-minute decision for Prewitt not to appear. In fact a representative of the Prewitt organization was on hand for the meeting.

This is just one more example of the way planning and zoning is handled in Camden County. High-handed, arbitrary, unreasonable are the best description of why zoning is not working in Camden County. Businesses of every kind are delayed or discouraged by the zoning department while private citizens are bullied and held up for exorbitant fees for small projects.

Gary Prewitt has pushed back against the ridiculous way zoning is handled in Camden County. He continues efforts to see an obviously commercial property adjacent to Gators - and across a narrow cove from the

giant Camden on the Lake complex - correctly zoned. It has been a five-year battle both in and out of court. Now he is confronting a zoning department intent on making him pay for their mistake.

"How could they look at their own color map for 15 years and not notice there was no zoning on the property I bought," Prewitt said referring to the fact that no one in the county took any notice of a white space in a color map indicating the property was not zoned. "I'm at the end of my rope with these people," Prewitt said. "This is not zoning it is anti-development grandstanding. This is a refusal to look realistically at property and try to work with people to get things done."

Prewitt points out that the mishandling of zoning matters extends to the smallest detail. "The zoning administrator said our decision not to put on a presentation at the November commission meeting was a last-minute deal. In fact, we had informed the administrator three weeks earlier and our lawyer sent a letter on November 1," Prewitt said. "How can you get anything done when he can't even present the facts on so small a matter."

"It seems that the zoning commission lets a few cranks guide the process," Prewitt says. "They come in and complain and things don't get done correctly. The county loses money every day because of the way zoning is handled in Camden County. I'm trying to do what the county asked and generate some tax dollars and all I get is blocked."

*Paid for by Friends of Shady Gator*



# Almanac says 'Keep sweaters and snow shovels nearby'

By Nancy Zoellner-Hogland

According to the 2014 Old Farmer's Almanac, a decline in solar activity combined with ocean-atmosphere patterns in the Pacific and Atlantic will result in below-normal temperatures and above-normal snowfall during most of the winter across much of the United States, including Missouri.

However, the National Weather Service stated its winter season outlook for December 2013 through February 2014 indicates equal chances of above, near or below normal temperatures and precipitation for the state. "In other words, there are no clear, strong, and/or reliable climate indicators that favor one category versus the others for temperature or precipitation," meteorologists reported.

Either way – road district and public works heads said they are ready for whatever weather comes this way.

"It seems like the first snowfall of the season arrived a

little earlier than usual but it didn't catch us by surprise," said Kevin Luttrell, superintendent of the Horseshoe Bend Special Road District. "We're sitting on close to 250 tons of salt and we have 10 plow trucks and a grader for back-up. We also have a full crew and have showers and cots for all the men in the garage in case they have to stay around the clock. When the National Weather Service starts predicting snow, they all stock up the refrigerator and work shifts so we're covered from all angles."

Camden and Miller counties and the city of Lake Ozark reported being similarly prepared, as did Osage Beach, even though questions over liability at their December 5 meeting nearly caused the city to renege on an agreement with the Missouri Department of Transportation (MoDOT) that would transfer ownership – and responsibility for snow removal – for Osage Beach Parkway to the city. The agree-



ment was made in 2007 as part of the planned construction of the Route 54 Expressway. To prepare for the transfer, the city purchased two larger dump trucks / snow plows to handle the wider lanes, increased its salt order and expanded its storage facility.

After a lengthy discussion, aldermen voted to accept the road into the city's system and that night, salt spreading and street clearing went off without a hitch, according to Assistant City Administrator Jeana Woods.

"We had already modified the routes to take in the additional lane miles and everyone was familiar with their areas of responsibility so it all went smoothly. And just like we have done in the past, when our guys were going through an intersection that might belong to MoDOT, they left their blades down and continued clearing," she said.

In fact, the only problems reported so far are those associated with maneuvering snow plows around cars parked on the right-of-way.

