

LAKE OF THE OZARKS BUSINESS JOURNAL

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 10 -- ISSUE 6

JUNE, 2014

BOATING ON BACK

Boating
Lake of the Ozarks
Volume Thirteen • Issue Six • June, 2014



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The Race is On!

By Nancy Zoellner-Hogland

The summer season is once again kicking off with speed, power and excitement – and the business owners along the Bagnell Dam Strip couldn't be happier.

Organizers expect 7,500 to 10,000 spectators to visit the area for the Lake of the Ozarks Invitational Powerboat Race, set for June 7 and 8.

"Any time you can bring that many people past your front door, you benefit," said Jeff Van Donsel, the owner of a resort that sits on Bagnell Dam Boulevard and a member of the Bagnell Dam Strip Association which is acting as host of the event. "All the lodging establishments benefit. I know that first hand! But I think just about every business on the Strip saw a lot of extra traffic at last year's event – especially those that promoted items that appeal to boat racing fans."

He described the Friday night "meet and greet," where spectators could get a close-up look and take photos of the boats as "phenomenal. It was absolutely packed! I'm sure we'll see the same type of crowd this year."

Several business owners contacted said they were "extremely busy" throughout the entire weekend. The term "Slammed," was used by more than one. To prepare for this year's crowds, a couple of the eating establishments said they've been running regular "Help Wanted" ads to bring on extra help for the

weekend.

Just like last year, spectators will be able to watch the race, headquartered on Lake Ozark's Bagnell Dam Strip, from numerous points along the shoreline as well as from the road deck at each end of Bagnell Dam, which will be closed to traffic throughout the weekend. This year, refreshment stands will be set up on the dam to make it easier for spectators to purchase soft drinks and snacks.

And, like last year, crowds also will be able to wander through the Racer Village and Vendor village, and get an up-close look at boats at "wet pits" and "dry pits." Iguana Race Village will play host to more than 60 vendors delivering an array of foods, while providing unprecedented viewing opportunities from Bagnell Dam to the 3 mile mark.

Van Donsel promised shuttles would do a better job of getting people from the parking area below to the dam to top-side at this year's event.

"Last year, didn't run as often as they were needed. But you learn as you go and this year things should be different," he said, adding that signage instructing people where to park also will be increased. "We'll make sure we signs up telling people they can't park along Valley Road. We had a problem with that last year and had to tow some vehicles."

The marketing opportunities aren't limited to the weekend –



Again this year, spectators will be able to watch the race from the deck of Bagnell Dam - and they'll be able to buy refreshments without leaving the dam.

The crane, which lifts boats from their trailers parked at the bottom of Bagnell Dam Boulevard and then lowers them into the Lake, will start operating at 9 a.m. Saturday and 10 a.m. Sunday. Nancy Zoellner-Hogland photos.



or the Strip.

Activities kick off at 6 p.m. Tuesday, June 3 when all Lake Race volunteers are invited to a party at Beavers at the Dam. Volunteers can enjoy compli-

mentary appetizers as they visit with their team leaders for race weekend assignments and pick up their volunteer T-shirts.

From 5 to 8 p.m. Wednesday, continues on page 27

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Who's representing YOU at the negotiating table?

For the latest market stats and real estate info turn to Page 17 for this month's "As the Lake Churns"

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Rita Rose Event photography

Armchair Pilot

By Nancy Zoellner-Hogland

This fall, travelers will find it a little easier to fly into smaller cities, thanks to new routes adopted by American Airlines. The airline recently announced that in September, they will start flights between Grand Rapids and both Charlotte and Philadelphia and in October, they will start flights between Evansville, Indiana and Charlotte; Fort Wayne, Indiana and both Charlotte and Philadelphia; and between Phoenix and Cleveland. Another flight will be offered between Bismarck, North Dakota and both Chicago and Dallas-Fort Worth.

According to a recent survey, nearly 70 percent of pet owners report that those "extended family members" keep them from traveling as much – or as spontaneously – as they'd like. The majority blame pet responsibilities for missing out on fun times with family and friends. However, new online services could help those frustrated travelers hit the road – or fly the skies. DogVacay.com and Rover.com allow users to either register as pet sitters or search for someone who can provide in-home care of their pets. The sites also handle payments for those services so no one is left holding the doggie bag.

Those who plan to take Fido or Kitty along on vacation that includes air travel might want to review this list of "Helpful Hints" provided by the United States Department of Agriculture:

- In the summer, choose early morning or late evening flights to avoid temperature extremes that may affect your pet. Avoid holiday traveling whenever possible.

- Use direct flights whenever possible to avoid accidental transfers or delays.

- Do not take your pet out of

its kennel inside the airport. In keeping with airport regulations and courtesy for other passengers, let your pet out only after you leave the terminal building.

- Attach a label on the pet carrier with your permanent and travel addresses and telephone numbers.

- Make sure your pet's nails have been recently clipped to prevent them from hooking onto the carrier door or other openings.

- Carry a current photograph of your pet. If your pet is accidentally lost, having a current photograph will make the search easier.

Pets or not, airline travel will be up 1.5 percent this summer from the same time last year. That's the latest prediction from Airlines for America (A4A), a trade organization that advocates for the airline industry. In fact, A4A projects summer 2014 air travel to rise to its highest level in six years, with a record number of passengers traveling internationally on U.S. carriers. Approximately 210 million passengers (2.28 million per day) are expected to fly U.S. airlines from June 1 through August 31, up 1.5 percent from 2013. This includes 29.9 million travelers (325,000 per day) on international flights – an all-time high. Published airline schedules show Canada, Mexico, the United Kingdom, Germany and Japan, respectively, as the top five nonstop destinations from the United States.

A4A is also urging travelers to support a move to transparent airfares. The organization has created an online petition that allows visitors to tell Congress to overturn a 25-year-old practice that enables the federal government to hide the taxes that customers pay on airline fares. Currently, the federal govern-

ment mandates that those taxes – \$62 of a typical \$300 roundtrip domestic ticket or nearly a quarter of the price – be advertised as part of the base price of the ticket. Since that price will jump again in July when the Transportation Security Administration (TSA) passenger security tax increases to \$5.60 on a one-way trip, the A4A feels it's more important than ever to push for full disclosure. A spokesman for the organization said many passengers believe the increases are caused by airlines. However, the Transparent Airfares Act would ensure that federal taxes be broken out of the cost of a ticket when advertised. To obtain more information or sign the petition visit airfaretransparency.com.

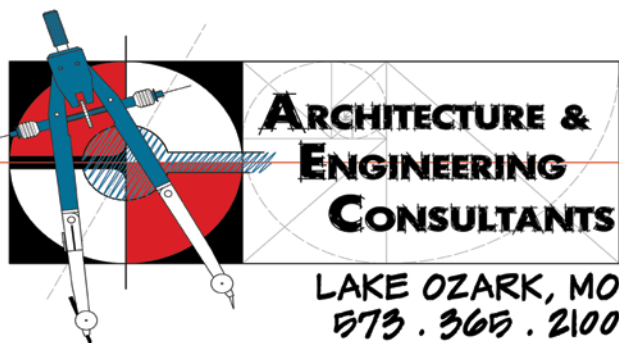
Some travelers may question the need for an increase in the TSA tax now that some 180,000 people are paying fees for background checks that will allow them to pass through expedited airport security screening. According to TSA administrator John Pistole, 40 percent of all U.S. travelers are using the Pre-check program, which allows "low-risk" passengers to leave on their shoes, lightweight outerwear and belts and also keep their laptops and allowable liquids in their carryon bags, making it possible to get travelers through security checkpoints in five minutes or less. Pistole said that in addition to extending the access to military personnel, the program expanded even further this spring when eligibility was awarded to all civilian employees of the Department of Defense. Workers with other federal government departments soon will be added to achieve the goal of having 50 percent of the traveling public passing through expedited security-screening lanes by the end of 2014.

Expedited screening doesn't
continues on page 10

Business Journal Socials

Thursday June 12
Night
Social

Get a bite to eat or a cocktail, and decompress. Meet some new people or catch up with old friends. Maybe even stick around for dinner! Good friends, great food! This month's event is Thursday June 12, at Camden on the Lake, with our hosts Albers&Albers from Four Seasons Real Estate.



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Sign of the times

Federal government blames new signage restrictions on 'baby boomers'

By Nancy Zoellner-Hogland

The fading eyesight of the nation's aging population allegedly spurred the Federal Highway Administration (FHWA) to require road districts and municipalities to maintain traffic signs to a minimum level of "retroreflectivity," which they say helps "improve highway safety and prevent roadway departure crashes." The FHWA explains that the more retroreflective the sign, the more the light bounces from vehicle headlights back toward the vehicle and the driver's eyes, making signs and markings appear brighter and easier to see and read.

Because the retroreflective properties of traffic control devices deteriorate over time, the FHWA is now requiring highway agencies need to actively manage the maintenance of signs and pavement markings in order to ensure that they are

clearly visible at night.

According to the guidelines provided in the FHWA's Manual on Uniform Traffic Control Devices (MUTCD), government agencies that maintain roads have a couple options to accomplish that. They can continuously measure the retroreflectivity and only replace those signs when the retroreflectivity drops below a set standard or they can simply adopt a plan for replacement.

