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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 9 -- ISSUE 4

APRIL, 2013

BOATING ON BACK

FREE TAKE ONE
Boating
Lake of the Ozarks
Volume 9 Issue 4 Spring 2013



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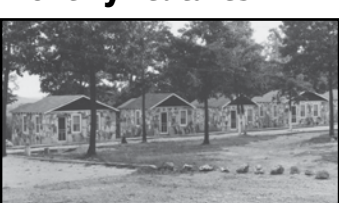
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OSS Racing returns to the Lake



Team CRC won the OSS Cat Extreme Class during OSS racing events in 2009.

Photo: J.B. Simpson/LakeExpo.com

By Nancy Zoellner-Hogland

More than 10,000 spectators are expected to visit the Bagnell Dam Strip during the weekend of June 7 to 9 to watch powerboats compete in the Lake of the Ozarks Invitational Powerboat Race, wander through the Racer Village and Vendor village, and get an up-close look at boats at "wet pits" and "dry pits." Now for the best part – organizers said other than possibly paying a small fee for parking and a shuttle, those racing fans will be able to do enjoy all of the festivities free of charge.

Co-chairman Mike Shepherd, general manager at Beavers at the Dam Bar and Grill, said it was his goal from the start to make the race a com-

munity event that was affordable to everyone.

"At past races, people had to pay up to \$65 to go down on the docks and see the boats. That meant a whole lot of people were left out. That won't happen here. The public will be able to go down on the Beavers' docks, where the boats will be parked, for free. We're also happy that the location of the race will make it possible for everyone to watch from the shore – something else different from other races, where you had to be in a boat on the water to enjoy the action," he said.

In fact, at a recent press conference held to announce that Mountain Dew and Formula Boats had come on board as

sponsors, world champion offshore racer and honorary chairman David Scott said the race was shaping up to be the most spectator-friendly event he'd ever competed in.

"You're going to be able to see the boats nonstop," he said.

The 4.5-mile oval course will be set up between the dam and the 3 mile mark. Although the committee hasn't yet finalized all the details, Shepherd expects they will be able to strike a deal with the city of Lake Ozark, Ameren and the Missouri Department of Transportation that will allow the dam to be closed to traffic and open to spectators.

"It will be like one giant tail-gate party – but without

the alcohol! People can bring their lawn chairs and spend the day," Shepherd said, adding that he's already heard about numerous plans for race-day parties planned at the condos and subdivisions that line the race course on both sides of the Lake. "People are so excited about this – and I think, in part, it's because this race will be open to everyone."

Shepherd said the idea for the event came to him several months ago while talking to former racer Alvin Heathman and a handful of other boat racing fans.

"We were all sitting around discussing the Offshore Super Series (OSS) held here a few

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C. Michael ELLIOTT
& Associates
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Who's representing YOU at the negotiating table?

For the latest market stats and real estate info turn to Page 19 for this month's "As the Lake Churns"

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BUSINESS JOURNAL



The *Lake of the Ozarks Business Journal* strives to provide accurate and relevant news and information for area readers. All stories and photos contained within unless otherwise attributed are produced by editorial staff.

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Rita Rose Event photography

Armchair Pilot

By Nancy Zoellner-Hogland

The TSA (Transportation Security Administration) revised the rules for what can be carried through airport security. Effective April 25, 2013, travelers will be allowed to bring on, rather than check, *small pocket knives and some sporting equipment*. Those items were prohibited after September 11, 2001. However, there are guidelines that must be followed. To be carried on, knife blades must not exceed 2.36 inches and ½ inch in width at their widest points; they cannot have locking or fixed blades; and they cannot have molded grips. The list of allowable sporting goods includes miniature bats, wiffle ball bats, billiard cues, ski poles, hockey and lacrosse sticks and up to *two* golf clubs. Sara Nelson, vice president of the Association of Flight Attendants, called the new rule "outrageous." She said the change would put attendants, who have to deal with unruly passengers every day, *in danger*.

Those flying out of Lambert-St. Louis International Airport should expect to pay more for parking. In March, the St. Louis Airport Commission decided to double the initial hourly rate from \$2.50 to \$5 per hour. That \$5 would cover the first two hours; then parking would cost \$5 for two hours up to six. Parking for between six and 12 hours will cost a flat \$20 and a stay of 12 to 24 hours would jump from \$21 to \$23. The commission said the increases, which went into effect April 1, are expected to generate an additional \$1.5 million in revenues for the airport. The hope is that the increase will also encourage more people to use the cell phone lots when picking up travelers.

If travel continues to increase, those fees could swell even

higher. According to information provided by Lambert, the number of passengers departing the airport in January increased by 2.3 percent over the same month in 2012 – from 438,049 passengers in January 2012 to 448,330 passengers in January 2013 – and the total number of arriving passengers arriving at Lambert increased by 2 percent or 17,406 over 2012. The year-end number also reflected a 1-percent increase in passengers flying to and from the St. Louis airport over the previous year. An even bigger hike was seen in cargo where the weight of mail and freight increased by 18 percent.

Travel may decrease sharply from the Jefferson City Memorial Airport and the Columbia Regional Airport because of forced spending cuts to air traffic control towers. **The two are part of the list of 173 small and medium sized airports whose towers are to be closed on April 7** – all part of a move to take some \$600 million away from the Federal Aviation Administration (FAA). In a story in the "Jefferson City News Tribune," Britt Smith, Jefferson City operations division director, told the newspaper that the costs of running the Jefferson City airport are split between the federal government and the city, with the federal government covering 82 percent. He said the airports can still operate without a tower, relying on pilot-to-pilot communication instead. The FAA said the cuts could also affect staffing in half of the nation's control towers and could cause flight delays. The tower at the St. Louis Regional Airport in Bethalto, Illinois, which handles some 70,000 commercial flights annually, is also on the chopping block. However, airport officials said they plan to ask for a

reversal of the agency's decision.

Top Washington officials are warning that with those forced spending cuts could also affect screeners with the Transportation Security Administration (TSA). Homeland Security Secretary Janet Napolitano, whose department includes the TSA, said wait times at airport checkpoints could be as long as four hours during the busy summer travel season. However, those screeners that are allowed to keep their jobs will be looking good. Just days before the budget cuts were announced, the TSA signed a \$50 million contract that will provide new uniforms for those screeners who are kept on the job.

As part of the airline's annual Medical Transportation Grant Program, Southwest Airlines awarded \$92,000 in free travel to give St. Louis area health care nonprofit organizations. Grant recipients are Barnes-Jewish Hospital, St. Louis Children's Hospital Foundation, St. Mary's Health Center Foundation, Shriners Hospital for Children and SSM Cardinal Glennon Children's Medical Center. The grants are part of the airline's \$2.8 million grant which provides free, round-trip airfare for caregivers and patients across the nation who must travel for treatment.

Travelers will no longer have to drive to Kansas City or St. Louis to catch some flights. In March, Southwest Airlines began serving Branson Airport. The airline offers one daily flight to Chicago's Midway Airport, Dallas' Love Field and Houston's Hobby Airport, and a flight to Orlando each Saturday. A second daily flight to Chicago will be added to the schedule beginning June 1.

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Wedding bells could soon be ringing in Lake Ozark

By Nancy Zoellner-Hogland

Local entrepreneurs – and the city of Lake Ozark – may soon be capitalizing on the increased interest in getting married at Lake of the Ozarks.

Bruce and Judy Elliott, Lynn Griswold and Larry Owens, development partners in Studio Hill LLC, are attempting to obtain a special use permit that will allow them to build a wedding reception facility on land next to the Shawnee Bluff Winery on Bagnell Dam Boulevard. According to the plans, the site will include a 6,000-square-foot amphitheater that will be able to hold 200 to 300 folding chairs; a 5,400-square-foot reception area that will include a permanent cathedral-style tent; a catering kitchen; dressing rooms; and restrooms. The site plan for the project also calls for 77 parking spaces and hillside fire pits that, according to developers, will allow Shawnee Bluff patrons to enjoy a bottle of wine while admiring the 14-mile view of Lake of the Ozarks.



The matter is scheduled for a public hearing on Wednesday, March 27 – after this issue of the *Lake of the Ozarks Business Journal* went to press.

The owners previously had planned to build a condominium project on the land but at the planning meeting they said the downturn in the economy forced them to change directions.

At their regular March meeting, the city's Planning and Zoning Commission voted to recommend the business operate under a special use permit, which requires a public hearing, because it would allow the city to put restrictions on the operation. City Administrator Dave Van Dee explained.

"The board's concerns were not so much with the current intended use but instead about what would happen in the future if the property sold because once you allow an activity, you're stuck with it. The current owners say they want to have string

quartets or small orchestras to play quietly at wedding receptions. However, the next owner might decide to bring in AC/DC and if the city hasn't put anything in place to regulate things like sound levels – well, all of a sudden you've got rock concerts blaring out in the middle of residential areas," he said. "Not good!"

Van Dee also said the city's codes are very specific and currently do not allow for construction of a permanent tent and make no mention of outdoor theaters.

In fact, at the zoning meeting, Commissioner Ron Lunsford said the group would have to "twist the codes like a pretzel" to make the amphitheater fit the city's existing definition of a "theater."

There was also some opposition voiced against the project at the meeting.

Kerry Anderson, who is a resident of Regency Place Condominiums, located just to the south of the proposed development, said he and

continues on page 18



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- \$469,000



- Porto Cima Home
- 3564 sq ft, 5bd/4.5ba
- 12x32 slip in community dock
- Large Double Lot w/lake View
- \$440,000



- The Boulders w/Lake Access
- 2800 sq ft, 3bd/2.5ba
- HUGE Panoramic Lake View
- 12x32 slip in Community Dock
- \$389,900



- Horseshoe Bend Waterfront
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Osage Beach considering collective bargaining process

By Nancy Zoellner-Hogland

In April, the Osage Beach Board of Aldermen will be asked to vote for the second and final time on a bill that addresses a collective bargaining process for the city. The bill establishes guidelines for designating a bargaining unit, choosing a bargaining agent and handling the bargaining process. The board held the first reading at its March 28 meeting.

According to city officials, the measure was taken simply as a proactive measure.

"The recent Independence NEA (National Education Association) case was a major change in law in Missouri, extending collective bargaining to public employees. The ordinance the board of aldermen is considering will recognize the new state of the law and create a process to recognize those rights," City Attorney Ed Rucker explained.

In 2003, three employee associations and several individuals filed a lawsuit against the Independence, Missouri School District challenging the district's refusal to "bargain collectively" with employee representatives

and objecting to its refusal to acknowledge any existing agreements. In 2007, the Missouri Supreme Court handed down a decision, finding that Missouri public employees do have the right to bargain collectively; the right to bargain collectively extended to all classifications of public employees, including those not included in the labor law existing at that time; that public employers must bargain collectively with the representatives of their employees but need not reach agreement on any specific proposal made by that representatives; and that agreements between public employers and employee representatives are enforceable contracts and may not unilaterally be ignored by the public body.

The Missouri Supreme Court also affirmed the union's standing when cities of Chesterfield and University City separately appealed judgments entered against each city and in favor of the Eastern Missouri Coalition of Police, Fraternal Order of Police, Lodge 15 - the union.

In both cases, a majority of the cities' police officers had signed

interest cards, saying they wished to certify the Fraternal Order of Police as their collective bargaining representative. In Chesterfield that happened in 2007; in U. City it took place in 2008. However, in each case, when the city was asked to recognize the union, it declined. The union then sued, saying that the city was required by law to establish a "meaningful framework of procedures" for collective bargaining.

In 2012, in a consolidated opinion the Supreme Court ruled that "the right to organize and bargain collectively recognized in article I, section 29 inherently imposes a duty on each city to bargain collectively with the exclusive bargaining representative elected by its police officers and sergeants with a goal of reaching an agreement. University City and Chesterfield are not excused from carrying out this duty because the public employees represented by the union are not covered by the procedures codified in the public sector labor law." The court then went on to tell the cities how to create process that would allow them to do that.

By adopting this ordinance, Osage Beach would avoid the court stepping in to tell them how to order the process, city officials said.

According to the Osage Beach proposed ordinance, any labor organization seeking designation as a bargaining agent to represent employees of the city must submit a specific written description of the bargaining unit sought via certified mail to the city clerk but addressed to the mayor. The mayor must then, within 14 days of receipt, appoint a three-person recognition committee consisting of the city administrator and two aldermen, who shall consider the "appropriateness" of the unit. That group can agree to the unit; send the description back to the labor organization for further details; or reject the unit as being inappropriate, with written reasons for the rejection. The labor organization submitting the application can then either accept the committee's decision or appeal to the board of aldermen within 14 days of the committee's decision. Although the board is allowed to be guided by precedent set in other areas, their decision about the appropriateness of the bargaining unit will be "final and binding."

To determine the representative status of the labor organization, within 45 days of establishing the bargaining unit, a secret ballot election must be held to determine if the majority of employees want to be represented by the organization. The ordinance also sets forth rules for voting that include ballot wording, who will conduct the election, how the vote will be announced and how any disputes are handled. If there are no disputes concerning the election, the results become final

seven days after the outcome is issued. The ordinance states secret ballot votes can take place once in any 12-month period. It also states that in the event the majority of the employees decide they no longer want to be represented by the collective bargaining agent, they may revoke that designation by tendering a signed dated petition to the board, who will appoint a committee to determine if the petition is legitimate. If it is deemed authentic, the board will revoke recognition of the labor organization as bargaining agent.

However, in the event that the majority of the members choose to be represented by a collective bargaining agent, the mayor will designate a city negotiator, who will meet with a representative from the organization to discuss wages, benefits and other terms and conditions of employment. If the city negotiator and the labor organization reach an agreement, that agreement will then be submitted to the board, which can vote to approve, deny or further discuss the proposal. If the city negotiator and the organization cannot reach an agreement, the matter can be turned over to the board, whose decision shall be final and binding.

The law also states that strikes, sit-downs, slow-downs, work stoppages, boycotts, picketings or "any other acts that interfere with the city's operation" are prohibited.

In 2010 deputies with the Camden County Sheriff's Office voted to be represented by a collective bargaining agent, joining the International Union of Police Associations AFL-CIO. At the time, Sheriff Dwight Franklin said he felt the move was due to concerns over budgeting - and budget cuts.



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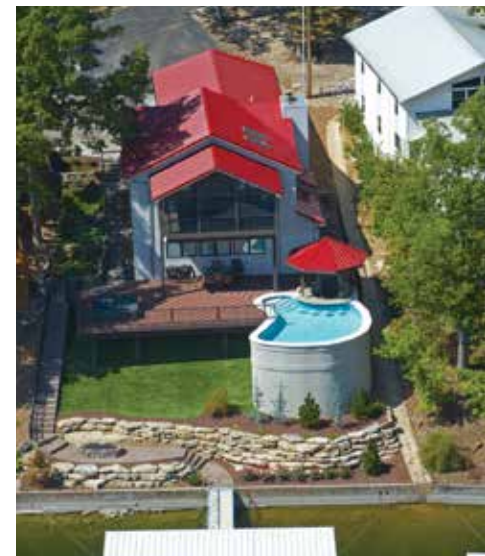
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Board to determine if public's dollars can be spent to finance private development

By Nancy Zoellner-Hogland

If the Lake Ozark Board of Aldermen approves a request from developer Gary Prewitt to establish a Community Improvement District (CID) at the Shoppes at Eagles' Landing, customers will pay a slightly higher rate of sales tax at some stores there.