"We understand that driveways are steep and people need to get out and go to work but they also need to understand that if rocks are under the snow, we can't predict where they're going to fly when that plow hits them," Luttrell warned, adding that

the hard-packed bank of snow that comes off the blade is heavy and can also do a lot of damage.

He suggested that residents instead park their vehicle as far back from the edge of the road as possible to keep them from getting damaged. Some homeowners might consider adding a permanent parking space at the top of the driveway.

Luttrell also said residents who hope to keep their mailboxes through a snowy winter season should spend a little extra money to get a sturdy metal box and pole.

"I'd estimate that 90 percent of all mailboxes and trash containers are located on our right-of-way. Although we'd like them pushed back, we know that's probably not going to happen. However, when someone puts an inexpensive plastic mailbox two feet off the edge of the road, they have to expect that it's going to get knocked over or broken if we get a heavy snow," Luttrell said.

He also reminded residents that even though their trucks are big and heavy, they slide on snow and ice just like other vehicles, which makes it difficult to stop quickly when children or dogs run out into the road – or drivers pull out in front of them.

"And when the wind is

blowing, it's very difficult to see more than a few feet past the end of the nose of the trucks. We don't want to hit anyone any more than they want to be hit so we'd like to remind drivers of a few safety tips," Luttrell said.

•When possible, don't drive until roads are cleared

•Park vehicles off the road as far as possible to leave room for plows and to avoid damage, including "sand-blasting" by salt-sand spreaders

•Stay back at least 50 feet when following salt-spreading snow plows

•Try not to park in blind-spots, on curves or steep hills.

•Warn children to stay far away from the road's edge until the snow has stopped and the streets are clear.

•Walk facing traffic and carry or wear reflective gear or flashlights at night

•When weather warms, re-examine placement of mailboxes and trash receptacles

•Call Luttrell at 573-365-2832 to determine if there's room to build a safe parking area at the top of the driveway

"We had several more parking areas added last year. It helps when people call us before they build, rather than after, because we can make sure they're back far enough and wide enough to park and keep the tires off the road," he said.

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## Managing Rental Property

with Russell Burdette of  
Your Lake Vacation

### How To Choose A Vacation Rental Manager

You have a second home or condo at the Lake and you realize that you are not using it as much as you thought you would, or you have decided that you want to off-set some of your expenses for that property. Now what do you do?

Finding the right company to manage your vacation rental property can make a big difference in your overall experience. Are you just looking for some additional income or do you want to make as much money as possible? Whatever your situation, you need to make your expectations clear when you are interviewing potential managers.

Obviously experience counts. Find out how long they have been managing property and how successful they have been in renting properties similar to yours? Beware of any company that promises a certain number of rental night's or income; however, a good company will be able to give you potential income/number of rental nights based on their past history with similar properties.

What types of support services do they offer? Do they offer housekeeping, maintenance, interior design, AC & appliance repair or landscaping and yard work and are they available 24/7?

Next you will want to ask how they market their properties. Do they provide plenty of pictures, virtual tours, videos and information about their properties? Do they utilize social media, digital marketing and e-blasts. Is their website easy to navigate and is the presentation professional? In addition to their website, how else do they advertise their properties?

Since damage is always a possibility, how do they screen their potential guests? How do they handle damages? Do they offer damage protection? Have



Russell Burdette

them give you examples of past damages and how they handled the situations.

Some companies rent their properties on a rotating basis. If you have a nice property or a great location, companies using this procedure should be avoided. Your hard work, décor, amenities and location should be allowed to work in your favor. A company that presents all of their properties in the same manner and allows your features to sell your property to potential renters is your best bet. Wouldn't you want to be able to choose if you were a guest and not have to take the next unit in line?

Your potential manager should also have good ethics and be truthful about the potential for your property. Do they have a good reputation? Do they belong to other professional organizations? You should be able to get references from current owners as well as from other professionals within the Lake Area community. And finally, you should feel at ease and be comfortable with the potential manager.

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



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# Water quality results

*continued from page 9*

"Then it will be published on the USGS website. I imagine we will also issue a press release to inform the public that it is available for review. Everyone will have an opportunity to see it at the same time," he said.