Retroreflectivity can be measured two ways. A trained inspector, accompanied by someone 60-plus years old, can conduct a visual inspection from a moving vehicle during nighttime conditions or a retroreflectometer, which measures the reflectivity of a sign, can be purchased at the cost of some \$10,000 and used. The decision to replace the signs can also be based on their age compared to the expected sign life, which is calculated on the experience of sign retroreflectivity degradation in a geographic area compared to the minimum levels. Replacement of signs also can

be based on the performance of a sample of control signs located in a maintenance yard. Finally, districts can simply choose to adopt a "blanket replacement policy," where all signs in an area/corridor or of a given type, are replaced at specified intervals, eliminating the need to assess retro-reflectivity or track the life of individual signs.

The new regulation applies to all red and white and black and white regulatory signs such as STOP signs and speed limit signs; all yellow and black warning signs; and all ground-mounted green and white guide signs. It does not, however, apply to street name signs.

Kevin Luttrell, superintendent for the Horseshoe Bend Special Road District, said they will use the "blanket policy," either swapping out those signs that are damaged or simply refacing those signs where the aluminum is intact and in good condition. Either way, the regulation could cost the district thousands of dollars.

"We have 236 streets in our district. Every street has one stop sign and most also have two speed limit signs – one facing each direction – but some, like Imperial, have speed limit

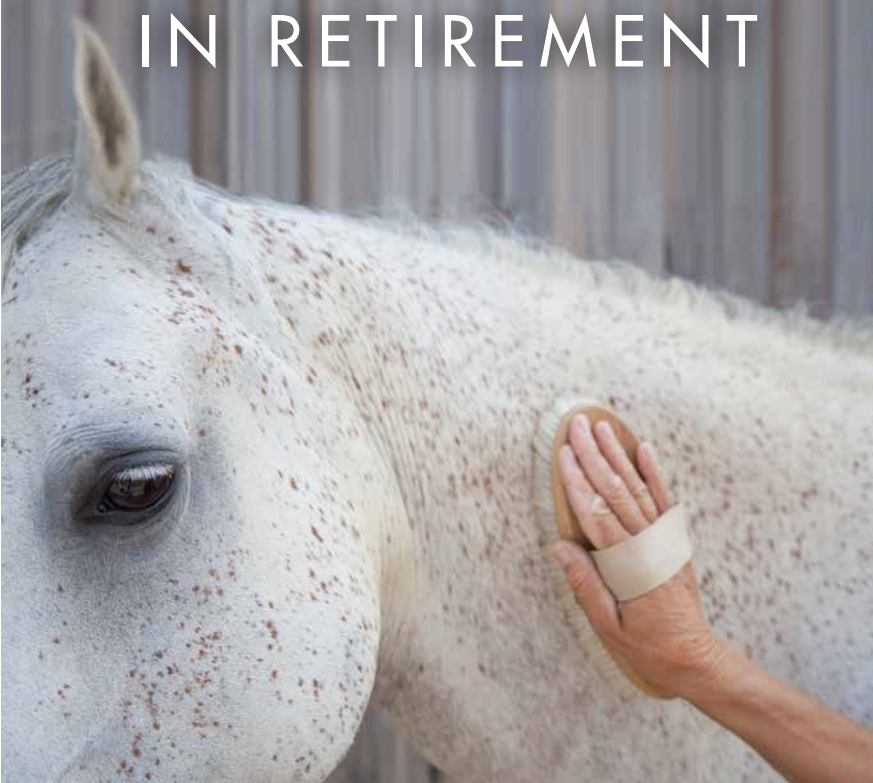
signs at both ends and several stop signs at all the side roads.

The stickers are \$7 to \$10 but a
continues on page 37

As signs are damaged or stolen, they are replaced with more reflective versions to make them easier to see at night. Nancy Zoellner-Hogland



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Isle Del Sol has 'Causeway' to celebrate

By Nancy Zoellner-Hogland

Construction of a causeway connecting the Isla Del Sol island community to the mainland is set to begin September 15. According to a spokesman for the project, they expect it to be completed in 60 to 90 days.

The partially completed condominium project is located at the 3.5 mile mark on an island known for many years as Hawaiian Island, then as Atlantis Island and now Isla Del Sol. Currently, the island community, which currently consists of three buildings of 30 units each, can be accessed only by ferry.

"We're really looking forward to completion because it's a positive for everyone, all the way around," said Kevin Brown, who has been overseeing the project for Rockwood Bank of Eureka, Missouri. Rockwood Bank funded the original development of the project, received it back in foreclosure in 2009 and has been acting as the developer ever since. "Isla Del Sol owners will now have 24/7 access; emergency response time for an ambulance will be cut drastically from

currently as long as 45 minutes; the new fish habitat will actually be an improvement for the area; and neighbors on the mainland won't have to deal with traffic backed up while people wait for the ferry. They won't have to deal with the noise and air pollution caused by the ferry making 60 trips per day during the summer, plus they get a new boat ramp and parking area out of the deal. There really aren't any 'negatives' associated with this."

However, there were several "negatives" associated with not building the causeway.

Brown said with more than \$400,000 per year in operational costs, the continued operation of the ferry was unsustainable. Rockwood Bank has been paying the expenses of operating the ferry for the homeowners since 2009.

"The cost to operate the ferry for the existing 43 homeowners would have been approximately \$10,000 per year, per homeowner, which they would have been unable to pay. It would have also been next to impossible to sell any more units. If the causeway



Once the causeway is underway, the ferry will cease to operate and will be sold. There will be no access to the island other than personal boats during the 60 to 90 days of construction. Photo submitted.

was not going to be constructed, it would definitely have become a failed and abandoned project, which would have resulted in the 43 current condo owners losing their properties and their investments. It would have

become a ghost town and eyesore," he said.

After working out numerous detailsover the last four years with the 10 governing agencies, Rockwood requested that Ameren Missouri convey in-

terest in the land needed for construction of the causeway. In February, Ameren submitted the proposal to the Federal Energy Regulatory Commission (FERC), an independent
continues on page 14

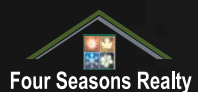


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On Thursday, June 12, Albers&Albers will host a very special party at Camden on the Lake to recognize Jim Albers' 40 years in Lake of the Ozarks Real Estate, Four Years of Albers&Albers partnership and Summer!

There will be Extraordinary Door Prizes including a massage at Spa Shiki, Four Rounds of World-Class Golf, a Baxters Gift Card and car washes at Kwik Kar. This is going to be a good time!

*Join us for the Business Journal Social, at
Camden on the Lake, Thursday June 12th, from 4-7 pm!
We'll see you there!*



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Committee gets green light on transportation plan

By Nancy Zoellner-Hogland

Missouri voters are going to have the opportunity to decide whether to raise the state sales tax in order to fund road, bridge and other transportation projects. The House, in a bipartisan 105-43 vote, cleared the way for the move when they gave final approval to a proposed constitutional amendment that would impose a three-quarters-of-a-cent sales tax for transportation. The Senate, in a 22-10 vote, approved the measure in April.

If approved by the voters on the November 4 ballot, the tax, which won't be collected on food, prescription medicines, and gasoline, will sunset after 10 years, unless the people vote to extend it.

Ten percent of the money raised by the sales tax – an estimated \$54 annually – will be divvied up among cities and counties for local transportation projects of their choosing. The cities' shares will be determined by population. The counties' shares will be determined by the number of road miles maintained and by the counties' as-

sessed valuation.

The remaining 90 percent of the money – an estimated \$480 million annually – will be spent on projects chosen, in part, through the multimodal prioritization process, carried out by regional planning commissions (RPC) and metropolitan planning organizations (MPO) throughout the state.

Locally, after three months of public meetings and an online public survey, the Lake of the Ozarks Council of Local Government (LOCLG) Transportation Advisory Committee (TAC) compiled a list of 15 road and bridge projects and 15 multimodal projects they deemed would provide the largest benefit to the community and would provide the greatest increase in safety. The list includes such projects as completion of the expansion of MM/TT/E, also known as the new Route 242 from the toll bridge to Route 5; construction of an overpass at the Highway 54-W-Business 54 intersection in Lake Ozark; and extension of the Osage Beach Parkway west to Y Road.

"We feel the Parkway extension has a good chance of moving forward in the selection process because it will provide an extreme safety improvement by closing existing at-grade crossings and providing safe access for any future development," said Nick Edelman, director of Public Works for the city of Osage Beach, and a member of the TAC committee. Currently, customers of HMI Fireplace and those visiting the Executive Park or the VA clinic have to pull out into 60 mph traffic on the Expressway from a dead stop.

On the multimodal side, the TAC also proposes such projects as expanding Oats, taxi, and medical assistance services by 25 percent throughout Camden, Miller and Morgan counties and providing upgrades to Lee C. Fine, Camdenton and Lebanon airports.

On May 28, after this issue of the "Lake of the Ozarks Business Journal" went to press, Edelman, Morgan County Commissioner Rodney Schad, and Lebanon Public Works Director Richard Shockley, as well as Lin-

da Conner, the executive director of LOCLG, were scheduled to meet with officials from the Missouri Department of Transportation (MoDOT) as well as four other metropolitan or regional planning councils from MoDOT's central district. Representatives will have 15 minutes to pitch their chosen projects. Then they'll sit down with MoDOT representatives to discuss them in greater detail.