Under the proposal, CVS, Kohl's and, when completed, the movie theater and shops adjacent to the theater, would collect an additional 1-percent tax. State law allows the tax to be collected up to 40 years. The CID would also encompass the two empty stores adjacent to Kohl's and future stores built on other vacant land except for the parcel between Kohl's and CVS and three other lots. Those pieces of ground, as well as Menard's, would not be included in the district. The tax would not be imposed on any other retailer in the city.

According to paperwork submitted by Prewitt at the February 26 meeting, the special tax would allow him to "finance the costs of the CID projects and the

issuance of special obligation notes and bonds payable." The paperwork also outlined the cost of the CID projects within the proposed boundaries to be \$19,819,959.28.

If the CID is adopted as presented, participating stores would collect 8.975 cents on every dollar spent – the highest sales tax rate in the entire Lake of the Ozarks area. Retailers throughout Lake Ozark had been collecting 7.725 cents per dollar. However, this month, sales tax increased to 7.975. The ¼-cent hike was approved by voters in November to pay for the city's sewer system.

The board was set to hold a public hearing on the matter at their March 26 meeting, after this edition of the "Lake of the Ozarks Business Journal" went to press.

City Administrator Dave Van Dee said the original Tax Increment Financing (TIF) paperwork, submitted in 2007, did agree to the concept. However, that plan stated the developer would request a ½-cent to be

added to the sales tax.

"I have a couple concerns with the higher amount. My biggest concern is the impact that it will have on businesses," Van Dee said. "Consumers are becoming much more conscientious. If someone knows they are going to spend a couple hundred dollars at Kohl's, will they decide to make a day trip to Jefferson City to shop there, where the additional tax isn't charged, and the, while they're at it, hit up the rest of their favorite stores instead of shopping here at the Lake? Secondly, will this limit our ability to increase our sales tax in the future? I don't think the board is interested in doing that, but it is a concern."

However, Alderman Jeff Van Donsel said he doesn't share those views.

"I'm keeping an open mind and want to wait until I hear from the public to make a final determination but currently, I'm not opposed to the CID. Since the tax increase is only applicable to the stores in that area, I don't think it would affect the city's ability to increase taxes, should we need to do that for some reason. Of course, I hate to see taxes increase but if that's what's needed to make this project a success, I don't see any reason not to support it. The greatest risk is to the developer. He's the one that needs to weigh the benefit against the possible loss of revenue if people don't want to pay extra tax," Van Donsel said, adding, "but I don't think it will make any difference to most people. However, I'll reserve final judgment until I hear from the public."

Van Dee said the board would have three options at the meeting.

"They could simply approve the request as submitted; they could, while the public hearing is still open, tell Prewitt they weren't comfortable with what he is proposing and ask him to make modifications to lower the amount to ½-cent; or they could close the public hearing and then vote against it for the same reason, in which case Mr. Prewitt would have to resubmit all his paperwork and another public hearing would have to be set," Van Dee explained, adding that once the CID is established, one full quarter will have to pass

before the tax can be collected.

Missouri law allows a CID to finance new facilities or improvements to existing facilities that are for the use of the public. According to Missouri Department of Economic Development guidelines, public-use facilities include:

- Convention centers, arenas, meeting facilities, pedestrian or shopping malls and plazas
- Paintings, murals, fountains or kiosks
- Parks, lawns, gardens, trees or other landscapes
- Streetscapes, lighting, benches, marquees, awnings, canopies, trash receptacles, walls
- Lakes, dams and waterways
- Sidewalks, streets, alleyways, bridges, ramps, tunnels, traffic signs and signals utilities, drainage works, water, storm and sewer systems and other site improvements
- Parking lots, garages
- Child care facilities and any other useful, necessary or desired improvement

A CID may also provide a variety of public services, some of which may be:

- Operating or contracting for the operation of parking facilities, shuttle bus services
- Leasing space for sidewalk café tables and chairs
- Providing trash collection and disposal services
- With consent of the municipality,

prohibiting, or restricting vehicular and pedestrian traffic and vendors on streets

- Within a designated "blighted area", contract with any private property owner to demolish, or rehabilitate any building or structure owned by such property owner
- Providing or contracting for security personnel, equipment or facilities

The DED guidelines also state that language contained in the petition narrative must include a five year plan, describing the purposes of the proposed district, the services it will provide, the improvements it will make and an estimate of the costs of those services and improvements, and the maximum rates of property taxes and special assessments that may be imposed within the proposed district. Other information must state how the CID would be organized and governed, and whether the governing board would be elected or appointed.

According to the paperwork, the board will consist of Gary Prewitt, who will serve a four-year term; Andy Prewitt, who will serve a four-year term; and Jesse, Terry and Walter Prewitt, who will all serve two-year terms. Successors will be appointed to those who step down at the end of their terms.

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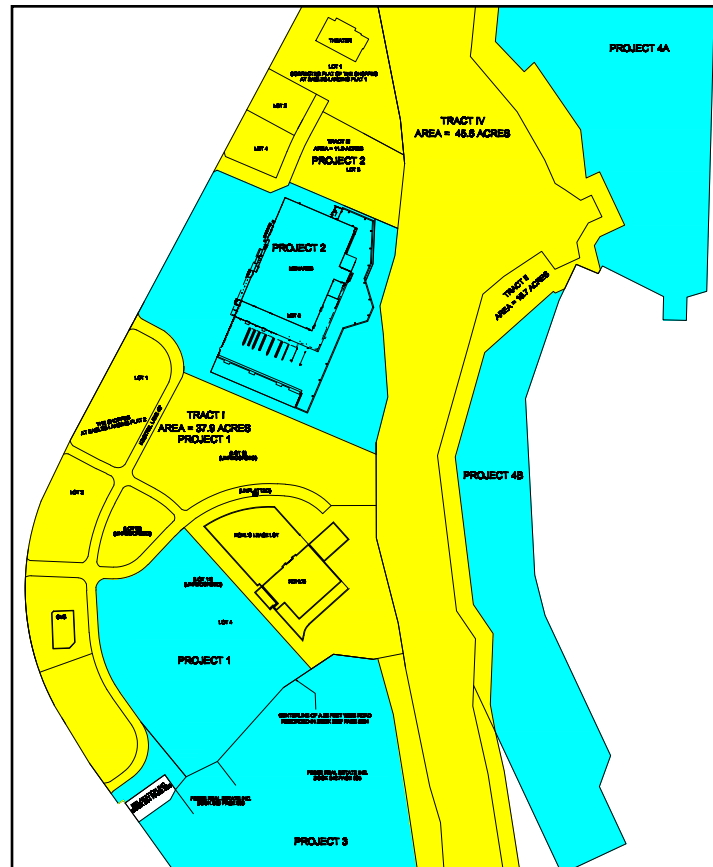
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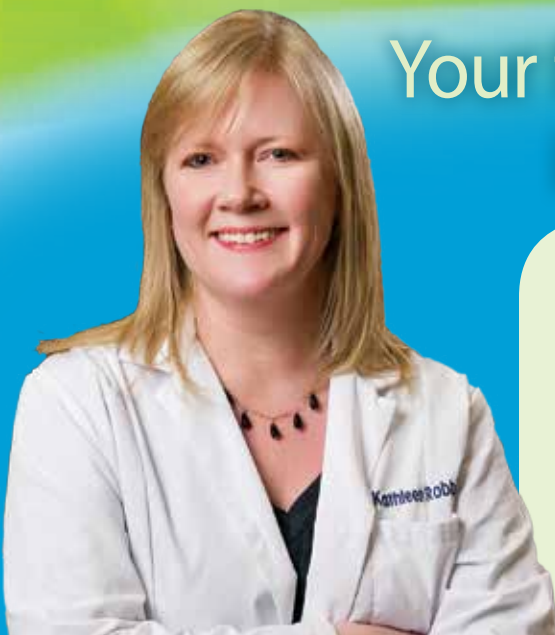
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This engineer's drawing outlines the stores in the Shoppes at Eagles' Landing that would be included (yellow areas) in the Community Improvement District requested by developer Gary Prewitt.



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Free alternatives to Microsoft Office for businesses

By Darrel Willman

You like Microsoft Word, right? Like millions of others. But, the cost of the Office Suite-- anywhere from \$139 (Home and Student) to \$219 (Home and Business) to \$399 for Office Professional-- is just too high for you. You now have some choices, however.

If you have internet access you can use some of the products for free. Of course they (MS) also have the \$99 per year Home 365 Office Premium,

which is cloud-based (you access it through your browser).

Microsoft's Office Web Apps (<http://office.microsoft.com>) are no doubt in response (in part) to the myriad of free online productivity applications available currently. It's clear their impact was felt in Redmond, and Microsoft saw the handwriting on the wall-- i.e., the old way of licensing software wasn't working as well as it used to.

The switch to Office 365 is an effort to move users into a

subscription-based licensing model, and away from the old boxed CD retail packaging.

After all, if current trends are an indicator, users are moving from traditional computing to mobile computing. More people are using their tablets and smartphones and fewer are sitting down to a desktop computer-- or even a laptop. Of course business still uses software, and has separate licensing. But that's another story.

The web apps allow you to open and share Office documents online-- Word, PowerPoint, Excel and OneNote. All that is required is access to the web, and a free Microsoft account (that now includes Skype).

The advantages of the cloud-based model are you can exchange information with co-workers-- almost in real-time, across platforms, devices, languages-- and miles. Your collaborator is in England, uses a tablet. Another is in New York and is on a smartphone-- the three of you can open and share a document and it appears the same to everyone (except Mac users).

While it is not intuitive, you can then also download and save your web files to your PC for later use, or for backing up locally.

You can store a whopping seven gigabytes (GB) of files online with the included free SkyDrive. Many users could backup all of their important files to the cloud with this service. Power users and those with a lot of images, let's say-- will still want some other form of storage.

The disadvantages of web apps-- you have to have a licensed copy of Office (2007 or newer) to use the documents outside of the cloud. Your documents are stored "out there" on the web, and not on your computer. But this can also be seen as a plus-- no files to backup and worry over, reduced costs for software on your PC.

And, the cloud-based web apps have reduced functionality, but you have to look close to see the short-comings. The interface and usability are right now, a big improvement over Google's offerings.

Google Drive has just 5 GB of storage and the apps (Document, Presentation, Spreadsheet, Form and Drawing) are usable-- but rather uninspiring.

There are some advantages to Office 365 over the free web alternatives. Like the web apps you can use the apps from anywhere on any PC, but now you have access to the full Office Suite.

You can install it on 5 PC's in your home for the same \$99. Not a bad value, that breaks down to \$2 a month per computer. And lastly, you get Publisher, Outlook and the rest of the suite that is not available online.

Are the free web apps enough to move you away from the software version of Office? Perhaps-- if you can't afford it and don't mind the slightly reduced functionality.

For many users it's a sure thing. If you like owning your software, and aren't sure you trust your files to the web-- stick with the retail version.

Downloadable Alternatives:

Abiword-- <http://www.abisource.com/tour/>

Free. Abiword not only reads and writes to "doc" but also Rich Text Format, WordPerfect (wps), HTML (web), text, OpenOffice and others.

OpenOffice.org

Free. Includes a suite of five applications: Writer, Calc, Impress (presentations), Draw (graphics), and Base (database). The suite opens many formats including doc and PDF.

Web-based Cloud Alternatives:

Google Docs (drive.google.com)

Zoho (www.zoho.com)

ThinkFree (member.thinkfree.com)

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Get up to \$10,000 to manage, improve or conserve trees

By Nancy Zoellner-Hogland

Officials with government agencies, public schools and nonprofit groups are invited to attend a workshop in April to learn how to apply for TRIM Grants through the Missouri Department of Conservation (MDC).

The competitive, cost-share tree care program administered by the MDC in cooperation with the Missouri Community Forest Council provides reimbursement of \$1,000 to \$10,000 to assist government agencies, public schools and nonprofit groups with the management, improvement or conservation of trees on public lands.

TRIM funding can be used for a variety of programs including tree inventory, removal or pruning of hazardous trees, tree planting, and training of volunteers and city and/or county employees to best care for community forests. Projects for funding are selected on a competitive basis. A panel of judges assesses each proposal for its value to the community,

thoroughness as a tree-management program and the ability to promote, improve and develop a community's urban forest and economic feasibility.

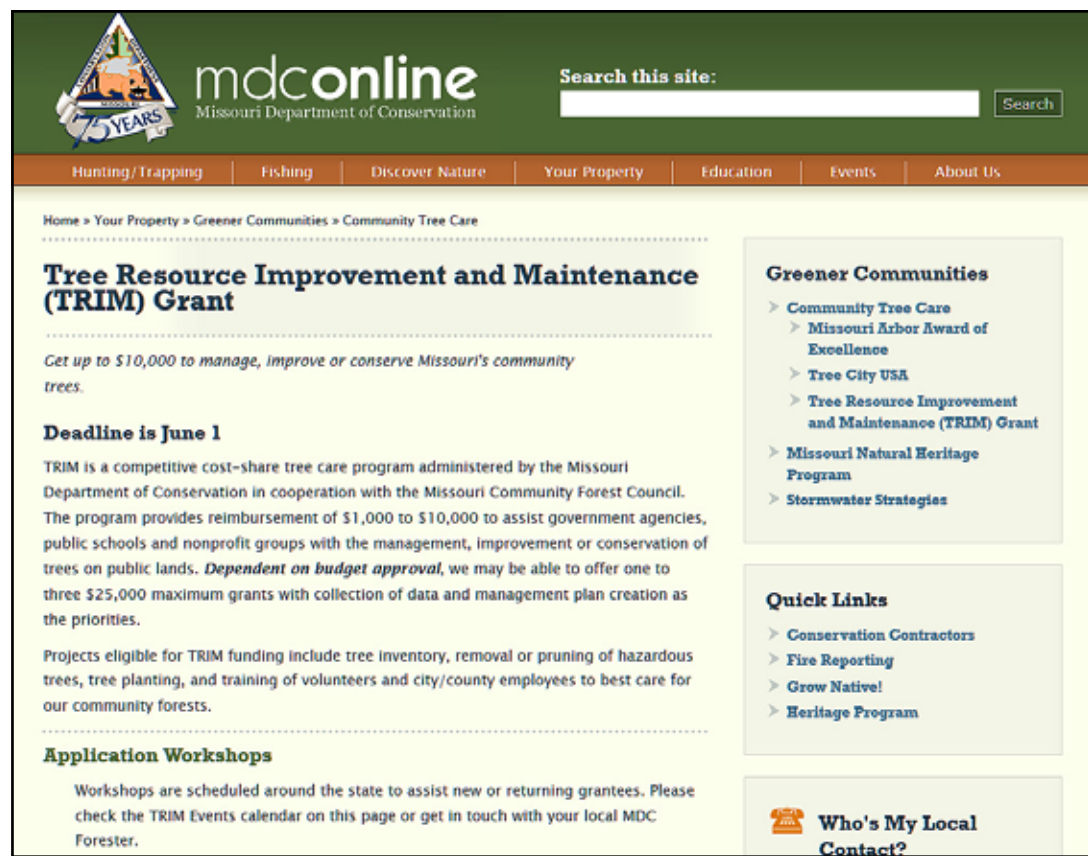
Grant recipients can receive up to 60 percent of the money needed for their projects. Projects located in communities with The Arbor Day Foundation's Tree City USA designation are eligible for an additional 10 percent in matching funds.