In an earlier interview, Schumacher said once the report was released, he would be willing to discuss the findings at a public meeting.

"It's certainly not written for a high-level science journal but it's a complicated subject, and when you're looking at 1,100 to 1,300 samples it tends to get a little overwhelming. However, we are more than happy to come up to the Lake and go over the results with everyone or any group that's interested," Schumacher said.

Some of the pressure responsible for the study was lifted last July, after Gov. Jay Nixon signed HB 28, which put an end to beach closures except in the event of a hazardous spill, wastewater by-pass or other documented health risk.

Until the law was adopted,

the DNR collected water samples early in the week. If results, which weren't available until two days later, showed that a single sample exceeded the Environmental Protection Agency's recommended maximum of 235 E. coli colonies per 100 milliliters of water or when the geometric mean – a rolling average of sample data – exceeded 126 E. coli colonies per 100 milliliters of water, that beach was shut down – sometimes for an entire week-end. Tourists would assume the entire lake was closed and stay home. Those incorrect assumptions – and the resulting loss in tourism business – are what spurred the USGS study.

Under the new law, if the initial test exceeds the recommended maximum, the DNR will conduct a follow-up test to come up with an average level of E. coli bacteria. In addition, instead of closing the beach, the DNR will post a sign warning "Swimming is not recommended."



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# QuickBooks Pro Training

Training classes on the popular QuickBooks Pro accounting software will be offered by University of Missouri Extension this month.

Class dates will be as follows: Introduction to QuickBooks- Friday - January 10 or February 7, 2014

Advanced QuickBooks- Friday - March 7, 2014

Classes will run from 9:00 a.m. to 4:00 p.m., and will be held in the computer lab (Room 127) at State Fair Commu-

nity College - Stonecrest Mall, Osage Beach.

The Introductory level class will focus on setting up a company or companies in QuickBooks, establishing a Chart of Accounts, payroll and payroll liability procedures, and all customer, vendor and employee features of the software.

The Advanced level class will focus on the expanded reporting capabilities of QuickBooks, importing and exporting data to Microsoft Excel, set-

ting up and tracking inventory, tracking job costs, and setting up opening balances in equity accounts.

Class size is limited and pre-registration is required. The fee to attend the class is \$95.00 per person. To register or for further information, contact the Camden County University of Missouri Extension Center, phone: 573-346-2644; or register on-line at <http://www.missouribusiness.net/cgi-bin/calendar/>



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Grand Prize Winners: 1. Trina Nuttle, 2. Nicole Parrish, 3. Chandler Selix  
Weekly Winners: 4. Jason Hunt, 5. Joni Botkins, 6. Pam McCarry  
Weekly Winners 7. Gary Gregory, 8. Rebecca Green, 9. Abby Lage

## Good, Bad and Ugly Dogs are winners

Bulldog Pros, Black Gold Premium Dog Food, Duncan II Jewelry, Cool 102.7 FM and Mix 92.7 FM announced the winners of their "The Good, The Bad and The Ugly" Dog Photo Contest

The Grand Prize (a Gift Certificate for Black Gold Premium Dog Food For a Year for their dog) went to one dog in each of the three categories: Good, Bad and Ugly.

Nicole Parrish of Ballwin, MO, Trina Nuttle of Henley, MO and Chandler Selix of Kansas City, MO.

The Weekly Winners (One Bag Of Black Gold for their dog):

Rebecca Green of Osage Beach, MO, Gary Gregory of Lebanon, MO, Jason Hunt of St. Louis, MO and Abby Lage of Henley, MO.



The Lake Area Newcomers/Longtimers organization presented Columbia College - Lake of the Ozarks senior student Chris Twitchel with a \$2,215 scholarship. Newcomers/Longtimers has long been a supporter of the Lake community and Columbia College students as they pursue their education having donated more \$225,000 to local charities, organizations, and scholarships. From left to right - Newcomers/Longtimers President Carlene Chubbuck, Chris Twitchel, Sam Fleury with Columbia College-Lake of the Ozarks and Scholarship Committee Chair Jean Andrews.