Andy Draper, regional planner for LOCLG, compiled detailed sets of data for each project that showed, among other things, the amount of traffic and the number of accidents and fatalities that occurred at the specified locations, and prepared detailed maps that pinpointed locations.

MoDOT will make a final decision later this summer on which of the presented projects will move forward.

According to Bob Lynch, MoDOT district engineer, those projects are guaranteed to be completed as long as voters approve the tax. If the tax is defeated, Lynch said few – if any – new

projects will be undertaken. Much of the work by the TACs would have been in vain. "We'll still keep the project lists that have been compiled but unless something changes drastically, I don't know that we will be able to fund them."

The Missouri Highways and Transportation Commission reported earlier this year that MoDOT revenues, which are largely tied to state and federal fuel taxes, are falling. That means MoDOT's budget will soon shrink well below the \$485 million per year that is needed to just keep the state system of roads and bridges in the condition they are in today.

MoDOT said the reasons for the funding downturn are many. Fuel tax revenues have become a diminishing revenue stream as cars become more fuel efficient and as people drive less, while the costs of doing business are increasing. Inflation has decreased MoDOT's purchasing power by more than 50 percent. What was 17 cents (state fuel tax per gallon) of purchasing power

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In the Lake of the Ozarks CLG area, the OATS buses traveled 532,471 miles, provided 29,817

one-way trips and served 954 people. Below are the statistics for each county.

County	1-Way Trips	Miles Traveled	People Served
Camden	14,489	373,452	411
Laclede	7,911	91,408	257
Miller	3,922	15,961	116
Morgan	3,495	51,650	170

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Osage Beach exploring its road-fix options



Narrow lanes, non-existent shoulders and sharp turns on Nichols Road make for dangerous driving conditions, according to at least one alderman. Nancy Zoellner-Hogland photo.

By Nancy Zoellner-Hogland

The city of Osage Beach is looking into the possibility of improving Nichols Road on both sides of the Expressway.

A traffic study conducted in 2012 by engineers with HR Green revealed that, during morning rush hour, more than 400 vehicles per hour were trav-

eling on Nichols between the Expressway and the entrance to Lake Regional Health System. On summer Saturdays, that number jumped to more than 500 vehicles per hour – and that was before the extension of Nichols Road serving the new State Park entrance was opened.

That's why aldermen voted to

include the \$1.1-million project in the budget. That design includes widening the 2,000-foot-long stretch of road; straightening the sharp curve across from the entrance to the business park; adding sidewalks, landscaping and street lights; and constructing a roundabout between the Imaging Center and

the Expressway interchange that would include a spur for a new hospital entrance. When completed, Nichols will look similar to Passover Road, according to Nick Edelman, director of Public Works for Osage Beach.

He said the city was still in the process of acquiring right-of-way needed but hoped to get started on the improvement by mid-2015.

However, two aldermen say similar work also should be done to the other end of Nichols.

At the May 15 board of aldermen meeting, Aldermen Steve Kahrs and Kevin Rucker said traffic on Nichols between Dude Ranch Road and the Expressway was heavy and would only get heavier with the opening of the new Osage Beach Elementary School. The new facility, located on 20 acres located across the street from Sycamore Creek Golf Club clubhouse, will house 450 students in kindergarten through fourth grade. It's slated to open in time for the start of the 2015-2016 school year.

In addition to experiencing additional traffic with the opening of the school, Kahrs, whose family owns Sycamore Creek Golf Course and the Osage Catfisheries, which both border Nichols, said that stretch of the road was extremely dangerous. Kahrs said because he worked alongside Nichols, he saw the daily "near misses" and the number of cars that almost get run off the road by drivers taking the turn too wide.

He also said people stop by regularly to ask when the road is going to be improved.

"Are we going to wait until school opens and then have a

real problem," Kahrs asked.

Edelman explained that the project was included in the city's master plan. However, because the traffic study showed Nichols, which has a 25 mph speed limit, was able to handle heavier traffic than it's currently receiving, the project was put behind others. He also said in conversations with school district officials, they hadn't raised any concerns about road safety.

After several minutes of discussion, Mayor Penny Lyons suggested placing traffic counters down in that area of Nichols as well as on Route KK, to be used as a comparison.

"That's a place to start," she said.

Edelman also reminded the board that money was not available in this year's budget – unless they dropped the Osage Beach Parkway extension.

In July, Lyons broke a tie and voted to partner MoDOT to build a 2.75-mile long, two-lane, two-way outer road that will extend the Parkway, which now dead-ends at Key Largo, and hook it up with the existing service road running from Route Y to Lamar Advertising. MoDOT said they would cover one third of the project costs and another third was to have been paid through a transportation department cost share program, requiring the city to pay only one third. Any donations of right-of-way would be deducted from the city's portion. The city set aside \$783,000 in the 2014 budget to cover their share of the project.

At the time, city officials said the road would provide multiple benefits. In addition to allowing

continues on page 16

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Village considers expanding fire safety measures

By Nancy Zoellner-Hogland

Five fires in six months spurred Village of Four Seasons trustees to look into expanding their building inspection requirements. Two more fires occurred soon after the board made that decision.

Robert Davis, chief building official for the Village, said at least one – and maybe more – of those fires possibly could have been prevented if building codes had been followed.

"At one fire, the propane tank had been placed right next to the house under the deck. That is most definitely not allowed. Honestly, the homeowners are very fortunate that they weren't killed. As it was, one of their pets died and the woman's face was slightly burned and her hair was singed as she ran past the fire to get out of the house," Davis said.

Lake Ozark Fire Protection District (LOFPD) Chief Mark Amsinger said they believed the cause of that fire could be blamed on a faulty electrical outlet.

"Once it got going, it burned enough to burn through the

propane line," he said.

After that fire, Village trustees asked their attorney Jon Kaltenbronn to look at options that might allow them to require inspections when property is sold, similar to the newly adopted ordinance requiring dock inspections when permits are transferred.

"A lot of lenders ask buyers to get inspections of their homes before closing but, unfortunately, many of those inspections aren't worth the paper they're written on. Missouri doesn't have any certification requirements so anybody and their brother can slap a sign on the side of his car and start calling himself a home inspector. We see it all the time. People buy a 'fixer-upper,' then we get called in on the building permit process and find absolute atrocities," Davis said.

In fact, one website offering online training programs for home inspectors tells potential clients, "There is not currently a state test in Missouri. Therefore, after graduation from our course, you can start inspecting

right away!"

Davis said people should compare that to International Code Council (ICC) inspectors who attend hours of training classes and then take tests proving knowledge and understanding of the topic before they are licensed.

According to the ICC, to be a licensed residential building inspector, as are the majority of inspectors employed by municipalities and fire districts in the Lake area, candidates must successfully complete a 60-question exam covering such topics as footings and foundations, floor, ceiling, roof and wall construction. The same stringent requirements are placed on those conducting inspections of electric and plumbing systems.

"We occasionally get asked by people if we could provide home inspections but we're not authorized to do that. However, if the board would ever choose to go that direction, it would certainly benefit the buyer," he said.

In the meantime, Amsinger said although the increase in

fires is cause for concern, he doesn't suspect arson.

Neither does Ed Nicholson, fire marshal for the Osage Beach Fire Protection District, which is also experiencing an increase in fire runs over the same time last year.

"From January to May last year, we responded to nine structure fires inside our district. During the same time this year, we responded to 17. Most all have been electrical problems – either accidental or improper installation of the system," he said. "On the surface, it looks like something is going on but the facts just don't support that."

Safety Checklist

The Electrical Safety Foundation International (ESFI) provides an online electrical safety checklist that can help identify and correct potential electrical hazards before an electrical fire or incident can result.

Improperly operating switches or outlets may indicate an unsafe wiring condition, which could be a fire hazard.

Switches or outlets that are

warm to the touch may indicate an unsafe wiring condition.

Discoloration of outlets or switches and switch plate covers signifies a dangerous heat buildup at these connections.

Unusual noises - crackling, buzzing, or sizzling sounds coming from a switch or outlet may indicate an unsafe wiring condition, such as a loose electrical connection.

Do plugs fit snugly into all outlets? Loose-fitting plugs can cause overheating and fires.

ESFI warns that if any of these scenarios are present, you should stop using these switches and outlets until they are checked by a licensed electrician.

An Electrical Safety Checklist also can help identify and correct potential electrical hazards before an electrical fire can result.

Don't use cords that are cracked, frayed or damaged and don't pinch cords, which could damage to insulation or result in broken wire strands.

continues on page 33

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continued from page 2

help speed travelers on their way when they're bumped from overbooked flights. That's exactly what happened to some 467,000 passengers in 2013. Unbeknownst to most, travelers that are bumped from an oversold flight because there are not enough volunteers to give up seats and as a result, can't get to their destination within an hour of the scheduled time are allowed to collect 200 percent of the price of their one-way ticket, up to \$650. Travelers who are delayed two hours or more can get a refund of 400-percent of the

cost of their one-way ticket, up to \$1,300. However, according to a travel site, because airlines often times provide obscure instructions on how to go about applying for those refunds, less than 2 percent of those eligible apply and just 1 percent actually receives the money. Fliers also become ineligible if they accept a travel voucher from the airline. U.S. forms are available through the Department of Transportation's Aviation Consumer Protection Division or, for a fee, AirHelp and Refund.me can apply for the refunds on behalf of travelers.