Applicants must submit a completed application form, which details project costs and funding sources, maps and drawings of the project site, a three-year maintenance plan for the project and a letter of approval from the governmental body owning the proposed project site. The application deadline is June 1. An application workbook is available online in PDF format to help interested communities put together a proposal.

The workshop is scheduled for Wednesday, April 10, from 9:30 to noon at the Runge Nature Center in Jefferson City. Registration is required. For more information contact Angela Belden at angela.belden@mdc.mo.gov

or 573-592-1400, ext. 4 or visit [http://mdc.mo.gov/your-property/greener-communities/community-tree-care/tree-](http://mdc.mo.gov/your-property/greener-communities/community-tree-care/tree-resource-improvement-and-maintenance-trim)

resource-improvement-and-maintenance-trim.



The screenshot shows the MDC online website. At the top is the MDC logo and the text "mdconline Missouri Department of Conservation". Below this is a navigation bar with links: Hunting/Trapping, Fishing, Discover Nature, Your Property, Education, Events, and About Us. The main content area is titled "Tree Resource Improvement and Maintenance (TRIM) Grant" and includes the following text:

Tree Resource Improvement and Maintenance (TRIM) Grant

Get up to \$10,000 to manage, improve or conserve Missouri's community trees.

Deadline is June 1

TRIM is a competitive cost-share tree care program administered by the Missouri Department of Conservation in cooperation with the Missouri Community Forest Council. The program provides reimbursement of \$1,000 to \$10,000 to assist government agencies, public schools and nonprofit groups with the management, improvement or conservation of trees on public lands. *Dependent on budget approval*, we may be able to offer one to three \$25,000 maximum grants with collection of data and management plan creation as the priorities.

Projects eligible for TRIM funding include tree inventory, removal or pruning of hazardous trees, tree planting, and training of volunteers and city/county employees to best care for our community forests.

Application Workshops

Workshops are scheduled around the state to assist new or returning grantees. Please check the TRIM Events calendar on this page or get in touch with your local MDC Forester.

On the right side of the page, there is a "Greener Communities" section with links to: Community Tree Care, Missouri Arbor Award of Excellence, Tree City USA, Tree Resource Improvement and Maintenance (TRIM) Grant, Missouri Natural Heritage Program, and Stormwater Strategies. Below this is a "Quick Links" section with links to: Conservation Contractors, Fire Reporting, Grow Native!, and Heritage Program. At the bottom right is a "Who's My Local Contact?" section with a phone icon.

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Road levy extension needed to maintain level of service

By Nancy Zoellner-Hogland

On Tuesday, April 2, voters on Horseshoe Bend will be asked, "Shall the Horseshoe Bend Special Road District #1 retain the present 35 cent extra levy on the one hundred dollars assessed valuation for a four year period?"

The correct answer is "Yes," according to road district officials. At least if residents plan to maintain their current level of service.

"I can't even tell you how bad it would be if it didn't pass. We'd have to cut back in every area – every area. I don't think our residents would like it at all," said Road District Superintendent Kevin Luttrell.

Luttrell said it's important to remember that this is not a tax increase – it's just an extension of the levy that has been collected since 1963.

"It's also important to note that the district has never asked for an increase," he added.

Formed in 1962, the road district covers all public roads

on Horseshoe Bend, as well as Flynn Road and Hidden Acres in Lake Ozark. Currently, there are about 160 miles in the system. Although the roads belong to Camden County, the district has all maintenance responsibility.

The levy must be approved by the voters every four years. It's always been approved by a wide margin. However, in an earlier interview, board president John Jenkins said they're always concerned that people who want the levy passed will stay at home, just assuming that it will be, but those who don't want to spend the money will get out and vote.

Slightly more than 4 percent of the road district's annual operating budget comes from the levy. The balance comes from several different categories including the road and bridge tax and public utilities taxes, as well as from the Four Seasons Property Owners Association (POA), which in 2008 struck a deal with the road district to take over maintenance and

upgrading of all POA-owned roads. According to the contract between the two entities, the district agreed to take over 17.4 miles of paved and 3.93 miles of unpaved roads private roads owned by the homeowners association and maintain them, eventually bringing each one up to county standards. In return, the POA agreed to turn over a total of just over \$3.5 million to the road district. That money was to be divided into eight yearly payments of \$439,740, with the first payment made in 2008 and the last payment made in 2015. The money is coming from the portion of POA annual fees charged to homeowners that is earmarked for road improvements.

Luttrell said the majority of the major roads taken in under that agreement have been upgraded. If the weather cooperates, in April crews will be resurfacing many of the shorter roads, including Acacia Court, Bonnie Point, Brandon Terrace, Columbus Court, Comanche Road, Crabapple Circle, Ginseng Court, Joyce's Point, Maplewood Court, Marie Court, Marie Road, Oriole Road, Pawnee Road, Robin Road, Ute Road, Wisteria Point and Zebra Road. Luttrell said they will also be repaving Outer Road and Center Road this year.

Road widening and improvement from one end of the Bend to another has also been funded by the levy. However, many projects won't be able to be completed as planned without the needed funding.



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Financial Management for Single Seniors

Most retirees will be single for some period of time, and most often, these people are women. Financial planning for a single person differs from planning for couples. There is only one set of assets to work with, and no surviving spouse to plan for. Taxes are higher for singles, and they have no partner to fall back upon in case of adversity.

These differences become especially acute for single seniors, as they have less room for error in their financial management. It often is the case that the deceased spouse was the financial manager for the couple, making singlehood doubly difficult.

Upon becoming single, getting one's financial house in order is generally the first item of business. One must determine financial needs for the balance of retirement and assess the resources available to meet those needs. Tax planning and investment strategies will need to be reviewed and monitored. Some experts counsel seniors to consolidate their financial accounts when possible. Fewer accounts will mean less paperwork, freeing up time to monitor each remaining account more closely. Making the paperwork more manageable will make it easier to stay on top of bills, avoiding late fees and reducing interest charges.

Financial planners generally recommend keeping your debt and your recurring expenses as low as possible. Should you become incapacitated, temporarily by illness or permanently through aging, think about how you would answer the following: Who will pay the bills, track the investments, make decisions about real estate, make certain that the taxes are paid, balance the checkbook, etc.?



Trenny Garrett, J.D., CTFA

Then there is health care. You may need a health care power of attorney, with medical instructions to be followed if you are incapacitated; a Health Information Portability and Accountability Act (HIPAA) authorization, so that your agent has full rights to your medical records; a health care proxy that may give someone decision-making power at the end of your life; a living will that outlines your expectations for medical care near the end of your life.

Many individuals rely upon a living trust for financial management in retirement. A living trust can provide financial protection in the event of disability or incapacity, similar to a durable power of attorney. However, a living trust offers additional advantages, such as financial privacy at death and probate avoidance. If a corporate trustee is named as the trustee, there will be the advantages that come with working with an institution compared to an individual. Corporate trustees do not get sick or go on vacation – they conduct this business every single day, and can do so without emotions getting in the way.

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. Central Trust & Investment Company is affiliated with Central Bank of Lake of the Ozarks.

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"Insurance Talk"

with Ron Hall of
Golden Rule Insurance

Health Care Reform Act

Now that President Barack Obama has been re-elected to a second term, the Patient Protection and Affordable Care Act (PPACA) will continue to be implemented.

All parts of the law should go into effect by 2017. One part of the law that has already gone into effect is that people can stay on their parent's health insurance plan until age twenty-six. People under twenty-six are generally healthy, and this provision raises costs no more than 1.5-2% a year.

By January 1, 2014 people must be enrolled in a health care plan or pay a penalty (tax according to the Supreme Court) to the Internal Revenue Service on their income tax statement.

The question lies in how the IRS will enforce that penalty. This problem is going to be for people who are on and off jobs who are on and off health care plans. The IRS has no experience verifying or penalizing. As I understand it, the IRS can only enforce the penalty by withholding taxes owed from refund checks; so, if you underpaid them, there's nothing they can do to you.

The federal government may provide a public-option plan that people can sign up for. This would be intended for those who don't have health care but also could effect employers and health insurance companies.

Employers may choose to reduce private company plans and



Ron Hall

give employees money to sign up for the government plan, which means some people may have to change doctors.

Health insurance will now have to compete with a government plan. The health care law may affect people's decisions to go to the doctor. Despite having insurance, people may not go to the doctor because their spending so much on health insurance that they can't afford the co-pay and other out of pocket costs.

If forty million more people will have a plan next year, how will anything in the plan save money? In fact, it will run up the bills. Health care providers cannot continue to reduce costs when the costs of taking care of patients continue to rise.

Ron Hall is an agent with Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or ron@golden-ruleinsurance.com for additional comments or questions.

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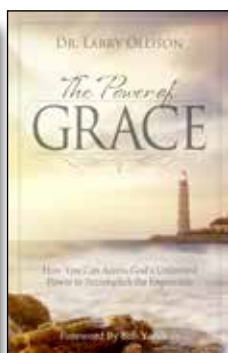
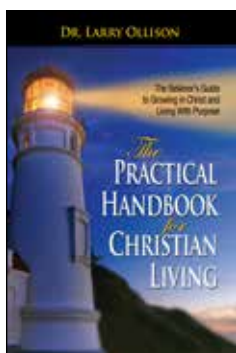


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Judge to determine if lakefront property owners' action against Ameren can move forward

By Nancy Zoellner-Hogland

Last month, Division 2 Circuit Court Judge Kenneth M. Hayden heard arguments from attorneys representing Ameren Missouri and six land owners who filed quiet title lawsuits in Morgan and Camden counties after Ameren laid claim to their properties.

The purpose of the hearing was to rule on Ameren motions arguing that homeowners should not be allowed to take their claims to trial. The arguments covered the terms and meaning of 1932 deeds and the rights to unlimited use of the strip of land around the Lake that were granted by those deeds. They also covered the 2006 and 2007 changes to the Missouri adverse possession statute, which exempted utilities from these types of claims. The changes in the law came after a court ruled adverse possession in 2000 against the Lake Taneycomo hydro-electric utility. Arguments also in-

cluded the location of lakeside property boundary lines and the assessors' use of plats to tax lots.

At the hearing, the attorney representing the six property owners argued that prior owner's deeds in 1932 held back from Union Electric Light and Power Company all rights except the right to flood or back water over a lakeside strip of land. The prior owner, Union Electric Land and Development Company, then transferred by deed the right to use the land for any purpose whatsoever and it passed down to these homeowners. Based on later deeds, the people would pay the taxes on the property and use the land just like any other homeowner. He argued that Union Electric's only right was to back water and flood the strip of land below the designated contour. He also argued that Union Electric deeds providing for unlimited "right to use" the land by the Lake,

combined with decades of the homeowners paying taxes and deeding ownership of land while Union Electric sat by in silence, constituted what is called "fee simple ownership."

The homeowners' attorney said in some areas, such as Lake Valley Estates subdivision, several million dollars of state and other government funding was used to form a county-controlled sewer district and build a wastewater treatment plant on land that Ameren asserts is below a contour property line. He argued that Ameren said nothing as details of the plant location and services were discussed in public hearings. They also took no action as a wastewater treatment plant, sewer lines and equipment were installed throughout areas of the subdivision that Ameren started claiming ownership of in 2009.

The homeowners' attorney also argued "boundary line acquiescence" by Ameren.

Ameren alleged the actual location of lakeside boundary lines is described by certain contour lines. However, the homeowners' attorney said the 1932 references to those contour lines in deeds may be difficult to place on the land 80 years later. A contour line is a vertical measurement that is to be laid out on the horizontal plane of the land. According to the homeowners' attorney, in many cases the land – the horizontal plane – has been graded or eroded or added to so that Ameren's GIS boundary line locations based on current aerial photography are not necessarily the same as 80 years ago.

The homeowners' attorney also made arguments about the use of recorded plats to set the boundaries for property tax assessments. He said that since 1985 the assessors have been using well-developed mapping, complete with plat- ted lot lines, to determine property taxes. However, he

said Ameren has never contacted the assessors to complain that by using those recorded plats, the assessors were taxing the homeowners a significant amount of money for prime lake front footage that Ameren now says it owns-- and pays a much lower tax rate for (the land under water in the basin area).

In a later interview, Camden County Assessor Eddie Whitworth supported that statement.

"It's actually kind-of funny. A couple years ago, Ameren took this stand that they own all this property, but not one Ameren representative has walked into my office and asked if they could pay the taxes on all that property that they say belongs to them," he said.

The attorney representing the homeowners also argued from a 1890s era statute known as a "statute of repose," which has been interpreted in the

continues on page 16

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Osage asking for your 'Yes' vote on school bond issue

By Nancy Zoellner-Hogland

On April 2 voters in the School of the Osage district will be asked to approve a \$22-million bond. If passed, property owners in the district will pay an additional 12.9 cents per \$100 valuation. A \$100,000 home will see a tax increase of \$24.51 year.

According to Tony Herman, assistant superintendent for School of the Osage, the funds will be used to completely remodel and upgrade the Heritage Building and construct a 24-classroom, three-story addition to the building that will be designed and built to look like the existing structure. An elevator will be added to make the school handicap accessible; the entire electrical system will be replaced; internet capability will be added; a new library will be built; the kitchen will be expanded and remodeled; and playgrounds will be constructed.

Herman said the new design of the building will allow bus and car traffic to be separated, making it safer for children as

they arrive and leave school.

A portion of the proceeds will also be used to tear down the Leeland Mills Elementary School and convert the property into a 100-to-150-space parking lot. The balance will be used to modernize the high school science labs, which haven't been improved since the school was built in 1987, and update the entrances in order to improve security at that school.

Herman said after reviewing all possible options, the board of education felt the tax increase was the best way to deal with the overcrowding at Mills Elementary, to prepare for future growth and to fix the problems caused by an aging building, while addressing the district's other needs.