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## GLIMPSES OF THE LAKE'S PAST

*With Dwight Weaver*

### HARWOOD HOTEL

On the north side of the Camdenton Square is a building that currently houses the law offices of Deputy and Mizell, LLC. The left portion of the building has a sign that reads "Harwood 1933." The distinctive façade of this structure was built in 1932-33 by Boyd H. Harwood and son Boyd W. Harwood Jr. of Kansas City. Until 1938 it housed the Ozark Tavern Hotel. The

word "tavern," which originally meant a place of lodging and fine food, fell into disfavor during Prohibition and the Great Depression years. By 1940 nearly all lodging places in Missouri using the word "tavern" had changed the word to hotel, inn, or lodge.

In 1938, the name of the business was changed to Harwood Hotel under the management of B. W. Harwood Jr. By this time Camdenton had

four restaurants, two churches, two doctors, one dentist, a theater, a bank, a bakery, four food markets, two drug stores, service stations and garages, and about thirty fishing and vacation camps within a radius of five miles.

Architecturally, the two brick-veneered Tudor-style buildings were among the most handsome and imposing buildings on the Camdenton Square in the early years. A

small narrow building connected the twin halves and housed a gift shop. In 1959 the advertising for the gift shop said "See Missouri's largest collection of antique plates." A sign on the café and hotel portion read "Approved by Duncan Hines."

In 1950, the name of the establishment changed slightly with the addition of "motor lodge" and was operated by the Fordyces (see 1950s postcard photo by Lewis Studio, Sedalia) The Harwood Motor Lodge survived to the 1960s. Although the façade of the buildings have seen remodeling in the recent years enough of the original shape and looks remain to make their historic fronts recognizable. ■

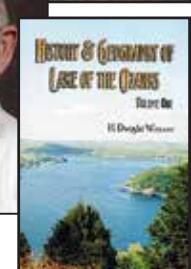
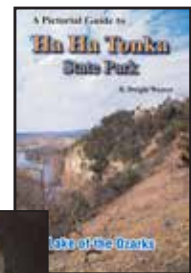
*This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.*

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

*to 1980.*

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

Contact him at: dwight-weaver@charter.net or call 573-365-1171. Visit [www.lakeoftheozarksbooks.com](http://www.lakeoftheozarksbooks.com) to obtain more information or to purchase one of his books online.





# Old Kinderhook begins multi-million-dollar expansion

**Project to include ice skating rink**

*By Nancy Zoellner-Hogland*

Build it and they will come ... back. That's the hope of investors who decided to move forward with a \$10-million expansion of Old Kinderhook.

The Lodge at Old Kinderhook project will include 84 new guest rooms; a state-of-the-art conference center with break-out spaces and meeting facilities

reational option.

The ice rink, planned to operate mid-November to March as weather permits, also will be open to the public and will be available for private parties. In the spring, summer and fall, it will function as a covered pavilion that can be used for outdoor weddings and meeting space. Management also has plans to

Kinderhook and the Lake of the Ozarks—for business meetings, conferences and family get-aways," she said.

So far, that plan is working. Bachman said several conferences were booked even before ground was broken – several of which were the result of Old Kinderhook golfers pitching the idea once back at their offices in the



featuring the latest in audio visual capabilities and equipment and high speed internet; and a 3,200-square-foot ballroom to service conferences and social events – all overlooking the 15th fairway and 18th hole of the Tom Weiskopf signature course.

The Lodge, which will be positioned next to the existing Golf Shop and Hook Café, will offer a host of amenities. A lobby bar will serve Starbucks coffee by day and slightly more exotic drinks by night; an expanded marina will provide personal watercraft and boat rentals; and two additional pools - one indoor pool located just steps from the lobby and one outdoor pool, located on the grounds between the golf course and guest rooms, will provide additional sunning and swimming opportunities for the additional guests the lodge will bring. The upgraded spa facilities will feature multiple treatment rooms where an array of services will be available. The green space between the lodge and conference center will include several outdoor fire pits where guests can unwind or roast S'mores and the Lake's annual ice skating rink will offer wintertime guests another rec-

hire a director to plan activities such as kids' fishing tournaments on the many ponds that are situated throughout the course.