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First of AmerenUE land battles heads to court

By Nancy Zoellner-Hogland

Three lawsuits filed against Ameren UE, claiming adverse possession, are scheduled to be heard June 16 by Judge Kenneth Hayden. A jury will be present at the trial, scheduled to begin at 9:30 a.m. at the Camden County Courthouse.

The cases were filed in 2011 and 2012 on behalf of Virginia Kay Eagen, Donald and Rhonda Choaate; and David Stauble, who all own homes in Lake Valley Subdivision in Camden and who are clients of First American Title Insurance Company.

The adverse possession lawsuits filed against Ameren all came after that power company notified them – and approximately 1,500 others – that all or a portion of their properties lie inside the power company's project boundary and, as such, don't actually belong to those property owners but instead belong to Ameren.

In 2012 Ameren got permission from the Federal Energy

Regulatory Commission (FERC) to comprehensively lower the Osage Project boundary to 662 plus carve out below 662 for existing dwellings. Soon after, Ameren filed Estoppel Certificates in the Camden, Miller and Morgan Recorder of Deeds offices that grant easement rights to use the properties. Those certificates serve as a legally binding commitment promising that Ameren won't take steps to remove existing structures located on the power company's property. However, all realtors contacted agreed that selling easement is quite different than selling land that is owned, and both title companies and lenders said the Estoppel Certificates don't provide a marketable title.

"And Ameren knows that," said one title company representative that asked not to be identified. "At the onset, their attorneys met with representatives from title companies and were told in no uncertain terms that the Estoppel Certificates



were nothing more than lease agreements and do nothing to

address fee simple ownership." Adverse possession allows

a "squatter" to sue to get legal title. *continues on page 26*

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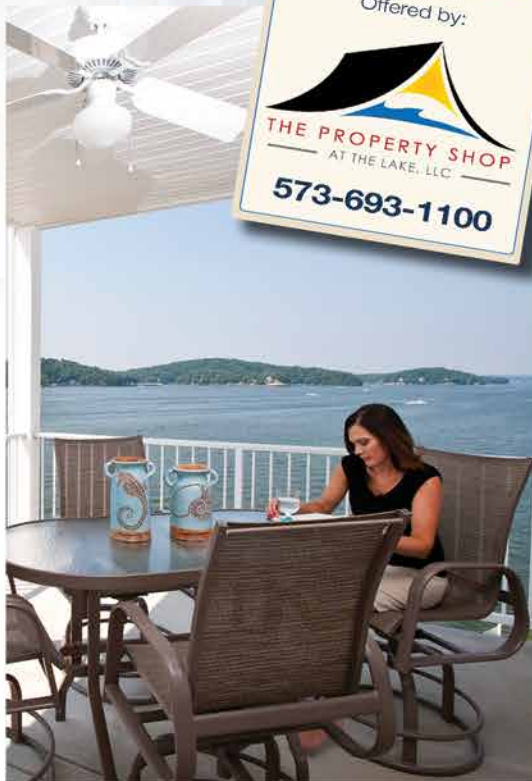
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Isle Del Sol Causeway

continued from page 4

government agency operating under the Department of Energy that is tasked with protecting energy customers and making sure regulated energy companies are acting within the law.

FERC had 45 days to comment or object to the plan. Because they did neither, the plan was approved as submitted, Brown explained.

Although the span between the island and the mainland is just 300 feet, the causeway roadbed will measure 570 feet long and 24 feet wide. The deck, which will be lighted, will include two, 10-foot-wide driving lanes and guardrails.

Initially, some opposition came from property owners in the Frelich's Resort subdivision, which runs along Knox Road. Residents expressed concern that they would lose their existing community boat ramp if the causeway was built so Rockwood Bank redesigned the access point. Under the new plan, the bank will tear out the existing ramp, which is crumbling and falling apart, and build a new 20-foot-wide ramp with concrete aprons and a community parking area with 7 to 8 parking spots. The bank will also be resurfacing a portion of Knox Road as well as making

improvements to the circle drive that serves the subdivision.

Because groups like the Lake of the Ozark Watershed Alliance (LOWA) and the Missouri Department of Conservation also expressed concern about what the causeway would do to the ecosystem and to the "unique, underwater saddle" that spans the distance between the island and the shore, Brown said Rockwood hired environmental engineers to design an "enhanced aquatic habitat" fish mitigation plan. This habitat features three, 8-foot culverts, 72 feet long, to provide for water transfer and allow fish movement; 12, 24-inch-by-8-foot culverts embedded in the causeway that will act as fish caves; and a plethora of anchored trees and stumps.

"We could have started construction sooner but the Conservation Department prefers that no construction take place in the lake between March 15 and June 15 because fish are spawning. To honor that and also avoid having the ferry shut down during the summer season, the bank has decided to continue operating the ferry until the fall," Brown explained.

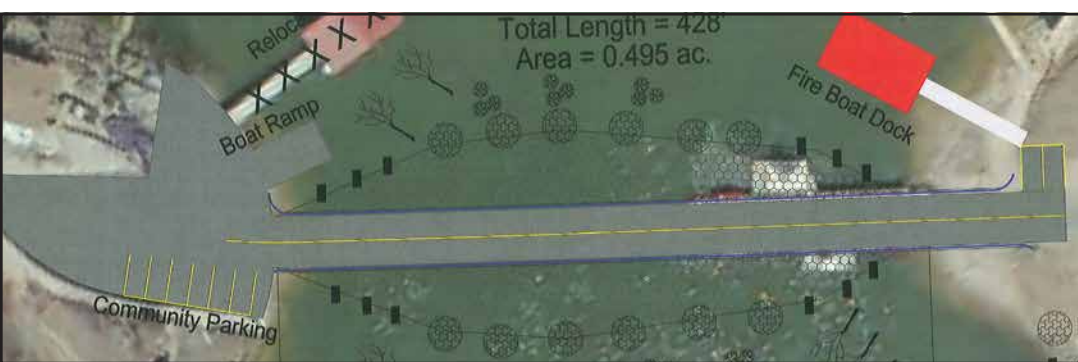
According to Brown, the bank will fund approximately \$1.1 million for construction of the causeway. To recoup those

costs, with approval of Miller County commissioners, a Community Improvement District (CID) was formed. A CID may be either a political subdivision or a not-for-profit corporation. CID's are organized for the purpose of financing a wide range of public-use facilities and establishing and managing policies and public services relative to the needs of the district. In this case, the CID encompasses the island, the footprint of the causeway and a small sliver of land where the causeway will meet the mainland.

Under the CID, Isla Del Sol condominium owners will pay an additional \$800 to \$900 per year in real estate property taxes over the next 20 years to Miller County. The county will then disburse payments to the CID board, which also will establish a special reserve fund for maintenance of the causeway as well as for a portion of Knox Road leading to the causeway. The bank will not be reimbursed for the cost of building the ramp and parking area or the improvements to Knox Road.

When completed, Isla Del Sol, the only island development at Lake of the Ozarks, will include 180 units with elevator access and panoramic lakefront views, a lakeside pool with fountains and a splash playground for children, a dog walking area, ample parking, docks protected by breakwaters and other amenities.

"Everyone is really excited to see this project move forward. I have to give credit to Rockwood Bank. I've never seen a bank support a foreclosed property like they have with this one. They worked diligently with all the agencies over the last four years designing the causeway to comply with all their request—sand stayed with the project to save it," he said.



Once completed, the 570-foot long, 24-foot wide causeway (top) will provide 24-7 access to the island. Although some expressed concern about the danger of boats hitting the causeway, it will be lighted at night and will be marked as a "No Wake" area. The aerial view shows the fish mitigation plan as well as amenities that will be provided for the neighborhood by Rockwood Bank. Supplied photos.

"Tax Time"

with Bobby Medlin CPA

Business planning for the next decade

Business owners must continually plan ahead. In the tax arena, planning a decade ahead can save hundreds of thousands in tax. A business owner should seek to understand the structure of his or her business entities and have annual conversations with a good tax professional to ensure the right setup is in place.

Here is an example of how thinking ahead can save tax.

A business that is operated as a C Corporation pays income tax on its profit. A business that is operated as an S Corporation doesn't, the owners pay the tax on the profit. If a C Corporation owns property, such as real estate that has substantially appreciated, when the day comes to sell, the C Corp will pay tax on the gain. If the owners want the money out of the C Corp, which they will, most generally the owners will also pay tax on the money they receive. That is double taxation. \$1M gain would trigger about \$400,000 in extra tax.

Here are some basics to the conversion to an S Corp process:

1. An election to convert to an S Corporation must be made in the first 75 days of the corporate tax year to apply for that tax year
2. As of the first day of the first S Corp tax year, all corporate assets are valued at fair market value.
3. FMV is compared to basis of each asset
4. The difference is labeled "Built-In Gain"
5. If any corporate asset owned as of the first day of the S Corp tax year is disposed within 10 years of the first day of the first S Corp tax year, the Built-in Gain is taxed to the S Corp



Bobby Medlin, CPA

at 35% of the Built-In Gain. This is called the Built-In Gains tax or "BIG tax".