The current enrollment at Mills is 420. Herman said the new building will be able to house 700 to 750 students while keeping classroom size small.

School of the Osage's current tax rate is \$2.72 – the lowest in Missouri. With the increase, the new rate would be \$2.849,

still below Camdenton at \$2.87, Eldon at \$3.54 and Iberia at \$3.65.

To watch a video online explaining why the district feels the project is important visit their

website <http://osage.k12.mo.us/>.



The new Heritage Building on Mills Campus will include three floors with 24 classrooms and a state of the art library with a separate entrance for busses. It will architecturally mimic the original building exterior and alleviate the over-crowding. The district has prepared a Powerpoint presentation you can view online at: <http://www.lakebusjournal.com/Bond-2013-presentation.ppsx>

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Judge to decide if Ameren suits can move forward

continued from page 14
past to terminate rights on land if someone else has been in possession and paid the taxes on the land for 30 years. To back up that claim, he argued Ameren has not been in control or asserted any right to control the lakeside strips of land since the 1932 deeds, and that the lakeside homeowners have controlled the land and have paid taxes on the property for decades.

During the hearing, Ameren argued that they had been exercising control over these lakeside lots by the vector program (spraying for mosquitoes), by conducting the Shoreline Clean-up and by issuing permits for docks and seawalls that typically are just below the average high-water mark.

Judge Hayden said he would take the matter under advisement. He has also appointed

a special master to the case to handle disputes that arose when Ameren did not answer written questions and requests for documents from the homeowners.

More than 15 lawsuits have been filed against the power company since it first sent letters to approximately 1,500 property owners informing them that all or a portion of their properties lay inside the contour lines set out in 1932 deeds and condemnation judgments and, as such, part or all of that property belongs to Ameren and not to those property owners.

On March 13, the day of the hearing, another suit was filed on behalf of Glen and Lynn Garrison, who have lakefront property in the Gravois Mills area. According to attorneys, more lawsuits will be filed in the coming months.

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Complaints soar as telemarketers get smarter

By Nancy Zoellner-Hogland

Most would agree – advances in technology over recent years have transformed communication and greatly improved efficiency and productivity. However, those advances do have one drawback – they make it easier for telemarketing companies to avoid getting caught as they ignore no-call lists.

Nancy Gonder, press secretary for Attorney General Chris Koster, said programs have been developed that give computers the ability to make hundreds of thousands of phone calls per hour while hiding the identity of the caller.

"If you think about it, long distance used to be expensive. However, today you can make calls over the internet for virtually nothing. And there are companies selling cards that allow telemarketers to change how their phone numbers show up on caller I.D. It's called 'spoofing.' People might not

answer an 800 number but when they see their local area code, they'll pick it up, only to find out it's the same company they've been hanging up on for months. We work closely with the FCC (Federal Communications Commission) because they have the resources to investigate further. Unfortunately, however, many of the calls are actually originating out of the country, making it very, very difficult to track them down. Although it's illegal, it's unlikely that law enforcement will hop on a plane and head to Indonesia to try to catch them – and the telemarketers know that," Gonder said.

A telemarketer calling this reporter certainly seemed to be aware of that fact. After answering the call, which showed up as "Unavailable" on my caller I.D., and realizing it was a sales call, I asked to be taken off his call list. Federal law mandates that he comply. However, the telemarketer replied "Nope. I'm

going to call you every day." When I told him I'd report him to the attorney general's office, he said I couldn't because I didn't have his phone number.

In 2000, Missouri adopted a law prohibiting telemarketers from calling those who registered their landlines on the state's No-Call List. Last June, the law was expanded to include cell phones. Some 61,000 cell phone users signed up within the first 24 hours after the law was enacted. To date, more than 4 million Missourians have registered their phone numbers.

However, the list of violators is also growing just as quickly. Gonder said that last year, 39,990 complaints were logged by people who, although register with the list, continued to receive calls. In fact, in March, when Attorney General Chris Koster released the list of top 10 complaints reported to his Consumer Protection Ho-

tline in 2012, complaints about unwanted telemarketing calls to people on Missouri's No-Call list topped the list. If complaints continue at their current rate, that number could soar. Gonder said that so far this year, complaints are averaging about 250 per day.

She said although, at times, it might seem futile, the best way to combat the problem – other than not ever answering the phone – is to sign up for the No-Call List and then report every unwanted telemarketer call that comes in.

"You never know when that one report might be the one we needed to tie the case together," she said, adding that attorney general's office obtained more than \$1.4 million in judgments against telemarketers in 2012, up from just over \$1 million in 2011. "In March, Attorney General Koster filed a suit against Simplex Health Care for violating the no-call law.

We received at least 500 complaints against them – and those complaints are what helped us catch them," she said.

Some telemarketers are exempt from the law. Companies calling on behalf of political organizations and charities and those with whom a relationship was formed or who phone users have invited to call by filling out a contest form can still call both land lines and cell phones.

To register for the Missouri no-call list, go to ago.mo.gov or call 866-662-2551. To sign up for the federal no-call list, which is updated monthly, visit www.donotcall.gov or calling 888-382-1222. Once registered, the phone number stays on both records until it's removed by the owner. However, both the state and federal call lists cover only personal lines. Business numbers are not included in any of the legislation.

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Wedding Bells in Lake Ozark

continued from page 3
Other condominium owners are concerned about noise, traffic that will be generated by the activities, parking, and liability from partiers who drink too much, then wander over to the pool to take a late-night dip.

"In the summer, we already have a hard time pulling out of our parking lot and we're already inundated by noise from the go-karts. We know we're in the middle of a commercial area but we would also like some consideration," he told the board.

Larry Shields, who lives in Arrowhead Estates, said even though developers left the promised 150-foot berm of trees between them and adjoining property, because of the bend in the shoreline, he has a direct, unobstructed view of the proposed amphitheater site when he looks out his bedroom window, which also means he is within direct earshot of the music venue.

"They say they want to be

able to perform weddings but those nice quiet weddings go hand-in-hand with receptions and we all know what that can entail. You could have partying going on until 3 o'clock in the morning," he said, adding that he was also told by one of the developers that they planned to hold three to four concerts per year in the amphitheater.

However, in a later interview, Judy Elliott said nothing could be further from the truth.

"We won't have anything going on after 10. And we're definitely not going to be holding anything like rock concerts! There are already plenty of places around the Lake to go listen to loud music. We want this to be a nice, upscale, classy place where people can quietly enjoy the beautiful scenery. In addition to offering full wedding services, we want to host nice community events – the Lake Community Orchestra, the symphony – even school

groups like the School of the Osage Jazz Band," she said, adding that they plan to preserve the same vintage look of the existing buildings.

Developers said that if the project is approved, they plan to start construction immediately.

According to Tim Jacobsen, executive director of the Lake of the Ozarks Convention and Visitor Bureau, the requests for wedding information is on the rise – so much so that in the Lake of the Ozarks 2013 Official Vacation and Service Guide they added a double page advertisement opportunity for "Weddings and Honeymoons at the Lake of the Ozarks" which was requested by several CVB members.

In 2012 the CVB received 94 direct inquiries for additional information on weddings and honeymoons. By March 2013 they already had received 42 inquiries, Jacobsen said.

Building an effective web presence

with Mike Waggett,
MSW Interactive Designs LLC

Get Social to Get Found

One of the biggest changes we have seen over the past year is the way that Google is looking at your Social Media presence as it ranks your website. The harsh reality is that your website could be perfectly optimized for the key terms you want to rank well for, but if you are not doing social media, your competitors may be kicking your butt in the rankings.

Steps You Should Take Today

A great resource for you to read can be found on www.socialmetricspro.com. Search for "25 Social Signals Google is Tracking – Factors to Optimize for Higher Search Visibility". This article guides you on how to leverage social media channels so Google takes notice! Some highlights from the article:

- Get on Google+: This platform is weighed by Google even if you do not have many people in your circles. Google+ is weighing heavily the social signals from its own social network.

- Facebook Rules: The amount of fans, comments, shares, and likes may influence search rankings more than Google+ or Twitter

- Don't Ignore Twitter: The number of followers, tweets, retweets and mentions will make a difference with this social media giant.

- Other Social Media: Don't forget about Pinerest, Reddit, Digg, StumbleUpon and FourSquare. These all have the ability to help your rankings and Google is measuring signals from these channels.

Content is King

No one likes bad content, but Google eats up great content. Here are some take aways from the article about content:

- Focus On User Experience:

Provide interesting and relevant content with relevant keywords

- Get Social: Engage your visitors by asking them to share your content, replying to their comments or Tweets, and organizing on-line events



Mike Waggett

- Build Connections: Associate with other people and websites who are leading authorities in your business field. Become the local expert and become part of an established social group.

One Bite at a Time

We all know the joke about how to eat an elephant. Start with one channel at a time, be consistent and provide top notch content to grow your fans/followers. Link back to your website when appropriate and don't sell all the time. You will be amazed at how this can help your website move up in the rankings.

As always, give us a call if we can answer any of your questions on social media. We also can create and customize social media elements for you, and we offer a very affordable social media engagement package than can help your website soar!

Link to full Social Metrics Pro article - <http://socialmetricspro.com/social-media/25-social-signals-google-tracking-factors-optimize-higher-search-visibility>

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As the Lake Churns

Market Notes

This month I'm taking a look back at the market over the past 12 years. The chart below shows a comparison by year of the number of properties sold and their average sales price for the time frame of January 1 through March 23 of each year. Data was collected from the Lake of the Ozarks Multiple Listing System.



Real Estate and Lake News with C. Michael Elliott

Year	# Sold	Avg. Price
2002	306	\$129,184
2003	297	\$135,188
2004	506	\$136,969
2005	642	\$168,373
2006	672	\$180,471
2007	552	\$184,563
2008	401	\$209,372
2009	284	\$168,279
2010	268	\$192,315
2011	272	\$183,791
2012	345	\$160,903
2013	375	\$158,622

As you can see, the number of sales peaked in 2006, falling to a low in 2010, remaining basically even in 2011. The past two years have shown a significant increase in closed properties.

The average sales price rose in 2010 and 2011 then fell again the past two years. In reviewing the individual sales, this is due to a few higher end sales in 2010 and 2011 which caused a higher average sales price rather than an actual boost then decline in property values.

Nationally, existing home sales hit a three-year high in February and prices jumped, adding to signs of acceleration in the housing market recovery.

The National Association of Realtors reported that existing home sales increased 0.8 percent to an annual rate of 4.98 million units in February, the highest level since November 2009.

The January sales pace was revised up a 4.94 million units from the previously reported 4.92 million units. The median home sales price in February rose 11.6 percent from a year ago to \$173,600.

A very accommodating monetary policy by the Federal Reserve, which has held mortgage rates near record lows, is helping to lift the housing market off the floor and lend the economy much needed support.

If you would like a detailed sales report on your specific property type or neighborhood, or would like information on the best buys at the lake, contact C. Michael Elliott & Associates at 866.Your.Lake or cme@yourlake.com

View thousands of lake area listings at www.YourLake.com. You can also log your opinions on Michael's real estate blog, www.As-TheLakeChurns.com

Press Releases are Welcomed!

We reserve the right to edit for content, clarity, space available and spelling. Press releases should contain the company's name and contact information, along with the details of the announcement, staffing change, location change, etc. Photos may be attached in JPEG format. Releases should be attached in the form of a plain text file, or Microsoft Word compatible file (.doc or .docx).

Please submit releases to: lakebusjournal@gmail.com

Bash Receives Zenith Award

Bobbi Bash ABR,CRS,GRI received the highest Bagnell Dam Board of Realtors award. This award is given to the Agent that sells a minimum of \$10,000,000 in a year. Bobbi has always exceeded that number. Bash has been one of the Top Realtors at the Lake for 25 Years! The many designations she has is what has helped her success and professionalism.

Community give back is very important to Bobbi. She was the first woman Rotarian and also the first woman President of the Rotary at the Lake.

This past year Bobbi was

designated as a Dave Ramsey ELP (Endorsed Local Provider)

A 13 year breast cancer survivor keeps Bobbi promoting the importance of awareness. This year she created the PINK WIG week. A great number of people wore pink wigs for a week in October.

Bobbi has a terrific Power Team which consists of Menda Gilbert, Clint Ladouceur, Todd Black, Jenna Bates, Jodi Langley and Randy Winburn. Her support team is outstanding and made up of Sharon Meyer and Clint Shaffnit.



Bobbi Bash ABR,CRS,GRI



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The Lake Area Chamber recently held a ribbon cutting for new member, Grills & More. Grills & More is located at 3243 A Bagnell Dam Blvd. Stop in and browse their showroom floor or give them a call at (573)552-8776. Left to Right: Holding ribbon - Debbie Grant, Prudential; with the scissors - Keagen Hail & Kindra Hail; Holding ribbon - Jeff Hail, Owner.

Calling All Gardeners!

The Heart of the Ozarks Professional & Business Women is partnering with Gifted Gardens in the 2nd Annual Spring Plant Sale.

The Heart of the Ozarks Professional and Business Women offer non-traditional scholarships for women going back to school to further their education, making a better life for their family. Gifted Gardens is owned and operated by Lake Area Industries, Inc., a sheltered workshop whose mission it is to provide meaningful em-

ployment for people with disabilities.

For more information contact Amanda Fagan at (660) 342-4713, Michelle Cook at (573) 286-8291, or by emailing teampbw@gmail.com. Plants will be available for pick up Friday, April 26 from 10am-6pm and Saturday, April 27 from 9am - 3pm at Stone Crest Mall next to Domino's Pizza. So make your plan now and pick everything up ready to go right at the perfect time for planting.

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Qualified expenditures include tuition, required course fees, books, and required equipment such as computer equipment. The expenditures qualify even if paid with borrowed funds but do not qualify to the extent the student used grants or scholarships as payment.

The credit is 100% of the first \$2,000 of qualified expenditures and 25% of the next \$2,000 of qualified expenditures. The taxpayer or taxpayers claiming an exemption for the student must claim the credits on their tax return.

Another favorable aspect of the American Opportunity Credit is that 60% of your calculated credit must be used to offset income tax but the remaining 40% of the credit can actually be refunded to you even if you do not have income tax to offset.

So as you can see, it is crucial that payments be timed so that for the first four tax years your child is in college, that you pay for at least \$4,000 each year so that you can get the maximum credit.

The credit is phased out in 2013 for those with modified adjusted gross income (MAGI) of \$160,000 to \$180,000 for married filing joint taxpayers. Those exceeding \$180,000



Bobby Medlin, CPA

MAGI are ineligible for the credit. Single and head of household filers are phased out of the credit from \$80,000 to \$90,000 of MAGI.