"The idea to build a hotel at Old Kinderhook came from a meeting Bob Renken, Old Kinderhook's executive director, had with the ownership team in Dallas, Texas three years ago," explained Jennifer Bachman, Old Kinderhook's director of marketing. "When the ownership asked Renken what was needed to take Old Kinderhook to the next level, he responded, 'We need more property and the critical mass to make this thing click.' Old Kinderhook's ownership team asked why he didn't just build a hotel. After an extensive feasibility study and three years of planning, here we are."

Bachman said their desire is to become more of a year-round destination.

"Expanding our lodging and conference space, while adding recreational amenities to our existing golf, spa and marina, brings opportunities that will help us achieve this goal. The 25,000 golfers that visit us annually will also find new reasons to come back and visit Old

city.

Even with the snowier-than-usual winter weather, the project is right on schedule – if not a little ahead – so management is hopeful they'll meet their completion date of late 2014. She said Thomas Construction, which has built more than 100 hotels across the U.S., estimated that digging out the foundation and pools could take between 30 and 60 days, "but they were actually done in less than 20 days! We have an on-site photographer that's been capturing all the work each week and it's amazing to see how the landscape has changed in such a short time."

Old Kinderhook is located on Eagle Ridge Road off U.S. Highway 54 just west of Camdenton. For more information, call Bachman at 573-317-3552 or email her at [jbachman@oldkinderhook.com](mailto:jbachman@oldkinderhook.com).

For information on conferences, contact Gayla Welsh at [gwelsh@oldkinderhook.com](mailto:gwelsh@oldkinderhook.com). More information and architect's renderings are also available on a special section of the development's website, [www.oldkinderhook.com](http://www.oldkinderhook.com) and on Old Kinderhook's Facebook page.



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# USPS postage hike increases the cost of doing business

By Nancy Zoellner-Hogland

The cost of corresponding the "old fashioned" way will increase at the end of the month when first class postage will increase by 3 cents and bulk mail, periodicals and package service rates will increase by 6 percent.

This brings the price of a postage stamp to 49 cents. The cost of mailing a post card will increase by a penny to 34 cents. Greeting card companies and organizations representing businesses that use bulk mail immediately spoke out against the move. Calling it "counter-productive," the president of the Association of Magazine Media even threatened to appeal the decision before the U.S. Court of Appeals.

However, the United States Postal Service (USPS) promised the hike, which goes into effect January 26, will last no more than two years. The independent Postal Regulatory Commission voted 2 to 1 not to make the price hike permanent, though many say inflation over the next 24 months may do that anyway.

Although the USPS does not depend on tax money for operation, it is subject to Congressional control. Federal law prohibits the agency from raising prices more than the rate of inflation without approval from the commission.

In recent years, the USPS has been trying to get Congress to pass legislation designed to help them move, if not into the black, a little further from the red. The organization proposed ending Saturday mail delivery and reducing payments on retiree health benefits.

In 2006, Congress ruled the USPS make annual payments of \$5.6 billion to cover the expected health care costs that will be incurred by future retirees. The USPS is the only federally contracted provider that is mandated to make those payments. To date, Congress has not followed through although the USPS has defaulted on three of those payments.

Postage also increased in January 2013 when the cost of sending a first-class letter rose by a penny to 46 cents and the cost of sending a post card in-

creased by 1 cent to 33 cents. Only two times in history has the postal service lowered the price of a stamp – once in mid-1800s from 3 cents to 2 cents and again after the end of World War I.

According to *Wikipedia*, before the introduction of stamps, it was the recipient of mail and not the sender who generally paid the cost of postage, giving the fee directly to the postman on delivery. Only occasionally did a sender pay delivery costs in advance.