6. Retained earnings of the C Corp as of the final day of the last C Corp tax year are labeled as "C Corp Earnings & Profits" ("E & P").

7. Distributions to shareholders taken after conversion to S Corp are considered to first come out of S Corp earnings and thus, are not taxed to the shareholders. (flow-through profits are taxed on Schedule K-1 instead in an S Corp setting).

8. If distributions are taken in excess of S Corp earnings they are considered to be a distribution of E & P and are taxed to the shareholder as a dividend, and in most cases would be a qualified dividend taxed at the capital gains rate to the shareholder. An election can be made for any tax year to treat distributions to shareholders as first coming from E & P rather than from S Corp earnings.

As you can see in the list, 10 years after conversion, both the double-taxation issue and the BIG Tax issue are gone for assets subsequently disposed by the corporation. Variations exist, a tax professional well-versed in this process can navigate the way for the business.

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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A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company

Current Tax Scams

For several years, the IRS has released a compilation of the twelve worst tax scams, urging taxpayers to use caution to protect themselves. The list began as a way to warn taxpayers against adopting dubious tax strategies, such as frivolous arguments about the constitutionality of the federal income tax. More recently, however, there's been a new focus on frauds perpetrated upon taxpayers, in the context of income tax preparation.

The problem that has the largest dollar impact on taxpayers is identity theft. Thieves have used stolen identities to steal legitimate tax refunds or to claim bogus refunds. For example, there have been a number of reports of taxpayers who cannot file their electronic tax returns because a Social Security Number has already been used for a tax filing this year. Taxpayers who believe that their identity has been compromised should call the IRS Identity Protection Specialized Unit at 800-908-4490 to report the problem.

A new problem area concerns telephone scams by persons claiming to be IRS agents collecting overdue taxes. Scammers may use fake names and IRS badge numbers, and they may support their phone calls with bogus IRS e-mails. Some have been sophisticated enough to "spoof" the caller ID system so as to make it appear that the call really comes from the IRS. In some cases, the scammer has been able to recite the last four digits of the victim's Social Security Number, further creating an aura of legitimacy.

If you get a call from someone claiming to be from the IRS, you can call 800-829-1040 to discuss the situation if you think that you might owe something. If you haven't received any earlier IRS communication, report the call to 800-366-4484.

Another situation to worry about is the impersonation of representatives of charitable organizations following a major disaster. Some scammers may pretend to be from the IRS, contacting victims to help them file casualty loss claims to get tax refunds. They may attempt to get personal financial information



Trenny Garrett, J.D., CTFA

tion or Social Security numbers so as to steal identities. The IRS recommends never using cash for charitable donations. Always use a documentable payment, such as a credit card.

Here are a few more common scams the IRS is seeing right now: False promises of "free money" from inflated refunds; return preparer fraud; hiding income offshore; false income, expenses or exemptions; falsely claiming zero wages; abusive tax structures; and phishing, which is stealing an identity through unsolicited e-mail or a fake Web site. Remember: the IRS does not initiate contact with taxpayers through e-mail. Report any suspicious solicitations to phishing@irs.gov.

Finally, there is "misuse of trusts." Trusts have many very legitimate uses in wealth management. However, elimination of personal income taxes is not one of them. Trusts cannot be used to create deductions for personal expenses or to reduce self-employment taxes.

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

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# Road-fix options

*continued from page 8*  
safer access to the VA clinic and slower and presumably safer travel for school busses, because the roadway will be deeded over to Osage Beach upon completion, land along the new service road will then be contiguous, allowing easier annexation into the city. At the July meeting, Bob Lynch, district engineer with the Missouri Department of Transportation, said the road should bring immediate benefits of additional traffic coming into the west end of town.

However, earlier this year the Missouri Highways and Transportation Commission announced that because of falling revenues, all new projects would be put on hold and the cost share program would be suspended.

However, Edelman said in a later interview that situation

could change at any time.

"And if we don't have the money because we spent it somewhere else, we'll just be out of luck," he said.

Edelman also said the cost to improve Nichols could vary greatly, depending on what aldermen wanted to accomplish.

"If you're just talking about widening and adding shoulders, you're looking at about \$175 per foot. The distance between the Expressway and Dude Ranch Road is approximately 4,428 feet so it would run around \$775,000. But if you add sidewalks, street lights and turn lanes for the school you're looking at more like \$300 a lineal foot – and that doesn't include design costs, which add about another 20 percent to the project," he said.

## "Insurance Talk"

with J.L. Brenizer of Golden Rule Insurance

### Health Care Reform Limitation

One of the things that have been in the news this year is health care reform. Ever since the affordable health care act was passed every one has wondered how this would effect their health insurance. Well I don't have enough room in this article to address everything that changed but I will touch on the latest thing that is happening now.

In the past you could buy an individual health policy at any time during the year. Now you will only be able to buy an individual or family health insurance policy during the open enrollment period that is November 15 through February 15. There are a few reasons you can buy a policy not during the open enrollment. They are called special enrollment qualifying events but without one of them you do have a few options. Such as a short term policy. This policy can give you some coverage until you get to the open enrollment date. An accident policy can give you some coverage but only for accidents.

The qualifying events that will allow you to buy a policy out side



J.L. Brenizer, CIC, LUTCF

of the enrollment period are: Loss of employer coverage, Cobra expiration, no longer a dependent, marriage, legal separation or divorce, birth or adoption, move to another state, become a US citizen, pregnancy. If you have any of these events and want to buy a policy you will need to have documentation to prove you qualify.

Health care reform is very confusing and is hard to stay up with as it is being changed almost daily. So if you have questions give us a call or an agent that is keeping up with all of the changes.

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



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# As the Lake Churns

## Lakefront Home and Condo Sales

This month I have compiled the data on lakefront home and condo sales for a 10 year overview of the market. The chart represents sales in 2005 thru 2014 comparing January 1 thru May 15 of each year and was obtained from the Lake of the Ozarks/Bagnell Dam AOR MLS.

As you look at the average sales prices, you can follow the rising values up to the 2008-09 time frame. In 2009-2010 values began to fall then bumped up and down through today. I cringe to say this, but based on what I see from working daily in this market as well as looking at the sales data, many properties are realistically worth what they were in 2005.

I realize that this data combines all property types and locations. There are many areas that I see decent value increases while other still continue to remain stagnant or even lose value. If you would like a



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

detailed sales report and value for your specific property type or neighborhood, please contact me.

Michael has been selling real estate at Lake of the Ozarks since 1981. He is one of the most respected brokers in the area.

If you would like to work with Michael in the sale or purchase of property, contact him at C. Michael Elliott & Associates at 573.365. SOLD. You can also view each month's article, ask questions and offer your opinion on his blog at [www.AsTheLakeChurns.com](http://www.AsTheLakeChurns.com) and Search and view thousands of lake area listings at [www.YourLake.com](http://www.YourLake.com)

### CONDOMINIUM SALES:

| YEAR | #SOLD | AVG. PRICE | AVG. SF |
|------|-------|------------|---------|
| 2014 | 145   | \$ 164,797 | 1381    |
| 2013 | 169   | \$ 149,215 | 1348    |
| 2012 | 158   | \$ 151,388 | 1374    |
| 2011 | 128   | \$ 150,397 | 1362    |
| 2010 | 123   | \$ 167,035 | 1331    |
| 2009 | 108   | \$ 171,859 | 1344    |
| 2008 | 195   | \$ 194,494 | 1369    |
| 2007 | 300   | \$ 197,564 | 1369    |
| 2006 | 363   | \$ 171,174 | 1320    |
| 2005 | 360   | \$ 161,035 | 1336    |

### LAKEFRONT HOMES SALES

| YEAR | #SOLD | AVG. PRICE | AVG. SF |
|------|-------|------------|---------|
| 2014 | 192   | \$ 289,817 | 2293    |
| 2013 | 175   | \$ 307,115 | 2422    |
| 2012 | 198   | \$ 293,894 | 2312    |
| 2011 | 163   | \$ 312,688 | 2442    |
| 2010 | 148   | \$ 308,390 | 2345    |
| 2009 | 145   | \$ 307,853 | 2065    |
| 2008 | 174   | \$ 359,622 | 2164    |
| 2007 | 240   | \$ 355,915 | 2146    |
| 2006 | 302   | \$ 350,222 | 2248    |
| 2005 | 275   | \$ 298,903 | 2223    |



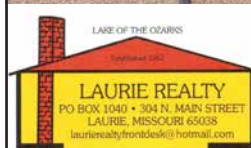
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## Committee gets green light

*continued from page 6*  
 in 1992 - the last time fuel taxes were increased - is now about eight cents and decreasing each year.

In addition, the costs of asphalt, concrete and steel are as much as 200 percent more than they were in 1992. And employee healthcare and retirements costs have also steadily risen.

Bob Lynch, district engineer with MoDOT, said that combination makes for a gloomy scenario.

"At this rate, in two or three years, the money available to maintain the current highway system is going to be around \$320 to \$325 million - \$160 million less than what we need. That's when you'll start to see the system start to deteriorate - when you'll start to see problems. We're trying to explain that as best we can and let the people of Missouri decide what they want to do," he said.