Once the American Opportunity Credit has been claimed for four years or when the student has continued their education past four years, the Lifetime Learning Credit is available. This credit is 20% of the first \$10,000 of qualified expenditures per year and has no limit to the number of times that it can be claimed. The MAGI phase-out levels for this credit are \$107,000 to \$127,000 for married filing jointly and \$53,000 to \$63,000 for single and head of household filers. The expenditures that qualify are the same as those for the American Opportunity credit with the exception that books and required equipment must be paid to the educational institution to qualify.

For those that cannot claim the credits, there is a Tuition and Fees Deduction allowed for up to \$4,000 of tuition, fees, books and equipment paid to an educational institution during a year. There are MAGI limits for this deduction.

If you have a child in college or are taking classes yourself, check out the excellent IRS Publication 970 Tax Benefits for Education at www.irs.gov. Don't miss out on these valuable provisions.

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



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What is the Source?

The Source is your guide to businesses at the Lake of the Ozarks, with listings each month for the top companies in their field, their services or products, and how to contact them. You can

also learn a bit about the business and the decision makers. Each month a different segment of the business community will be highlighted. This month we look at **Real Estate & Construction**.

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In early 2006 the entrepreneurial spirit took over, Kathy and Mark began to explore the possibilities of opening their own real estate office. After exploring all their options they made the decision that RE/MAX Lake of the Ozarks was a good fit for them. There were a number of factors they considered to be very important to their new business; name recognition, brand awareness, training and education, advanced use of technology and support as well as a nationwide marketing and advertising program.

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Kathy is active in the local and state association of Realtors and currently serves as 2013 President of the Bagnell Dam Association of Realtors. Mark is actively assisting the Westside Business & Property Owners Coalition for a solution at the Key Largo intersection at the west end of Osage Beach Parkway.

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Jim Albers • 573-216-5144

When Jim Albers came to the Lake of the Ozarks from St. Louis in 1973 he saw endless possibilities and a wonderful place to raise a family.

There were only 19 homes in Four Seasons on Horseshoe Bend and only two of those were year-round residences. The bulldozers were still at work on Witches Cove Golf Course, a 16 foot boat was the norm and waterfront lots were selling for \$160 a foot.

Today, thousands of lake homes dot the shores of Lake of the Ozarks, there are more than a dozen championship Golf Courses, luxurious yachts share the lake's waters with powerful sport and fishing boats and property values continue a decades-long rise.

One thing has not changed: Jim Alber's dedication to his real estate clients. For more than three decades Jim has worked hard to help hundreds of other families realize their Lake of the Ozarks dream. The hallmark of his long tenure with Four Seasons Realty has been dedication to outstanding real estate service. Whether as Four Seasons Realty Broker or as one of the organization's leading Realtor's, the client comes first with Jim Albers.

A member of the Bagnell Dam Association of Realtors since 1985, Jim is active in both Board of Realtor and community projects.

Whether you are buying, selling or dreaming about Lake of the Ozarks real estate, Jim Albers has the experience, community knowledge and dedication to make your Lake dream come true.



Mary Albers • 573-216-2139

Mary is a lake native who knows the market, the area and the special nature of Lake of the Ozarks real estate.

As one of the lake's top real estate producers, Mary brings a wealth of experience and expertise to the closing table. She is a Certified Residential Specialist, an Accredited Buyer's Representative and an alumni of the Graduate Realtor Institute. Mary's involvement in continuing real estate education is a hallmark of her commitment to providing the very best for her clients.

Mary's real estate accomplishments and client commitment have been recognized by her peers. She is an active member of the prestigious Missouri Association of Realtors and served as 2008 president of the Bagnell Dam Association of Realtors, the largest such organization in the lake area. She has been repeatedly honored my BDAR for her extraordinary service to the realtor association and the community, including selection as Realtor of the Year in 2005.

Mary's unique combination of lake knowledge and client care have made her a leader in a very competitive market. Lake of the Ozarks is a complex real estate market. As with all real estate, location is critical for value. Mary takes care to identify the need of buyers and carefully targets clients for sellers.

Mary's real estate success rests on the pillars of lake knowledge, continuing education, community involvement and client satisfaction.





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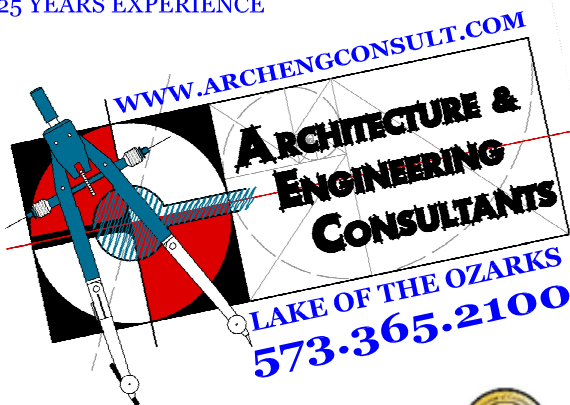
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Architecture & Engineering Consultants • 573-365-2100

Building on over 25 years of experience in planning, architectural, and engineering design, Architecture & Engineering Consultants (AEC) was founded by Dan Mills in March, 2007, in Eldon, Missouri. In 2010 we relocated to Lake Ozark, Missouri. Our central location allows us prompt access to all regions of Missouri.

Successful design originates from understanding the clients' needs, implementing explicit concepts and creating physical form. In-house collaboration of architectural, engineering, interior and landscape design teams provides total project integration from initial concept through construction close-out.

The Architectural department is comprised of architectural, interior, and landscape design professionals well versed in current and historic building codes and safety regulations (including IBC, Fair Housing Act, Americans with Disabilities Act Architectural Guidelines), with a vast array of experience in multiple building types including (but not limited to) churches, hotels, casinos, recreational, condominium, and custom residential. This range of experience allows us to provide expert advice at the beginning of the project and the ability to design buildings that work for both the owner and end users.

Our Interior Design team experience encompasses basic residential through the most sophisticated guest suites.

The Structural Engineering Department has particular strengths in steel design and pre-manufactured buildings. We can also provide FHA/HUD foundation certifications, monument sign design, remodels and additions and code compliance assistance.

Our Mechanical and Electrical Engineering team focuses on energy efficient ground source heating, wind power generation, solar energy and other innovative methods to provide pleasure and comfort.

AEC utilizes the most advanced project delivery tools, such as Autodesk Architecture 2013, Autodesk Revit 2013 (providing a three-dimensional snap shot of a project), Building Systems Design Spec-Link & Cost-Link, and others.

AEC strives to provide innovation, support and technical expertise to every project with integrity, honesty, and creativity.



Bobbi Bash Realty - 2820 Bagnell Dam Blvd Ste A-1 Lake Ozark 573-365-2622

Our Mission is simple. We want to leave every moment better than it was when we arrived. We call it "Elevating the Experience" and it's the approach we take to everything we do, Whether it's routine conversation or tough negotiation.

Bobbi began Bobbi Bash Realty in 1988 and built a large agency within 2 years. She then sold the company to another company and was the Top Producer for 7 years at which time she left and began Bobbi Bash Realty AGAIN... This time she created a small boutique company that produces as much volume as the offices that have large numbers of agents. "We do more volume per agent than any OTHER company." Our team is a family! We work together helping each other with price opinions and getting a transaction to close.

Bobbi Bash received the highest Bagnell Dam Board of Realtors award. This award is given to the Agent that sells a minimum of \$10,000,000 in a year. Bobbi has always exceeded that number. Bash has been one of the Top Realtors at the Lake for 25 Years! The many designations she has is what has helped her success and professionalism. Bobbi uses Mike Ferry (Top Real Estate Coach in the Country) to master her skills.

Community give back is very important to Bobbi. She was the first woman Rotarian and

also the first woman President of the Rotary at the Lake.

This past year Bobbi was designated as a Dave Ramsey ELP (Endorsed Local Provider)

A 13 year breast cancer survivor keeps Bobbi promoting the importance of awareness. This past year she created the PINK WIG week. A great number of people wore pink wigs for a week in October.

Bobbi has a terrific Power Team which consists of Menda Gilbert, Clint Ladouceur, Todd Black, Jenna Bates, Jodi Langley and Randy Winburn. Her support team is outstanding and made up of Sharon Meyer and Clint Shaffnit. They work FULL TIME to meet all of your needs. Professionalism and Customer Service is Top Priority! They are known for going Above and Beyond for ALL clients!



Lake Ozark REI

REAL ESTATE INSPECTION

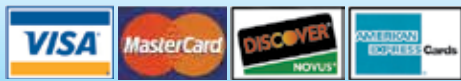
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Lake Ozark Real Estate Inspection

Lake Ozark Real Estate Inspection offers affordable residential commercial and specialty inspections throughout the entire Lake of the Ozarks and surrounding regions.

Owners Jeff and Stephanie Foster opened Lake Ozark Real Estate inspector after Jeff spent 20 years in the construction industry. Foster operated his own home construction, remodeling and construction consultant business for 15 years before working for Walsh Construction, one of the nation's largest military housing contractors in Chicago. As part of Walsh Construction, Foster worked in unison with the U.S. Corps of Engineers as a civilian contractor on military housing projects.

Lake Ozark Real Estate Inspectors are A.H.I.T. Certified, licensed and insured for customer's protection. The establishment takes pride in their work and ensures every inspection is complete according to American Society of Home Inspectors. (ASHI) Standards of Practice. Whether located in Osage Beach, Lake Ozark, Camdenton, Laurie, Sunrise Beach or other surrounding regions, residents can have peace of mind knowing the inspection meets the strictest of standards. "I tell my client's that I inspect their home as if I'm buying it myself, and I mean it." My clients have enough stress going through the home buying process. I give them the information they need to make an educated decision about the home they are buying.



Lake Ozark REI are thorough and comprehensive. They perform a 900 Point inspection that included examining the structural elements and major systems of the house, including the home's structural condition (exterior wall and foundation), the roofing system (interior and exterior), electrical system, heating and cooling systems and plumbing.

"We also offer septic, wood boring insect, well/water and radon testing as well as providing a FREE dock/seawall inspection to client's buying a home on the water. Again, this is to take some burden off of our client's, with one call they can schedule all of their inspections. We are a full service inspection company."

C. Michael Elliott & Associates 573-365-3330 - www.yourlake.com

C. Michael Elliott & Associates' teams of staff and agents have a reputation for excellence that makes their company the premier personal service real estate firm at the Lake. Well versed on the Lake market; they are your best choice for assistance in pricing and marketing decisions. Their knowledge and expertise will allow you to gain top dollar for your property in the least amount of time as well as assist you in locating a property to fit your needs at the best value. C. Michael Elliott & Associates also utilize the very latest technologies to maximize the market appeal of a property and to make it easier and faster to find a home to buy.

C. Michael Elliott began his real estate career in 1981 and quickly established himself as a consistent, top-producing agent at Lake of the Ozarks as well as earning an excellent reputation for customer service, character and integrity. "I believe success is measured in client satisfaction; it is my goal to provide a personal service to each individual that entrusts me with their real estate needs", says Elliott, sharing his philosophy, "a happy customer is the best business strategy."

As a REALTOR as well as a developer and investor, Michael understands what makes a good investment at Lake of the Ozarks. He has helped thousands of people buy and sell real estate at Lake of the Ozarks. He has also designed and built several custom homes, and developed subdivisions and a condominium project.

C. Michael Elliott & Associates is a member of the National, State and Local Board of REALTORS, and the Multiple Listing Service for the entire Lake area. We are a full service real estate company handling residential and commercial properties.

REALTOR® is a federally registered collective membership mark which identifies a real estate professional who is a Member of the NATIONAL ASSOCIATION OF REALTORS® and subscribes to its strict Code of Ethics.

Lake of the Ozarks Premier Home AUCTION

CALL FOR PRIVATE VIP SHOWING
573-365-7272

SATURDAY, APRIL 13, 2013 • STARTING AT 11:03 AM • ONSITE

Premier Townhome with ALL the Extras



Selling ABSOLUTE \$200,000 opening bid

155 Bella Terra Court 10B
Sunrise Beach, MO

- 3 Bed
- 3 Full & 2 Half Bath
- 3160 +/- Sq Ft
- 2 Car Garage
- Community Dock with Boat and PWC slips available

Luxury Home for Discriminating Buyer



Selling ABSOLUTE \$325,000 opening bid

168 Eagle Drive
Four Seasons, MO

- 4 Bed / 3.5 Bath
- 3604 +/- Sq Ft
- 2 Car Garage
- 152 +/- Water Front
- 12 MM - Osage
- 12x30 Dock with PWC

Premier Custom Townhome



Selling ABSOLUTE \$200,000 opening bid

36 Bella Terra Court 3A
Sunrise Beach, MO

- 3 Bed / 3.5 Bath
- 2752 +/- Sq Ft
- 2 Car Garage
- Community Dock with Boat and PWC slips available

Prestigious Country Club Area



Selling ABSOLUTE \$125,000 opening bid

1034 Country Club Drive
Four Seasons, MO

- 3 Bed / 3 Bath
- 2200 +/- Sq Ft
- Oversized Garage
- Lake View
- Nearby Golf Course
- Community Pool

Commercial, Land & Investment Properties AUCTION

CALL FOR PRIVATE VIP SHOWING
573-365-7272

*Auction to be held at the ProStar Auctions Office,
2086 Horseshoe Bend Parkway, Lake Ozark, MO*

SATURDAY, APRIL 27, 2013 • STARTING AT 10:03 AM

Lot 1240 Kay's Point #5 - Four Seasons



Selling ABSOLUTE

LEVEL Homesite in Four Seasons!

- Lot Size - 70 x 150
- Kay's Point #5
- Four Seasons Amenities

Estates at Hidden Creek - Camdenton



Excellent Development Opportunity

- 18 Building Lots
- Electric
- Water & Sewer System
- Located in the Heart of Camdenton

Lot 4, Cape Cod Lane - Linn Creek



Selling ABSOLUTE

Large 1/2 Acre Second Tier Lot

- Lot Size - 172 x 186 x 140
- Approximately 1/2 Acre
- Located in Established Nantucket Sub.
- Close to Community Dock

CALL TODAY TO DISCUSS THE AUCTION METHOD OF MARKETING! Check out ProStarAuctions.com for additional properties!

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www.prostarauctions.com

GOING ONCE, Going Twice, SOLD!

Why Sell Real Estate at auction?

A properly advertised and promoted real estate auction will deliver 100% of a property's "current cash market value" 100% of the time.

ProStar Auctions can deliver 100% of the current cash market value for your property in about 4 to 6 weeks. The good news is an auction is an event where bidders "win" the property and are happy knowing they only paid one bid more than someone else was willing to pay.

ProStar Auctions is one of the leading Real Estate Auction Company's in the nation headed up by the former CEO of the National Auctioneers Association, Robert A. Shively, BAS, ATS. ProStar has developed 'best practices' for selling real estate by the auction method of marketing through their vast experience working with auctioneers and auction companies throughout the world. Shively has owned a home at the Lake for 12-years and has successfully transformed the way in which real estate is being SOLD at the Lake.