The task of collecting money for letter after letter greatly slowed the postman on his route. Moreover the addressee would not infrequently refuse a piece of mail, which then had to be taken back to the post office. In fact, post office budgets allowed for an appreciable volume of unpaid-for mail.

Postage stamps revolutionized this process, leading to universal prepayment. However, they were officially approved only after standardized rates for delivery were established.



**Benjamin Franklin, the first postmaster general of the United States, was featured on the first postage stamp used in America. It was issued August 1, 1847 and sold for 5 cents. USPS photo.**

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# Affordable upscale housing coming to Lake

*continued from page 1*

financing will be used so taxing entities will receive the full amount.

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

Jeff Segin, director of client relations for McClure Engineering Company's Development Services and the People's Company, which has been conducting feasibility studies in order to market the interior district opened up with the addition of State Route 242, brought the city and Ramsel together.

In an earlier interview, Segin said his firm knew that with the commercial growth that would be taking place in the area, there would be a much greater need for affordable workplace housing. He said a conversation with Ric Jurgens, the president and chief executive officer of Hy-Vee at the time, confirmed that belief.

"I ran into him at an event soon after the store opened

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

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

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

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



The Lake Area Chamber recently held a ribbon cutting for First State Bank Mortgage at their new location, 2265 Bagnell Dam Blvd Ste B in Lake Ozark. Call their office at (573)365-5626 or visit mortgage.fsbfinancial.com. Pictured from Left to Right: Ron Schmidt (CAV ), Bob O'Steen (Residential Mortgage Lender), Wendy White (Lake Area Chamber), Daniel Simpson (SVP, Director of Mortgage), Kathy Driskell (VP, Operations Manager), Luanne Cundiff (Executive Vice President), Donna Ogle (Mortgage Loan Specialist), Jeremy Trankler (Network Technician), Mike Ogle (Residential Mortgage Lender), Christine Durnin (VP – Secondary Market Operations), Michelle Lasson (Mortgage Loan Specialist), Colleen Thomure (VP – Underwriting), Jeff Fetterhoff (VP – Residential Mortgage Production), Michael Lasson (Sr. Residential Mortgage Lender), Tom Smith (American Sun Control).