TAC projects breakdown:

Camden County Projects - 3  
 Road and Bridge/4 Multimodal  
 Laclede County Projects - 3  
 Road and Bridge/4 Multimodal  
 Miller County Projects - 4  
 Road and Bridge/2 Multimodal  
 Morgan County Projects - 5  
 Road and Bridge/ 5 Multimodal

The overall top ranked road and bridge projects were:

Morgan County- Hwy 52 center lane Fairgrounds to Hwy 5 and 135

Camden County- Completion of the expansion of MM/TT/F, also known as the new Route 242 from the toll bridge to Route 5

Morgan County - Center turn lane in Laurie to Hwy 5/135

The top three multi-modal projects were expansion of Oats or other public transportation in Camden, Miller and Morgan counties.

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# Managing Rental Property

with Russell Burdette of  
Your Lake Vacation

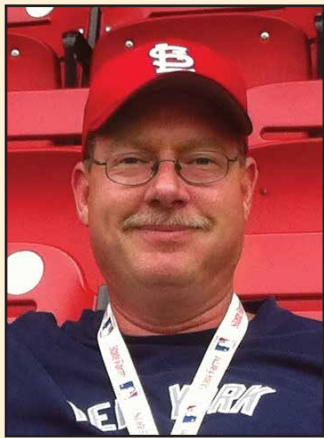
## What is Travel Insurance?

Travel insurance or vacation rental insurance allows your guest to get a refund when they have to cancel for a legitimate reason and allows you as the owner to still get paid for the rental even if you are unable to re-rent their time.

My first year in the business (2004) my company suffered around 40 cancellations totaling approximately \$20,000.00 in lost revenue. As a half million dollar company, that represented 4% of our income. While that didn't affect my company that much, it did touch each of the owners who lost a reservation a little more personally. Especially if one of those lost reservations was for a whole week.

That winter I heard about an insurance company that specialized in "Vacation Rental" insurance. As I spoke with the insurance company they asked how we were currently processing our reservations, the penalty for cancelling and how much of a deposit was required. At that time we were taking a deposit equal to a one night stay and the guest would pay their balance upon arrival.

The insurance company told me about their product, which was very similar to what the vacation cruise lines use where their travelers were paying up to a year in advance. The insurance covered most unforeseen situations like a death in the family, hospitalization, severe illness, some weather related situations, etc. They told us that we would need to require full payment at the time of their booking. I told them that I didn't think that would work. For the past 20 years our guests had only been required to pay a one night deposit, how could we demand the entire payment? They said that if the guest didn't have anything to lose, then there was nothing to keep



**Russell Burdette**

them from cancelling. I couldn't argue with that. So we made a compromise. We made the guest put down 50% at the time of booking and then they paid the other 50% 30 days prior to their arrival.

The next year we had four cancellations instead of 40! Success! Today we book over a thousand reservations a year and have less than 10 cancellations a year. We offer the insurance at the time the guest books and explain what the consequences are if they opt not to purchase the insurance. In addition to the guest getting a refund when they cancel for a covered reason, we get to keep the money already paid in! Our guests are happy and just as important our owners are happy as well. If you have any questions about travel insurance just give me a call.

Russell Burdette is the owner/broker of Your Lake Vacation, a professional vacation rental management company at the Lake of the Ozarks since 1986. Russell has served as the vice-chairman of the Tri-County Lodging Association, is past president of the Lake of the Ozarks Vacation Rental Association, sits on the board of directors for the Lake of the Ozarks Golf Council and is currently president of the Lake Business Builders BNI chapter. Call 573-365-3367 or e-mail [rus-sell@yourlakevacation.com](mailto:rus-sell@yourlakevacation.com).

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# A tale of two cities' marketing efforts

By Nancy Zoellner-Hogland

While the Bagnell Dam Strip Association (BDSA) struggles to get financial support from the city for promotions that bring people to Lake Ozark, Osage Beach is convening a special meeting of the Citizen's Advisory Committee (CAC) to find ways to attract more events their way.

In May, Jeff Van Donsel, a former Lake Ozark alderman and member of the BDSA, asked the board of aldermen to cover the cost of fireworks displays at Hot Summer Nights events in June, July, August and September.

"Iguana said they'd handle it for us at cost, which is \$600 per event. He's going to get the insurance and permits, get the fireworks and shoot them from his barge so we all felt that was very reasonable. Since the BDSA already spends around \$120,000 each year on the various promotions, we felt our request to the city wasn't out of line," Van Donsel said in a later interview.

He also said that he and other BDSA members had hoped the city would pick up the entire

\$2,400 tab – especially since the city's budget contains \$2,000 to be spent on promotions. Instead, the board voted 5 to 1 to contribute \$600. Alderwoman Betsy Browning cast the sole "No" vote, saying the city should pay half the cost.

Van Donsel said although several BDSA members were disappointed in the city's unwillingness to support an event that brought thousands to the Bagnell Dam Strip, a business person in the community stepped up and offered to pay the difference so the show will go on as planned. The fireworks will begin around 9:45 or 10 – to give everyone time to view all the vehicles and hit up all their favorite spots before heading down to the bottom of the Strip, where spectators can get the best view.

He also said explained why the BDSA felt the city should help with the promotion.

"It's been hard to estimate attendance at Hot Summer Nights because no registration is required, but we all agree that hundreds of cars, trucks and

motorcycles are on display and several thousand spectators visit the Strip to view them. And that's just one event. We've also paid several thousand dollars each year for billboards along a couple major highways to promote the city and the Strip; we sponsor the Lake of the Ozarks Offshore Super Series Race; the St. Patrick's Day parade; Halloween on the Strip and this fall we'll be hosting a street music festival. We spend an astronomical amount of money for insurance at all of these events," Van Donsel said. "We also pay for security at the boat races; we buy candy for the grand marshal to throw in the parade; we buy candy and prizes for trick-or-treaters; we pay for DJs, clowns and other entertainment for Hot Summer Nights and this fall we'll be paying for bands to perform at the festival. It is not cheap to put on all these events. Every bit of money comes in through donations and every penny is spent on promotions. Not one red cent ends up in any BDSA member's pocket."

In 2011, Hot Summer Nights

won the Missouri Department of Tourism's Innovator Award, which pays tribute to a small tourism entity that achieves outstanding results with little (or no) budget; a "can-do" destination and attraction that has increased visitation, tourist expenditures and tax revenues for their community.

In the meantime, after a couple Osage Beach aldermen discussed trying to lure some of those activities away from Lake Ozark, Mayor Penny Lyons called for a meeting of the citizens group to come up with new ideas to increase activity in that city. Assistant City Administrator Jeana Woods, who has organized the city's Fall Festival since 2005, will oversee the group.

"We're not looking at economic development but rather what we can do to increase traffic in the city," Woods explained. "Expanding the fall festival to include a parade and carnival rides has been discussed. We've also looked at things like the hot air balloon race that used to be held in Eldon. The problem with

everything is finding an appropriate location. We can't do too much at the park because we have an underground irrigation system with sprinkler heads so that limits the use. We have the airport so some sort of air show or airplane display might work – we're just exploring several possibilities right now."

Both she and Lyons said they hope that by involving volunteers, inviting the public to attend public-forum style meetings and asking for input through an online survey, they will end up with fresh ideas that will add to the city without subtracting from others.

Because any events that have a budgetary impact must be presented by September 1, Woods said the committee would be meeting regularly over the next couple months. The first meeting was set for May 27, after this issue of the "Lake of the Ozarks Business Journal" went to press. Future meetings will be advertised on the city's website at <http://www.osage-beach-mo.gov>.

## GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

### HISTORY FOR SALE

Recently the historic Captain Larry Don excursion boat sank in dock along the waterfront at Bagnell Dam. Its visibility caught the public's attention and calls for its restoration and preservation came immediately. The boat dates to 1947. It has been removed to an undisclosed location and as yet this writer has heard nothing about its future. Now the

historic Osage Beach Hotel on Osage Beach Road adjacent to Kirkwood Lodge is up for sale. It is uncommon to have two such historic properties come on the market almost simultaneously.

The Osage Beach Hotel dates to 1931-32 when it was built by B. Ray Franklin, a prominent Jefferson City businessman (see photo, photographer unknown). It was the

first major hotel built in Osage Beach. As far as this author knows, it is the largest hotel ever built in the Lake area with a cobblestone exterior on front and sides and is the last untouched structure of its kind from the 1930s left in Osage Beach. Its cobblestone is of local origin and the style is indigenous to the Ozarks. According to individuals associated with the vintage hotel's

current status, the building is pristine inside and out. Every one of its 23 rooms is a time capsule right down to the last stick of furniture. On one of the hotel's several floors is a collection of antique outboard motors. What is more, the room where Franklin and his buddies gathered during Prohibition to play cards still has its secret compartment where they hid the liquor.

Unfortunately, the hotel is on a lake road and not easily seen, even by people who drive down the Lake road. These days there seems to be only three ways to preserve historic properties – buy the property, take photographs or cherish the old photos that you have. ■

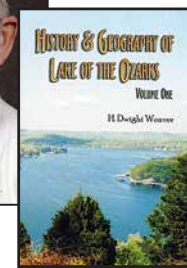
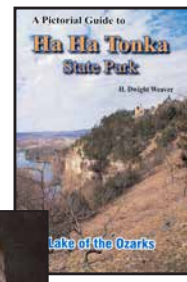
This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

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

to 1980.