It is interesting how many myths there are about real estate auctions. When meeting with Sellers and Buyers, ProStar does their best to dispel these myths. The following explanations will hopefully help eliminate some of the most common myths about real estate auctions.

Myth 1 – If I buy a property at auction I will have to produce the total amount of cash on auction day.

ProStar Auctions requires that bidders have a cashier's check between \$5,000-\$25,000, depending on the type of property being sold, and a Bank Letter of Credit demonstrating the potential Buyer has the ability to perform should they be the successful high bid. This ensures that the bidders are qualified to bid and other participants know they are in-fact bidding against someone that can and will perform. This also gives confidence to the Seller that the property will close within 30-days following the auction. That is why ProStar has successfully closed 100% of its properties.

Myth 2 – The property is distressed, something must be wrong with it and I won't find out until I buy the property.

It is true that one of the primary reasons a Seller will choose the auction method of marketing, is the benefit of selling the property "as-is", without contingency upon inspections.

However, this does not mean that the condition of the property is being hidden from the potential buyers. In fact, ProStar Auctions encourages its potential Buyer's

to have a professional inspection of the property before bidding and provides ample opportunity for inspections prior to the auction. In addition, ProStar Auctions is responsible to disclose, as in any normal real estate transaction, any known problems with the property.

As real estate auctions have continued to grow in popularity, more and more sellers are taking advantage of the benefits of an auction, and are considering the auction method of marketing as a first choice, not a last resort.

While it is common to see bank owned real estate auctions of distressed properties, you will also find that luxury homes, unique properties, bread and butter suburban homes, and a variety of different properties are sold at auction every day. As a matter of fact, the National Association of Realtors projects that one-third of all real estate will be sold by the auction method of marketing in the next 5 plus years.

Myth 3 – I won't get free and clear title on the property or the owner might take the property back from me after buying it.

This myth is based on the traditions of courthouse step type auctions, commonly referred to as sheriff's auctions or tax lien sales. In this scenario the owner has a legal remedy to get their property back called a "redemption period".

ProStar Auctions does not conduct these types of auctions, and redemption periods are not part of the terms and conditions. ProStar Auctions guarantees the Buyer "clear and marketable title" within its terms and conditions. Also, ProStar Auctions publishes the preliminary title work and makes it available to potential bidders well in advance of the auction.

Myth 4 – The only reason people have an auction is because someone died or the seller is in financial distress.

There are a number of reasons why people choose to have a real estate auction. In fact some of the most common reasons has little to do with the seller's financial situation or the settlement of an estate. Some of the most common benefits include:

1. Negotiations eliminated – Because price is determined with competitive bidding, there is no back and forth negotiating that can sometimes lead to a property not selling after considerable time has been invested.

2. Increased property exposure – Auctions require an aggressive approach to marketing because of a defined time of sale. ProStar Auctions is very skilled at marketing, to ensure a successful event.



Bob Shively

3. Accelerated and time defined sale – Seller's love to know when their property will sell. With an auction, the date is set and the marketing begins. Marketing is usually done in 30 days to close. Knowing when your property will sell and close gives you an advantage when making important financial decisions.

4. No contingencies – The auction method of marketing allows the seller to sell the property in its current condition, with full sellers disclosure. This allows buyers to adjust their price in accordance with any repairs or work that needs to be done, while giving the seller the benefits of a guaranteed sale without contingency for repairs or financing. All of the due diligence is done prior to auction day.

Time has become a valuable resource in our current society. This has created more demand for sales methods that appreciate the value of time. Today's real estate auctions are seeing the benefits of a time defined auction sale as a FIRST CHOICE!

Myth 5 – If I sell my property at auction I will have to give it away.

This is a very common myth and leads to some great discussion regarding market value as well as the different types of real estate auctions. Market value is defined as something's worth on a given day and what someone is willing to pay.

ProStar Auctions markets properties offered by auction bringing all potential buyers to that property on the day of the auction. In the end, the competitive bidding process will ensure that the buyer who was willing to pay the most is given the opportunity to do so. It is not uncommon for a property to bring more than what it may have been listed for on the market through traditional real estate or exceeding the seller's expectation.



Bill Shively

There are multiple ways to offer property at auction, Absolute with a minimum opening bid, seller confirmation and sealed bid. While there are many variations of these options, ProStar Auctions exclusively utilizes these methods and works with the seller to ensure that they select the one that best suits their specific situation and level of comfort.

ProStar Auctions can assure you that when you sell your property at auction you are not giving it away.

There are only two times property does not sell at auction:

1. When one owes more than a property is worth.
2. When one wants more than a property is worth.

If you are considering selling your property it will definitely be worth your time to learn more about the auction method of marketing and consider this option. While in the end, you may still elect to select the traditional method of selling your real estate you will become a more educated seller and aware of all available options to market your property.

If you are a buyer, always look within the market to see what properties might be selling at auction. Buying real estate at auction ensures that you are paying "true market value" and not what someone has determined the property should be worth!

ProStar Auctions is a Lake of the Ozarks based company with over 100 years of experience in selling real estate by auction throughout the United States. ProStar Auctions offices are located in the ProStar Building located at 2086 Horseshoe Bend Parkway in Lake Ozark, Missouri 65049 and can be reached at 573-365-7272 or on the Internet at ProStarAuctions.com.

ProStar Lake Real Estate Pros

ProStar Lake Real Estate Pros is changing the way real estate is SOLD at the Lake of the Ozarks.

There is not another Real Estate company in the United States that utilizes the sales model being offered by ProStar Lake Real Estate Pros.

ProStar Lake Real Estate Pros believes the traditional model being offered by the majority of Real Estate Brokers and Agents is outdated. Just because this method is the way it has always been done does not mean new innovative solutions should not be explored and adopted. And, what ProStar Lake Real Estate Pros is doing is very different and recognizes the changing real estate market—in good times and in not so good times.

What better time to offer a new solution that will help both Buyers and Sellers make the right decision in the sale or purchase of real estate?

The industry has seen a significant loss of real estate professionals during the economic downturn and quite frankly this is probably good. The majority of real estate agents across the United States today are part-time, handling one of the most important decisions and investments consumers make. ProStar Lake Real Estate Pros will invest the necessary resources to make sure both Buyers and Sellers are successfully represented. This type of commitment is needed today and for the future.

A comprehensive marketing plan will be developed and executed on each property. This includes the standard offering of placing it in MLS and local

real estate publications, yet ProStar Lake Real Estate Pros differentiates itself by providing brochures, postcards and advertising in key markets like Kansas City and St. Louis, as well as utilizing the Internet with such offerings as DuPont Registry and The Robb Report. The emphasis is on the SALE of the property.

ProStar Lake Real Estate Pros wants serious Sellers to know who can best manage the sale of their property and make it happen fast. ProStar Lake Real Estate Pros' niche is the Lake of the Ozarks' Fast Sale Specialist!

ProStar Lake Real Estate Pros creates an exclusive, aggressive marketing program for the client's property, designed to get it SOLD within 100 days or less.

About ProStar Lake Real Estate

- ProStar Real estate is not your typical real estate company. After all, what is typical today?
- We develop an individualized exclusive and aggressive marketing program designed to sell your property.
- We help you price your home to competitively attract buyers.
- We advertise your home locally and regionally including listing it in MLS.
- We market your home to buyers through local and national listing websites.
- We specialize in finding and negotiating with buyers.
- We show your home available for purchase.
- We get results within your time frame.



Changing the way real estate is **SOLD** at the Lake of the Ozarks.

478 Lakeshore Drive • Four Seasons • \$379,900



3BR | 3.5BA | 2740 +/- Sq.Ft. | MLS# 3090317

Rarely used waterfront Villa in Seasons Bay at The Estates. All stainless appliances and 12x36 slip in community dock. This is a True Value!

896 Cherokee Rd • Four Seasons • \$119,777



3BR | 2BA | 1586 +/- Sq.Ft. | MLS# 3090105

Well maintained one level home conveniently located in Four Seasons on a corner lot. Great floor plan with a large two car garage - don't let this one slip by!

50 Arnold Palmer Dr, #100-D • Lake Ozark • \$118,000



2BR | 2BA | 960 +/- Sq.Ft. | MLS# 3091062

This Osage National unit is amazing! The completely Turn-Key unit, includes the washer and dryer. Come enjoy all that Osage National has to offer!

1184 Jefferies Rd, #116 • Osage Beach • \$385,000



3BR | 3BA | 1995 +/- Sq.Ft. | MLS# 3091113

Location, Location by land or water! This Tuscan beauty welcomes you with a beautiful Iron Gated entry. Unbelievable view with entertainment at your doorstep!

24989 Meadowlark • Gravois Mills • \$169,900



2BR | 2BA | 900 +/- Sq.Ft. | MLS# 3091094

Cove location with a big beautiful view! This home is just as cute as can be. Huge detached 24' x 40' garage with two oversized doors for your toys. Must See!

911 Winn Road • Osage Beach • \$149,900



4BR | 3BA | 2508 +/- Sq.Ft. | MLS# 3088433

Conveniently located lake access home close to Osage Beach shopping and hospital. Bonus 5th Bedroom with no window. Lower level family room w/bar, 2 fireplaces.

50 Tom Watson Ct, #B-400 • Lake Ozark • \$136,900



2BR | 2BA | 1100 +/- Sq.Ft. | MLS# 3091029

Great Condo with Breathtaking Golf Course Views!! Granite Counters, tastefully furnished and in perfect condition. Nice covered patio complete with furniture.

50 Arnold Palmer Dr, #100-C • Lake Ozark • \$118,000



2BR | 2BA | 960 +/- Sq.Ft. | MLS# 3091077

This Osage National unit is remarkable! Completely Turn-Key, with washer and dryer included. Come enjoy all that Osage National has to offer!

844 Kersten Way #C-311 • Osage Beach • \$115,000



1BR | 1BA | 540 +/- Sq.Ft. | MLS# 3091154

What an amazing makeover that this darling condo has received! Close to all amenities Osage Beach has to offer! Enjoy as a retreat or as an investment rental.

468 4B Regatta Bay Dr • Lake Ozark • \$299,900



3BR | 3BA | 1520 +/- Sq.Ft. | MLS# 3087435

Outstanding Top Floor condo with fabulous view. Desired Point Location with water views from every room! 14x36 Cruiser Slip for extra money.

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Deadlines For Dogwood Festival Entries Approaching Soon

The 63rd annual Dogwood Festival will take place in various locations in and around Camdenton, April 18-20, 2013. Started in 1950, the festival has become a Lake tradition. The theme for this year's Dogwood Festival is "Get Hooked" with Retiring Mayor Dennis North as the Grand Marshall.

Entry deadlines are rapidly approaching for several festival events:

- The Shoebox Float Contest, for children K-6th grade in Camden, Miller, Morgan and Laclede counties, will accept applications until April 16th (the deadline for submitting a float is April 16th). Shoeboxes are available at the Camdenton Chamber office. Floats will be displayed at the Camden County Museum and other festival locations.

- The Dogwood Festival Parade, which takes place downtown on Saturday, April 20 at 10 AM, will accept registration from parade entries until April 10th.

- The Miss Dogwood Pageant, is scheduled for Friday, April 12 at the Camdenton High School RC Worthan Theater –

Registration open until March 15th and entry forms can be downloaded at www.missdogwood.com.

- The Little Miss/Mister, Junior and Teen Dogwood Contest – Scheduled for 3 PM on Saturday, April 13th with application deadline March 21st.

- The DECA Arts & Crafts Show, which takes place at the Camdenton Middle School on April 19-20, is accepting applications for the indoor craft show.

- Outdoor Booth Space featuring crafts and businesses takes place April 19th and 20th adjacent to the Carnival in the Middle School Parking lot in Camdenton. Applications will be accepted while space is still available.

- 7th Annual Dogwood Senior King and Queen Contest – Held April 18th with entry deadline April 16th.

For entry forms and more information about Dogwood Festival events, visit www.CamdentonChamber.com/DogwoodFestival or contact the Camdenton Area Chamber of Commerce at (800) 769-1004 or (573) 346-2227.

Reece and Nichols Al Elam announce new agent

"We are pleased and excited that Vincent M. Badolato has joined our group. He has fifteen years of experience in construction and development. He has previously been a Realtor through the Bagnell Dam Board of Realtors and received an award for the youngest realtor at the lake in 2003.

"He has seven years experience in Real Estate and also spent two years in the mortgage industry as a loan officer. He has been involved with all aspects of the business and enjoys being a part of the home buying and selling process. His move back into Real Estate is based on the fact that the market is coming back and looks

very promising." If he can help you with any real estate needs you can contact him via email @Vincentb@Reeceandnichols.com or call 573-280-6038.



Kiwanis Builders Club Holds Pinning Ceremony

The Kiwanis Builders Club for the School of the Osage Middle School recently held their annual pinning ceremony for members.

middle school-age students and is affiliated with the Kiwanis Club of Ozark Coast. The organization meets regularly and conducts various



From left, front row: Siegrid Massie, Kelly Wzorek, and Kaitlyn Ruck. Middle row, from left: Lea Hart, Taylor Bayles, and Callie Schillaci. Back row, from left: Gage Swofford, Dalton Glenn, Christian Gonnella, Kiwanis Advisor Carol Schien, and Faculty Advisor Becky Huntsman.

The Builders Club is for

service projects for the benefit of the community.

The Kiwanis Club of Ozark Coast has served Osage Beach, Lake Ozark, and surrounding areas since 1988. The Club meets weekly at noon at the Ozark Yacht Club (OYC) on Business 54 in Lake Ozark.

For more information, see www.ozarkcoastkiwanis.org.

Hamby Joins Bank Star One

Bank Star One has announced that Skip Hamby has joined the bank as a mortgage loan officer at their Lake Ozark location.

According to bank president, Rick Meriage, "Skip is a great addition to our bank. He brings a wealth of lending experience to our staff and we're excited to have him on board."

Prior to joining Bank Star One, Hamby served 16 years at Eagle Bank and Trust of Missouri in the St. Louis market, most recently as vice president and mortgage department manager.

Hamby is a Vietnam veteran, serving as an Army construction engineer during the conflict. He is a lifetime member of the VFW and has served

on the Jefferson County Board of Realtors for 25 years.

He will reside in Greenview.

Bank Star One www.bank-star.com or call 573-365-BANK. Bank Star One is a Member FDIC and an equal housing lender.



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Local author to hold book signing



By Nancy Zoellner-Hogland

Dr. Larry Ollison, senior pastor at Walk on the Water Faith Church in Osage Beach, will be at Stonecrest Book and Toy from 2 to 4 p.m. Sunday, April 7 to sign copies of his new book, *The Power of Grace*. The book, which was released February 5, is already in its second printing.