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# Crossword Puzzle

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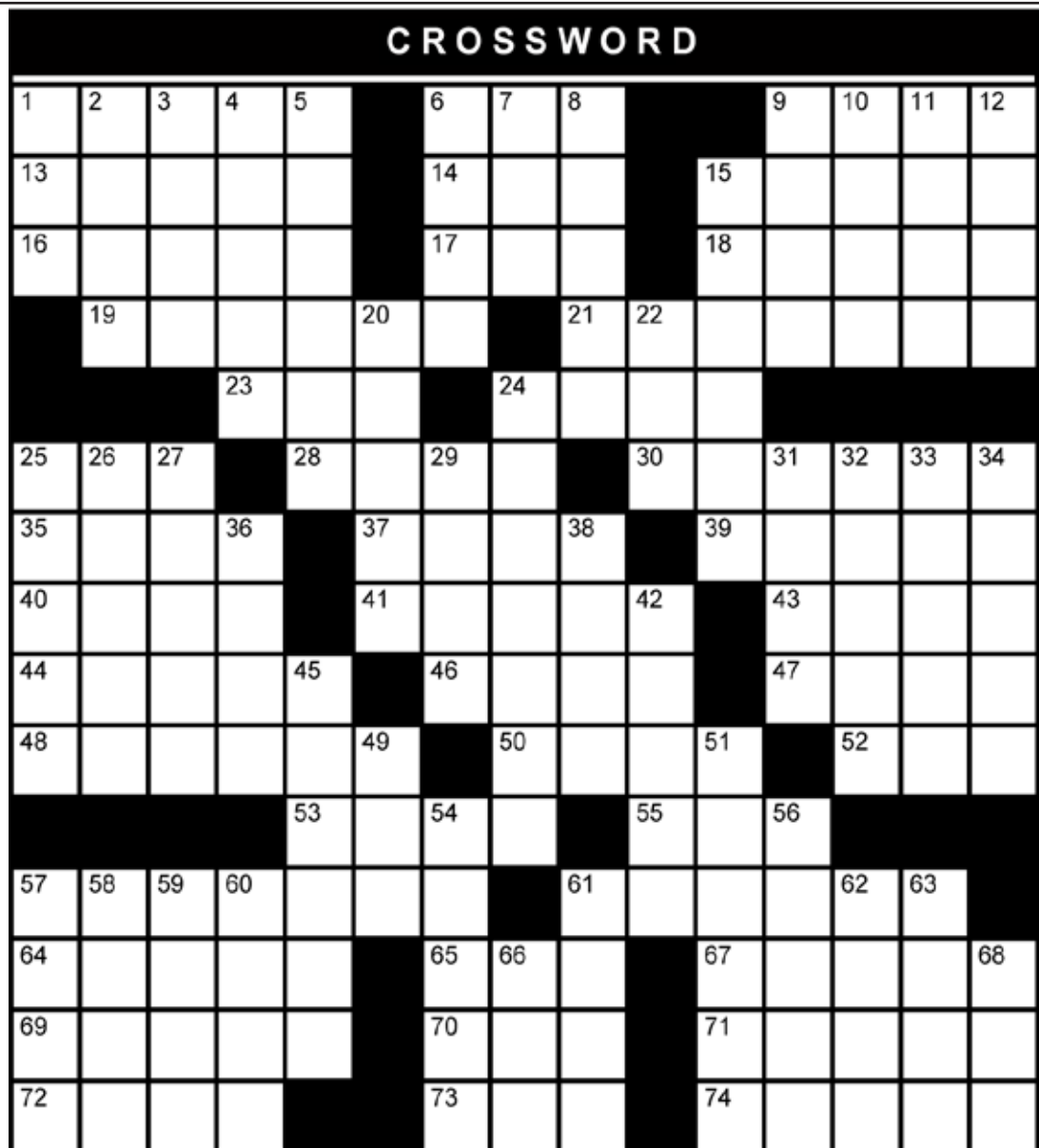
## ACROSS

1. Kenyan warrior
6. That male
9. \* \_\_\_\_ down snow pile to build fort
13. Graven images
14. E in B.C.E.
15. Coveted publicity spot
16. Flooring choice, pl.
17. Bag in Paris
18. Get up
19. \*Ice fisherman's gear, pl.
21. \*Christmas, e.g.
23. Of a female
24. Farmer's joy
25. Nile viper
28. Famous bus rider
30. Comes clean
35. Denials
37. "National Velvet" author Bagnold
39. Like 1950s style, today
40. Put one over
41. Paisley in paisley fabric, e.g.
43. Large aquatic tetrapod
44. Impede
46. Lush
47. \* "I flew like a flash, tore open the shutters, and threw up the \_\_\_\_"
48. Sci-fi weaponry
50. Snaky swimmers
52. Yellow river tributary
53. "Twelve \_\_\_\_" of "Gone with the Wind"
55. Feverish
57. \*Cozy fabric
61. Dough
64. Sanctioned by law
65. Boiling blood
67. Pontifical
69. Convex molding
70. Convent dweller
71. Manicurist's file
72. Pay for work
73. Down Under bird
74. Ranees's wrap

## DOWN

1. Technology school
2. Mine entrance
3. Solo activities
4. First in Hebrew alphabet
5. Federal Reserve in relation to U.S. currency
6. Hitler's deputy
7. George Gershwin's brother
8. " \_\_\_\_ Man" (Village People)
9. Reality TV actress Spelling
10. Full of enthusiasm
11. \_\_\_\_ Verde National Park
12. Mouse to a snake
15. Less agitated
20. Intro
22. Stupid person
24. Groups of lay people
25. \*Winged impression
26. Composer of U.S. military marches
27. \*Hides or skins used for hats and gloves
29. \*From above in winter
31. Shorter than seconds
32. Scarecrow stuffing
33. Jagged, as a leaf's edge
34. \*2014 Olympic site
36. \_\_\_\_ gin fizz
38. Can be done in our out
42. Manuscript sheet
45. Quick, to Dora
49. Ed.'s request
51. \*To be hit in winter?
54. "A Fish Called Wanda" star
56. Andean animal
57. Move like lava
58. Bulgarian money
59. All excited
60. Cairo's waterway
61. Maître d's list
62. Copycat
63. Fabled racer
66. \*Hot buttered \_\_\_\_
68. Caustic chemical