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

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





# Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

## Mortgage Myths Debunked

Many first time home buyers have concerns, not only about finding the right home, but also about the Lake of the Ozarks mortgage loan pre-approval process. HomeSourceDallas.com has a great list of common myths about mortgage pre-approvals, as well as to why they are false.

1. "Having a mortgage lender pull my credit will hurt my credit score."

According to the developers of the FICO scoring model that lenders use, the score ignores inquiries made in the past 30 days. Even if that wasn't true, the pre-approval process is inevitable at some point unless you are paying cash or have another form of non-traditional financing arranged.

2. "I don't want to commit to a particular lender, I want to shop around for the best deal/rate on a mortgage."

Obtaining a pre-approval from a lender gives them the opportunity to earn your business, but it does not commit you to working with them. At the time of pre-approval, the lender will not ask you to sign anything that commits you to use them for your loan. In fact, you aren't fully committed to a lender until you sign the documents at closing. That being said, you want to make sure you have picked a lender well before the closing date.

3. "Having multiple mortgage lenders pull my credit will hurt my credit score."

This would have to be one of the most circulated pre-approval myths out there. Some lenders will even insinuate this to instill fear into buyers so they won't shop around for other lenders. The FICO credit score model's company specifically states on their website that mortgage inquiries are treated differently than other types of credit inquiries. As mentioned above, the score ignores inquiries made within the last 30 days of scoring. Therefore, if you find a loan within 30 days, the inquiries won't affect your score while you are rate shopping. Also all credit inquiries made within either a 14 day period for the old scoring model or a 45 day period for the new model are only counted as one credit inquiry.

4. "I already know my credit is good so that means I will be approved for a loan."

Simply having a good credit score, even a perfect score doesn't necessarily mean you will be approved.



There are many other factors that lenders look at when approving a loan such as income, including the debt-to-income ratio, credit depth, down payment and reserves.

5. "It's easier to find a house first and then worry about getting a mortgage afterwards."

You can find many reasons as to why this statement is false. The pre-approval process isn't just about getting the approval letter, it's about getting important questions answered ahead of time. You need to know the expected down payment, monthly payment, interest rate, expected closing date and how the loan process will work in general before you commit to buying a home. Without having at least an estimate of these numbers, you run the risk of committing to purchase a home that you cannot afford. Most sellers and agents will require a pre-approval, they aren't going to take their house of the market if they don't know that you will qualify for a loan; they could miss out on a buyer that is qualified already.

The pre-approval mortgage loan process at the Lake of the Ozarks is actually very simple. Give me a call today to discuss your financing needs. I'm committed to working with you every step of the way. I'll discuss financing options, offer competitive interest rates and back it up with the FIRST Class Service you deserve. Michael Lasson, Your Lake-lender opening the doors to your new Lake Home!

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# Claim lost U.S. Savings Bonds

State Treasurer Clint Zweifel (ZWY-ful) applauded the General Assembly for the passage of House Bill 1693. If signed into law, House Bill 1693 would allow Treasurer Zweifel to begin the process of redeeming U.S. Savings Bonds in his possession in order to reunite Missourians with their money. The bill passed the General Assembly unanimously.

"There are millions of dollars in unredeemed U.S. Savings Bonds waiting to be returned to Missourians," Treasurer Zweifel said. "With this legislation, I will be able to help Missourians get back their money currently held by the federal government when their

bonds have been misplaced or lost."

House Bill 1693, sponsored by Rep. Jay Barnes, R-Jefferson City, authorizes Treasurer Zweifel's office to initiate legal action in order to obtain title to the matured savings bonds in his possession. This will allow Treasurer Zweifel to safeguard the cash value of the bonds for their owners and enable the Treasurer's Unclaimed Property team to begin the process of returning the proceeds to their rightful owner. When fully implemented, Missourians will be able to search for and claim these proceeds through the Treasurer's Unclaimed Property database at ShowMeMoney.com.

"This is about good government and ensuring that we are doing everything we can to protect Missourians' hard-earned money," Treasurer Zweifel said. "I thank Representative Barnes for his work on this issue."

Treasurer Zweifel currently holds more than 7,000 bonds with an estimated value of \$1 million. The Treasurer's Office holds more than \$810 million in Unclaimed Property for more than 4.7 million owners. In Fiscal Year 2013, he returned a record breaking \$39.5 million to more than 135,000 accounts.

Zweifel never charges for the return of Unclaimed Property.

## Hulett to Host Car Show

Hulett Chevrolet Buick GMC is teaming up with the 1965-66 Full Size Chevrolet Club from across the nation to bring a day of food, beverages, classic cars and FUN to Camdenton on Tuesday, June 10th from 10am-3pm.

In appreciation to all of Hulett's customers, the BBQ Grill will be fired up with a free lunch for all to be served from 11am-1pm. Come enjoy your lunch while listening to classic music provided by 102.7 KQUL,

stroll down memory lane with the greatest classic Chevrolets from 1965 & 1966 on display from across America.

The 1965-66 Full Size Chevrolet Club will be in the Lake area for their International Meet June 8-13. Each year, the Club has an international meet lasting for several days with most of the activities centered around cars. At past meets, we have had cruises, tech seminars, driver skill tests, award banquets, but most of all a ton

of fun. Many members will bring their families and plan their vacation around this International Meet. While in the area, they will be enjoying several local activities so keep your eyes open for them all week long.

The Hulett Customer Appreciation Car Show will be your chance to see them all on display at one place. Sponsors of the event include Benne Media, OnMedia and Lake Media.

## Camden on the Lake Resort announces renovations and enhancements

Camden on the Lake Resort, Spa and Yacht Club and H. Toad's Entertainment Complex has added a luxurious two-bedroom lakeview suite, an exhibit hall, conference room and nightclub area in addition to offering increased accessibility to boaters.

The two-bedroom suite will feature two king bedrooms with a connecting bath, large living room with fireplace, full kitchen, second full bath, and media area. The suite was designed to sleep up to 10 guests and is enhanced with four large-screen televisions, two sleeper sofas, Murphy bed, washer/dryer and comfortable, elegant furnishings. The resort is currently taking reservations

for the suite.

The resort has added 3,375 square feet of exhibit and meeting space adjacent to the 6,600 square foot grand ballroom on the boardwalk level of the property. This flexible space will have a full view of the lake from its glass front windows and bay doors. The location will also be utilized as an additional concert area for live entertainment during the resort's national concert acts.

In addition, the resort has added a 280 square foot conference room featuring a board room table for 8 and a 55" flat screen television.

Toadcove's gas dock will now be much more accessible to boaters. Boats will have ac-

cess to five gas pumps, three of which will offer diesel fuel and 110 octane (racing level) fuels. The larger dock space and additional pumps will allow better service and provide increased maneuverability for larger boats in the cove.

The resort has recently completed numerous enhancements to better serve its guests. All guestrooms, resort corridors and meeting space have new carpeting. All guestrooms, conference space and public areas have been painted.

Camden on the Lake Resort, Spa & Yacht Club is located in central Missouri on the seven-mile marker of the Lake of the Ozarks at 2359 Bittersweet Road in Lake Ozark.



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## Building an effective web presence

with Bailey Campanini, MSW  
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### Say Goodbye to Keyword Stuffing!

There is a lot of confusion surrounding the keyword meta-tag. Once widely used to help website ranking, this meta-tag can now actually hinder your site's ability to rank well. We wanted to take this opportunity to alleviate some of the questions on this topic.

#### Is the Keyword Meta-Tag No Longer Used?

Many years ago, Google mostly looked at a websites' meta data, combined with its content to determine organic ranking. A decade ago (centuries in Internet years), Google relied heavily on the keyword meta-tag to determine a site's content and where it should rank it. Unfortunately, many web developers began to stuff irrelevant keywords into the keyword meta tag. This became so severely abused Google decided to disregard this meta tag completely.

#### Is There a Penalty For Using the Keyword Meta-Tag?

In some cases, yes. In Google's eyes, the keyword meta-tag is often associated with spam. Sites that stuff keywords in the meta keyword tag, the title tag, the meta description tag, or within the content of the site itself may be subject to a penalty. If Google identifies your site as having spammy code or content, there are two potential consequences. Your site could be issued an algorithmic penalty (Google's mathematic formula) or a Google manual penalty. Both can cause your rankings to drop drastically. A manual penalty can cause your site to be deleted from Google search results altogether.

Using the keyword meta-tag, or stuffing keyword lists into your content or title tags, also allows your competitors to see the search engine terms you are targeting. Armed with this information, your competitors can begin a more focused and stronger push toward search engine results for your desired terms.



Bailey Campanini

#### What Should I Do Instead of Keyword Stuffing?

Focus on creating original deep copy for every page of your site, with your desired keywords naturally built in to the content. Google likes very robust and up-to-date sites, so consider adding great content around your services and update your content frequently. This makes your site appear more relevant, so it has a better chance to rank well. Utilizing social media is also critical to your search engine rankings, especially if you are in a competitive market. Be sure to establish business social media accounts and post frequently. This should include Facebook, Twitter, Google+, LinkedIn, YouTube, and make sure you are writing a Blog.