"I've come a long way since my first book, 'God's Plan for Handling Stress.' I printed it out on a friend's laser printer

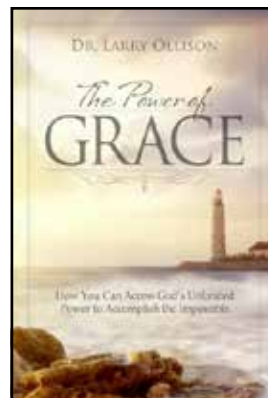
it, but he wouldn't staple it so Joyce and Ed Singer, who still go to our church, volunteered and spent the next two weeks putting it together. Times sure have changed! Now they pay me to write, they pay to print the books and I collect royalties."

To date, he's written six other books including "The Practical Handbook for Christian Living," which was just released last year, "Breaking the Cycle of Offense" and "Life is in the Blood." Several of his books have been translated into foreign languages and are used as textbooks in Christian schools and universities around the world.

The pastor said he believes his latest work, designed to allow readers to come away with a deeper understanding of this gift that God has given to the church, will follow suit.

"I actually had written a book back in 2000 on righteousness and grace and wanted to revise it but the more I looked at it, the more I realized I just needed to focus more on grace. There's so much teaching on the topic right now but unfortunately, it's become quite controversial. Some are adamantly for it while others are just as set

continues next page



one evening on my way home from work and the next day took it to the publisher, who wanted to be paid up front. I didn't have enough money to cover the cost so I traded him a lot I owned in Camelot Estates and an old wooden Chris Craft cruiser," Dr. Ollison laughed. "Then he told me he'd print

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Local author to hold book signing

continued from previous page
against it – it's become a 'grace vs. law' discussion. This book brings balance," Dr. Ollison said.

The book cover describes the content.

"You have probably heard grace defined as God's unmerited favor and that is absolutely true, but it is so much more. Grace is the power that God willingly gives us to help us do what we could never do on our own. When God said to Paul, 'My grace is sufficient for you,' He was giving Paul His power to be set free from the thorn that was buffeting him. However, Paul had to understand how to use God's grace in order to be set free."

The book tells readers how to approach the throne of grace with confidence and boldness and find the power to overcome things that readers could never overcome in their own strength - even works of the flesh. It also explains why grace is not a license to sin, but rather an empowerment to say "No" to sin and temptation.

Sarah Johnson, manager of Stonecrest Book and Toy, said she's excited about the event.

"We really like to hold these. It's fun for people to come in an actually meet the person that wrote the book that they're wanting to read," she said, adding that "The Power of Grace" will be for sale in the store but anyone who already owns the book is also free to bring in their copy to get it signed.

With more than 40 years in the ministry, Dr. Ollison, who holds an M.A. in Theology and a Ph.D. and Th.D from Life

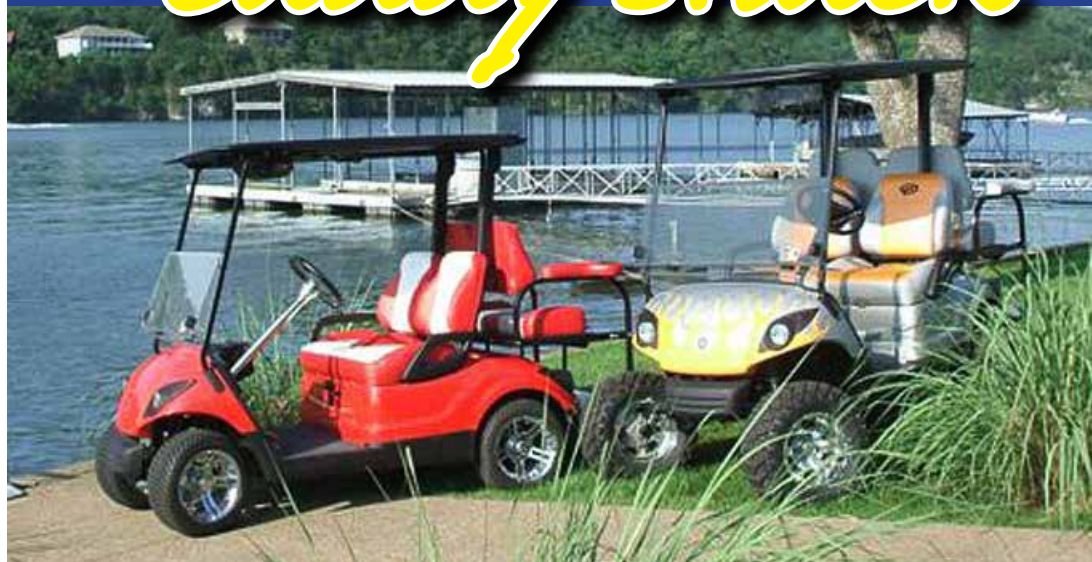
Christian University, ministers the Word of Faith through radio, television, Internet, and daily e-mail devotionals. Church services, held at 9 and 11 a.m. on Sundays and 7 p.m. on Thursdays, are streamed live over the internet. During any given service, several thousand people in more than 20 nations around the world are logged on. Dr. Ollison is also a very popular speaker nationally and internationally. This year's schedule includes trips to Australia, New Zealand and Israel.

Dr. Ollison was raised a Southern Baptist. While majoring in theology at Southwest Baptist University, he received the baptism of the Holy Spirit. For many years he traveled extensively speaking at Full Gospel Business Men's meetings and conventions. He currently serves as vice-president of International Convention of Faith Ministries (ICFM), vice-president of Spirit FM Christian Radio Network, a trustee on the board of Billye Brim Ministries, and Missouri State Director of Christians United for Israel (CUFI). He is also the host of The Cutting Edge Radio Broadcast and authors The Cutting Edge Daily Devotional, featured on CFAITH.com.

Dr. Ollison also has an extensive business background. He has served as chairman and founder of the Missouri State Marine Board, president of the Marine Dealers' Association and vice-president of a bank holding company, along with holding several directorships in various corporations and international ministries.

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The Borrower's Ten Commandments

Thou shalt postpone any career moves until after your closing. If at all possible, try not to make a career move during the time between your mortgage application and the closing on the home you are purchasing. One of the factors mortgage companies consider is the length of the present employment; they are partial to stability.

Thou shalt not apply for new credit.

Why not? Because applying for new credit changes what is called "debt-to-income ratios" (the relationship of your income to your debt). This could impact your ability to qualify for your mortgage loan and may initiate a new round of paperwork.

Thou shalt not incur new debt such as purchasing or leasing a new vehicle. This should go under the general heading of "no new debt." As with any debt, this will change your "debt-to-income ratios" and may cause you not to qualify for your mortgage.

Thou shalt not charge up your credit card balances.

Thou shalt not make a very large deposit or withdrawal from your bank account.

Thou shalt not change your mind after locking a rate.

Thou shalt not co-sign for someone else's loan.



Thou shalt not spend your down payment money.

Keep holy thy closing date and paperwork. Please try to schedule vacations for AFTER your closing date. If you have started packing for a move, remember to keep out any bank statements, tax returns, or other important paperwork.

Thou shalt not file for divorce prior to closing. I know this is a sensitive subject, but filing for divorce affects your marital status in a court of law and this change of status may sometimes complicate the process when paperwork is being finalized.

If you have questions about any of the "Borrower's Ten Commandments," please call me. Michael Lasson at First State Bank Mortgage at 573-746-7211 or on line at www.fs-bfinancial.com or www.yourlakeloaan.com.

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Local organizer brings OSS racing back to the Lake

continued from page 1
years back – how much we enjoyed it and how good it was for the Lake. I was sitting there looking out at the dam and the idea just kind-of hit me. In the

all driver meetings. They will also require drivers of all canopied boats to take part in a dunk test.

“The OSS brings in a dunker – a little module that simulates

covered, a portion of anything left over will go to the BDSA Beautification Fund and the rest will be divided between organizations that provide volunteers. To date, several Lake-area fire protection districts have signed on to assist wherever needed. “The Strip will be closed to traffic from about Old Time Photos down so we also [need the] use of golf carts to shuttle the handicapped and elderly and shuttle busses to bring people from

the parking areas to the Strip. We’d like to be able to provide T-shirts for all the volunteers. We need more promotional materials. The list goes on and on. Quite honestly, if someone has something they want to give, I’m sure we can find a use for it!

“We’re all so thankful for the support we’ve gotten from the entire community. From my end, it’s been awesome to be involved in this. I think it’s going to be just as great for businesses

all around the Lake area, who will benefit by the money this will bring into our economy, and for everyone that gets to take part either as a volunteer or a spectator,” he said.

To make a donation, contact Shepherd at info@lakerace.com. For more information on the race, including a schedule of activities, visit 7.



Photo: J.B. Simpson/LakeExpo.com

next couple weeks I started bouncing it off a few other people to see what they thought. Every person I spoke to agreed that stretch of the Lake was the perfect spot for the race and the Bagnell Dam Strip was the perfect spot to host the land events,” he said.

From that point on, things started coming together. A steering committee was formed; a regatta permit was obtained from the Missouri State Water Patrol and the Bagnell Dam Strip Association agreed to take the race under their wings so the race could operate as a not-for-profit event without having to apply for its own 501c3.

More importantly – the event was sanctioned by a member of the American Power Boat Association and the OSS agreed to come on board to operate the race.

Shepherd said the OSS set the course and will be conducting all boat inspections, overseeing all safety measures and holding

the cockpit of a boat. It’s sunk and flipped upside down and the drivers have to be able to get out in a certain amount of time. Safety is paramount in these types of races. We don’t want anyone to get hurt,” he said.

Although more than 100 have already volunteered to help with the race, 200 more volunteers are needed. Shepherd said he’s trying to schedule everyone on two-to-three-hour shifts so they’ll still have time to enjoy the race. Anyone that would like to help with any number of tasks – from selling soft drinks to directing cars in the parking lot – should contact Wendy White, executive director of the Lake Area Chamber of Commerce, at wwhite@lakeareachamber.com or 573-964-1008.

Shepherd said that although many have agreed to help sponsor the event, they also still need more donations.

“We can use all kinds of things – and cash is always good,” he quipped, adding that after all the race expenses are

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0014	1996	TROJAN 440 EXPRESS 2 420 HP CUM	\$124,900.00
0245	1998	FOUNTAIN 42 LIGHTNING CLA 2 470HP MERC	\$84,900.00
0379	1988	FOUNTAIN 12 METER 2 420HP MERC	\$32,500.00
0009	2005	FORMULA 400 SUPER SPORT 2 425HP MERC	\$187,500.00
0405	2007	FORMULA 400 SUPER SPORT 2 425HP MERC	\$275,000.00
0009	2005	FORMULA 400 SUPER SPORT 2 425HP MERC	\$187,500.00
0308	1990	CHRIS CRAFT 360 EXPRESS CRUI 2 INB 350HP	\$34,900.00
0449	2006	SEA RAY 38 SUNDANCER 2 420HP MERC	\$199,000.00
0154	2003	FORMULA 370 SUPER SPORT 2 375HP VOLV	\$139,900.00
0407	2008	FORMULA 370 SUPER SPORT 2 425HP MERC	\$199,900.00
0237	2004	BAJA 36 OUTLAW 2 425HP MERC	\$89,900.00
0536	1998	FORMULA 353 FASTECH 2 415HP MERC	\$48,900.00
0453	2005	FORMULA 353 FASTECH 2 470HP MERC	\$149,000.00
0376	1994	RINKER 300 FIESTA VEE 2 250 HP MER	\$29,900.00
0302	2004	DONZI 33 ZX 2 425HP MERC	\$99,900.00
0330	1997	FORMULA 330 SUN SPORT 2 310HP MERC	\$39,900.00
0426	2000	FORMULA 330 SUN SPORT 2 310HP VOLV	\$49,900.00
0131	2002	FORMULA 330 SUN SPORT 2 375HP VTWI	\$59,900.00 reduced
0350	2006	FORMULA 330 SUN SPORT 2 375HP MERC	\$105,000.00 reduced
0440	1999	SEA RAY 330 SUNDANCER 2 310HP MERC	\$65,700.00 reduced
0460	2008	CROWNLINE CROWNLINE 320LS 2 320HP MERC	\$89,900.00
0478	2007	FOUR WINNS 310 HORIZON 2 270HP 5.0	\$79,900.00
0229	2006	RINKER 300 EXPRESS CRUI 2 260 HP MER	\$79,900.00
0226	2002	FORMULA 292 FASTECH 2 300HP MERC	\$49,900.00
0540	1999	ENVISION 2900 COMBO 1 310 HP MER	\$23,500.00
0483	2001	ENVISION 2900 COMBO 1 310HP MERC	\$35,900.00
0467	2004	MONTEREY 268 SS 1 375HP MERC	\$27,900.00 reduced
0303	2005	RINKER 282 CAPTIVA BR 1 375HP MERC	\$39,900.00
0459	2002	COBALT 292 BR 2 280HP VOLV	\$49,000.00
0543	2008	CROWNLINE 270 BOWRIDER 1 300HP MERC	\$54,900.00
0537	2001	SEA RAY 270 SUNDANCER 1 310HP MERC	\$39,900.00
0305	1998	SEA RAY 280 BOWRIDER 2 300HP MERC	\$36,500.00
0381	2002	REGAL 2465 COMMODORE 1 260 HP VOL	\$30,995.00
0470	2007	SUNDANCER DX26 TRIPLE TOON 1 135HP HOND	\$16,900.00
0469	2002	SEA RAY 240 SUNDECK 1 300 HP 5.7	\$21,800.00
0476	1998	REGAL 2500 LSR BR 1 310HP VOLV	\$17,500.00
0518	2009	RINKER 226-XL R CAPTIVA 1 270HP VOLV	\$39,900.00
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New Westside welcome sign is in the works

By Nancy Zoellner-Hogland

The mayor of Laurie was so impressed with the new “Hollywood-style” welcome sign installed last year in Lake Ozark, he decided to head up efforts to obtain a similar, but smaller, sign for his side of the Lake.

Herb Keck said he feels the 4-foot-tall, 47-foot-long sign, to be built on a piece of property just south of the Shrine of St. Patrick’s Catholic Church, would show off the city’s civic pride. The sign will read “Lake of the Ozarks Westside.”

“It’ll be very attractive and eye-catching and it’ll identify us and say to visitors, ‘We’re proud of our area,’” he said, adding that everyone he’s talked to about the sign has agreed it would be a great addition to the community.

The Laurie Board of Aldermen was so taken with the idea they approved a request by the enhancement committee to front the \$3,500 cost of an approximate 25-foot-by-50-foot piece of land to house the sign. Keck said the city will be reimbursed after fund-raising is completed.

Because this welcome will sit much closer to the roadway, it will be about half the size of the one perched atop a hill at the start of the new 54 Expressway. However, Keck said he hopes to use the same remote controlled multi-colored LED lights to illuminate the white, reflective, powder-coated aluminum letters, which will be built by the company that created the east-side version.

He said he also hopes to ob-

tain a lighted flag pole for the site, adding that he hopes it too could become an Eagle Scout project.