SOLUTION: Page 26



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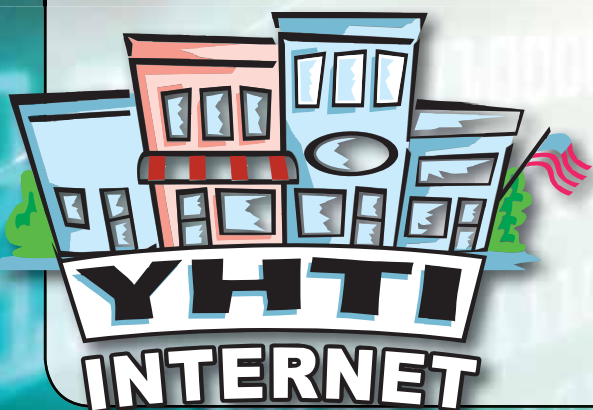
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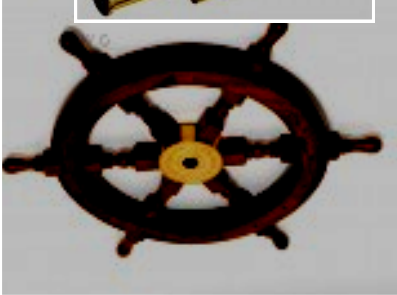
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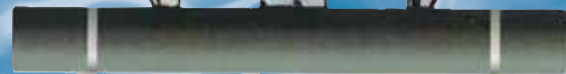
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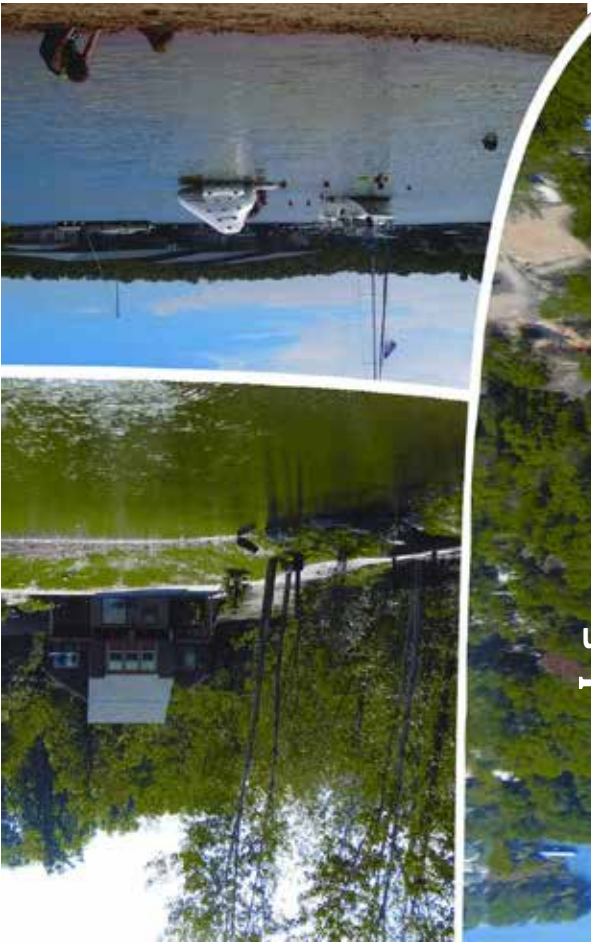
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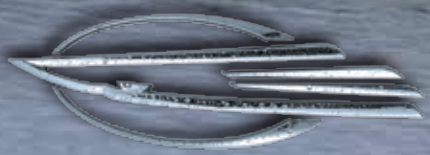
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