He estimated the cost of the sign, wall and lighting at \$50,000 to \$60,000.

“Of course, we hope that we’ll be able to get in-kind donations – like the concrete and the excavation – to reduce that cost. Our community is always so generous and supportive of anything that enhances the area, I expect that we’ll have an easy time coming up with the money,” he said, adding that Mark Shellenberg, vice president of the Laurie branch of Central Bank of Lake of the Ozarks, volunteered to head up fund-raising.


Joe Roeger, who headed up the Lake Area Chamber of

Commerce sign committee, said as soon as he heard about the mayor’s plans, he volunteered to help in any way needed.

“I think it’s a great idea. I think I’m almost as excited about the sign as he is,” Roeger said.



Keck said he hoped the Westside sign could use the same remote-controlled LED lighting that is in place on the “Hollywood” style signage in Lake Ozark.



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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

THE BARNETT POST OFFICE

It takes but a few minutes to drive through the small community of Barnett on Route AA and even less time to zip through on Highway 52. It is hard to believe that the town was once a thriving center of commerce with forecasts for a very bright future. It sits on a divide between the recreational areas of Lake of the Ozarks to the south and the agricultural lands of Morgan

County to the north.

Barnett began to grow in 1832 about three miles west of its current location when a post office was established in a structure then known as the "Stone House" which had become a stage coach stop. The first postmaster was Howard Hiramadole. The post office was discontinued during the Civil War, re-opened in 1866 and closed in 1871.

In 1870, the community of

Barnettville was established two miles north of the present location of Barnett and the post office was re-opened in 1875 with Archibald Campbell as postmaster. The post office was later re-located to the site of present-day Barnett. In 1880, a tornado destroyed the post office building but it was quickly rebuilt with R. M. Hargett as postmaster. Then in 1888, the post office shortened the town's name to Bar-

nett. Since then the post office has been located in several different structures.

This illustrates that our postal service has always had its ups and downs and even today has many vexing problems and is much in the news. We tend to forget what rural mail carrier service was like in the old days when mail was delivered by horseback or wagon. The rare image, photographer unknown, that accompanies this article shows Barnett's rural delivery men, burdened with their heavy sacks of mail, standing in front of the Barnett Post office at the beginning of the 20th century. ■

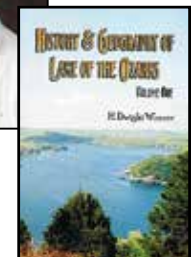
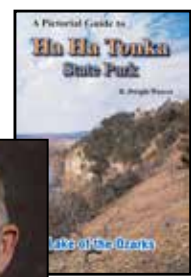
This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

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: dwightweaver@charter.net or call 573-365-1171. Visit www.lakeoftheozarksbooks.com to obtain more information or to purchase one of his books online.

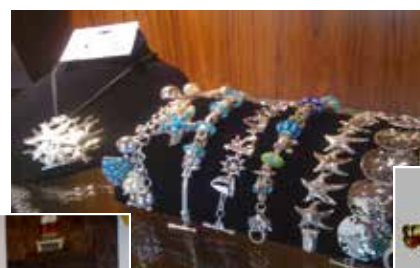


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Hulett Chevrolet Goes to Bat for Camdenton Youth Baseball League

Hulett Chevrolet is partnering with the Camdenton Youth Baseball League in Camdenton. Hulett Chevrolet has joined forces with the national Chevrolet Youth Baseball program to provide new equipment, a monetary contribution, invitations to FREE instructional clinics, and an opportunity for community members to enter the Free Chevrolet vehicle sweepstakes.

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

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

Hulett Chevrolet will present

the Camdenton Youth Baseball League with equipment kits with items including things like equipment bags, baseball buckets, practice hitting nets, umpire ball bags, batting tees and Chevrolet Youth Baseball T-shirts. The sponsorship also includes youth clinics featuring current and former MLB/MiLB players and coaches and instructors from Ripken Baseball.

In addition, Hulett Chevrolet will present a check representing a one-time monetary contribution to Camdenton Youth Baseball League. Sponsored leagues across the country will each receive 2,000 Free Sweepstakes Entry forms to distribute within the community. At the end of the entry period, five winners – one from each region – will win their choice between a 2013 Chevrolet Malibu or Chevrolet Traverse. Each participating market will award a secondary prize.

For more information about Chevrolet Youth Baseball, please visit www.youthsportswired.com.

Permanent Makeup School Certified by the State

Facial Designs Permanent Cosmetics in Osage Beach has recently been awarded Certification by the State of Missouri Department of Higher Education. Facial Designs Permanent Cosmetics has offered Fundamental Training Course for Permanent Cosmetics for the past six years, and after a rigorous and lengthy application process, is now the only permanent makeup school located in Missouri to be Certified to Operate by the State.

Owner and operator of the school, Marilyn Rustand (right), is a Certified Permanent Cosmetic Professional (CPCP) in practice for nearly twelve years and is a Certified Trainer. She has been an active member of the Society of Permanent Cosmetic Professionals (SPCP), the world's largest professional organization for permanent cosmetic technicians, serving



on the Board almost 5 years and is immediate past SPCP President.

For more information about permanent cosmetics school in your area or any other permanent cosmetics information, you may contact Facial Designs Permanent Cosmetics in Osage Beach, 573-216-5051, or visit SPCP website, www.spcp.org.



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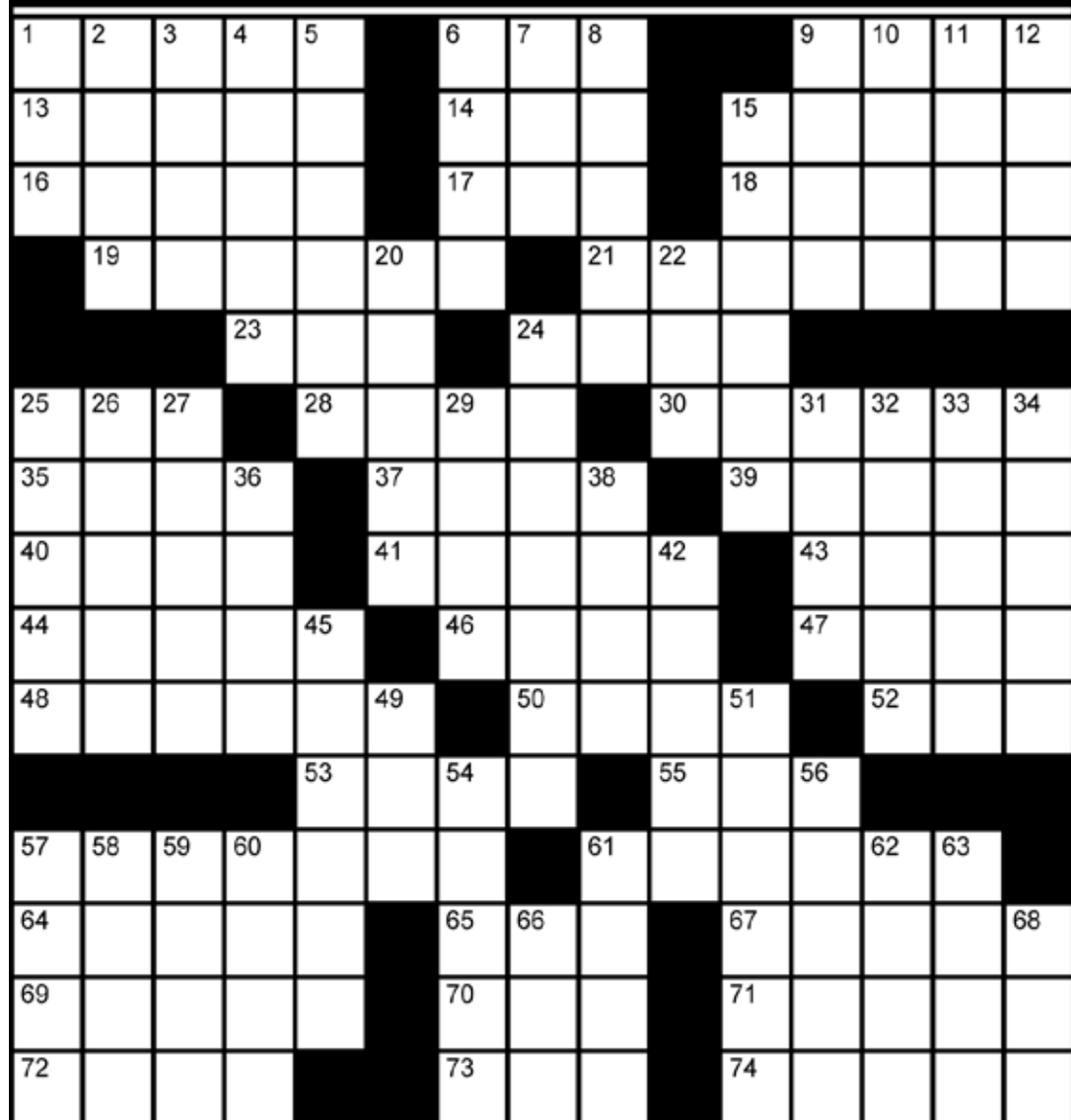
1. Father of Hector, Paris and Cassandra
6. Young newt
9. Perching place
13. Fungal skin infection
14. Tap order
15. Less than right angle
16. On pins and needles
17. Bottom line
18. Isabel Allende's "Portrait in ____"
19. *Say _____ to winter and hello to spring
21. *Celebrated saint
23. One of peeps
24. Cobbler's concern
25. Mudbath site
28. Cellist great
30. *The _____ Spring, led by Alexander Dubcek
35. Snaky swimmers
37. *Daffodil or tulip, originally
39. Yuletides
40. Competitive advantage
41. Skedaddle
43. Profit
44. REM picture
46. Fuzzy fruit
47. Second-most traded currency in world
48. Kinda
50. One who speaks a Slavic language
52. OB-GYN test
53. Boor
55. *These sox train in spring
57. *Precedes May flowers
61. Okinawa martial arts
64. Great reviews
65. Lawyer group
67. She turned to stone
69. Amber _____
70. "Family ____"
71. Ar, atomic number 18
72. Homework to a student
73. a.k.a. Tokyo
74. City on Rhone River

DOWN

1. "Harper Valley ____"
2. Sign of engagement
3. A fan of
4. Famous for his fables
5. *Dance-around-the-pole holiday
6. _____ button from Staples
7. 1918 pandemic, e.g.
8. Dancer's beat
9. Maple, to a botanist
10. Brazilian indigenous people
11. Relating to the ear
12. Reach a high
15. Rearward
20. Splotches
22. European peak
24. Lonely musician?
25. *Garden's beginnings
26. Peter in Spain
27. Tattered Tom's creator
29. Exclamation of disgust
31. First rate
32. "Faster!" to a horse
33. U in UV
34. To impede
36. The Vatican to Catholics, e.g.
38. B in BCS
42. Miss America's topper
45. Harass
49. Either ____ or against
51. *Occurring now
54. Utilization or employment
56. Farm type
57. 32-card game
58. Maui dance
59. Lyric poem, pl.
60. W in W=Fd
61. Boxer's last blow
62. Not for here
63. Jet black
66. *Spring Growth
68. European Nuclear Society

Solution on Page 30

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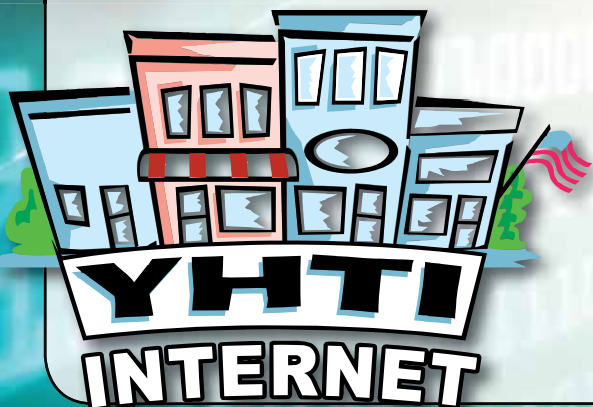
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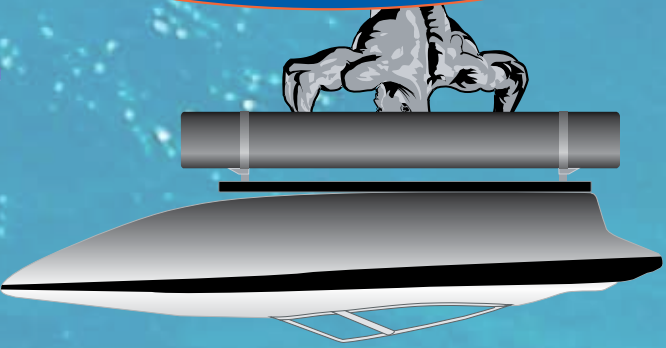
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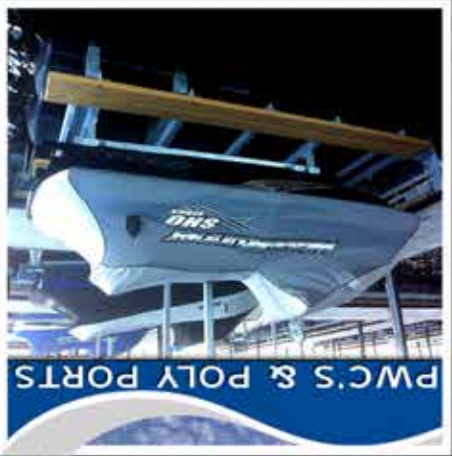
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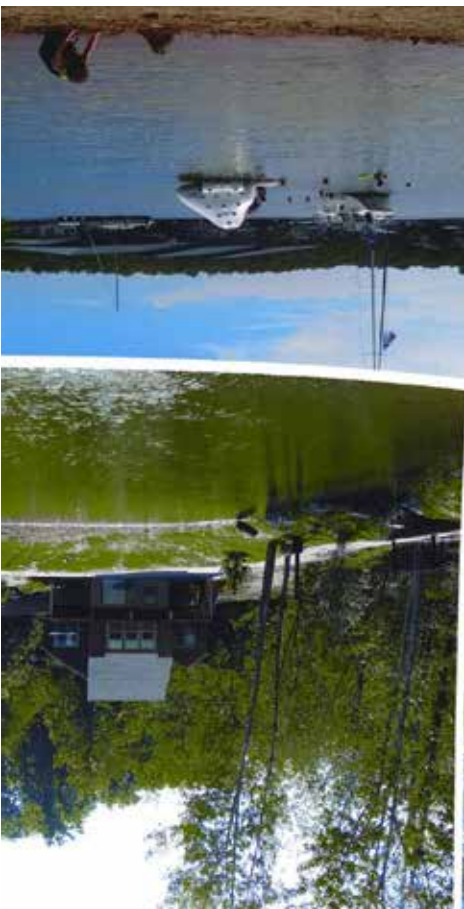
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