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The Lake of the Ozarks West Chamber of Commerce welcomed the Bluebird Café, Bakery and Boutique into its membership with a ribbon cutting on Thursday, May 1st, located at 248 & Main, Laurie, MO. Open 8-3 Monday thru Saturday and currently closed on Sundays. 573-286-7917. Pictured from L to R: Back Row – Gary Smith, Howard Halbadel, Bud Kidder, Shanel Howard, Judy Smith, John Wheeler, Stanley Field, Sue Hofmann, Mike Myers, Karie Maasen. Middle Row – Corrie Dawson, Emma Pittman, Jamie Timmerman, Alexis Lemister. Front Row – Ellen Bozich, Jill & Bert Featherston, Owners - Bluebird Café; Connie Lowe.

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# A Business Plan Can Make – or Break – a Small Business

By Nancy Zoellner-Hogland  
"What went wrong?"

Entrepreneurs often ask this question when their small business dreams fail to materialize or they encounter problems that in hindsight might have been preventable. Often, the problem can be traced to a flaw in their business plan. Critical issues weren't fully thought out or, even worse, weren't even considered because the entrepreneur didn't prepare a business plan in the first place.

That's where SCORE – and Central Ozarks Development come in. They are co-sponsoring a business plan workshop that can help entrepreneurs better prepare or avoid problems caused by inadequate planning.

The program will be presented by Stephanie Witthar, research and development specialist at Lake Ozark Council of Local Governments (LOCLG) and planning and loan assistant at Central Ozarks Development, a not-for-profit Certified Development Company (CDC), that is regulated by the U.S. Small Business Administration (SBA) to work with participating lenders to provide financing to small businesses. It is one of only 270 CDCs nationwide that can help finance a small business anywhere in the state of Missouri.

"The program will be directed towards SBA loans, which require a thorough business plan to move through the application process, but will be applicable – and helpful – to all businesses," explained Linda Conner, executive director of LOCLG.

The seminar will cover:

- Building a plan
- Creating a vision and mission statement that includes personal goals
- Company description
- Details on products and services that will be offered
- Marketing and sales plan, including research
- Operations
- Management and organization
- Financial plan and statements
- Appendices and resources

The training can also help those who plan to enter the up-

coming Lake Area Ralph Stonebraker Business Plan Award, created to recognize outstanding business plans for start-up businesses or businesses that have been operational less than two years, in Camden, Dallas, Hickory, Laclede, Miller, Morgan or Pulaski counties.

Bruce Mitchell, chairman of the Lake of the Ozarks SCORE, said judges independently rank the submissions and then ask three to four entrants to come in for personal interviews. A prize of \$1,000 is awarded for first place and \$500 is awarded for second place.

Chris and Carrie Case, owners of Horseshoe Bend Brewing Co. won first place last year and used the \$1,000 to purchase a pizza oven.

This year, for the first time, SCORE will also be awarding a prize for how well the business plan was implemented.

"Developing a business plan that makes it possible to run a business successful is really what it's all about so we decided we wanted to also recognize that," Mitchell said.

The workshop will held from 6 to 8 p.m. June 12 in the downstairs meeting room at Inn at the Grand Glaize. Although the program will be presented free of charge, organizers ask that participants pre-register for the class. Reservations can be made by emailing [stephanie.witthar@loclg.org](mailto:stephanie.witthar@loclg.org) or by calling 573-317-0220.

For more information on the Business Plan Award, visit [www.LakeoftheOzarks.SCORE.org](http://www.LakeoftheOzarks.SCORE.org), email [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or call 573-346-5441.

## SIDEBAR

### Business plan blunders

In a prepared press release, veteran business consultant, MBA professor, and SCORE mentor Miguel Orta, who has reviewed many business plans in his career, listed several common mistakes that could end up short-circuiting even the most promising small business ventures:

- No clear purpose. A business plan is essentially a solution to a problem, the problem being

*continues on page 31*





The Lake Area Chamber recently held a ribbon cutting for Osage Beach Center of Cognitive Disorders, a 14-bed adult inpatient treatment program located at 840 Passover Road on the campus of the Osage Beach Rehabilitation and Health Care Center in Osage Beach, Missouri. Call (573)302-0319 for more information.



The Lake Area Chamber recently held a ribbon cutting for Purcell Tire & Rubber. Visit Purcell Tire & Rubber Co at 990 Virginia Ave in Osage Beach or call to schedule an appointment at (573)348-4010. Pictured from Left to Right: Front Row: Paul & Jean Brazil; Al & Marge Hanson; Whit Beeny, Manager; Gloria O'Keefe.

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**THE GATEWAY TO THE LAKE**  
**Community Golf Outing**  
**ELDON AREA CHAMBER OF COMMERCE**

**FRIDAY, JUNE**  
**= 13TH =**

Registration @ 11:30am  
Lunch @ 12:00 noon  
Shotgun Start @ 1:00pm

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1934

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# First of AmerenUE land battles heads to court

*continued from page 12*

title to the property after that person or persons have been in possession of the property, and acting as if they owned the property by paying the taxes and maintaining the land, for 10 years. Similar lawsuits were filed by property owners at Lake Taneycomo where, in 2000 and January 2012, state courts found that an "encroaching" property owner owned the property by adverse possession and the utility – Empire District Electric – no longer owned the property. In 2006 the Missouri legislature amended the adverse possession statute to exempt utilities from adverse possession claims. However, in the January 2012 decision, the Taney County Circuit Court ruled that the 2006 amendment did not relate backwards to claims of adverse possession that began more than 10 years prior to the 2006 amendment.

In the meantime, several property owners have chosen to swap land below the new project boundary for a cross quit claim deed to property above

the boundary. Critics say that while this provides fee simple ownership to the land that is, in most cases, above the 662 boundary, it provides virtually no rights to land below that line and creates an area that will forever be "in limbo."

According to a form from Ameren's real estate office, the following steps will be required for "the conveyance of Ameren Missouri owned property formerly located within the FERC

project boundary and adjacent to the Lake of the Ozarks, lying between Ameren's current ownership line (the original project boundary) and the new project boundary line, which typically is located at the 662 contour elevation."

1) Ameren Missouri will provide an estimated market value of the property to be conveyed to the requesting party.

2) If the estimated market value is acceptable, the request-

ing party must provide a metes and bounds legal description of the property to be conveyed, which may require a land survey of the property.

3) Ameren Missouri will utilize the provided legal description to determine the final market value of the property to be conveyed.

4) If the final market value is acceptable, Ameren Missouri will prepare a Contract of Sale for the requesting party's review

and signature.

5) After the contract has been signed, Ameren Missouri will obtain and provide to the requesting party a title commitment for the property to be conveyed.

6) Ameren Missouri will prepare a Cross Quit Claim Deed for the conveyance of the property. Under the Cross Quit Claim Deed, Ameren Missouri will be quit claiming the property to the requesting party and retaining the right to flood the property. The requesting party will be quit claiming to Ameren Missouri any and all interest they may have lying below the new project boundary line.

7) Ameren Missouri will report to the IRS the final market value of the property for the transaction. Any and all taxes associated with the conveyance shall be the sole responsibility of the requesting party.

8) The requesting party will be responsible for obtaining title insurance (if they choose to), record the Cross Quit Claim Deed and provide a copy of the recorded deed to Ameren.



## EXPERIENCE OLD KINDERHOOK

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Old Kinderhook at Lake of the Ozarks is a 700 acre golf & lake resort located near Camdenton on the 12MM of the Big Niangua. The meticulously manicured property features a Tom Weiskopf Signature Golf Course, 2 restaurants, marina, spa, swimming pools, fitness center, real estate offerings and a variety of lodging options including The Lodge at Old Kinderhook opening late 2014.



20 EAGLE RIDGE ROAD, CAMDENTON, MO  
573-317-3573 | [www.OLDKINDERHOOK.COM](http://www.OLDKINDERHOOK.COM)





# The Race is On!

*continued from page 1*

June 4, those racing in the Pontoon Class are invited to a gathering at Iguana Water Sports where they can enjoy complimentary appetizers and a cash bar as they hear plans for the pontoon race.

A Pontoon Party is also scheduled for June 4 at Lazy Gators. Boaters are invited to "bring your Pon/Tritoon to show Support for Lake Race pontoon racers." The party will start at 5pm and run to 8pm – or later.

On Thursday, June 5, everyone is invited to take part in the Lake Race Firefighters Fun (Poker) Run departing in the morning from H. Toads and including numerous restaurants and bars between the 0 mile mark and the 31 mile mark. The party continues that evening at the Topsider.

At 11 a.m. Friday, June 6, the Bagnell Dam Strip will close to traffic as Racer Village and Vendor Village is set up. At 6 p.m. the Lake Race Street Party on the Bagnell Dam Strip, complete with a driver meet-and-greet, that is open to the public, will get started. Live music will continue from 8 p.m. to midnight at Beavers at the Dam.

Then on Saturday, June 7, "all roads lead to Beavers at the Dam Bar and Grill," headquarters for Lake Race 2014. The crane will start operating at 9a.m. and racer testing starts at 10a.m. Opening ceremonies kick off at 11:45 a.m. and racing will run from noon through 5 p.m. Lake Race After Parties begin in early evening at Beavers at the Dam where the band Members Only

will be performing, and at Shady Gators on Horseshoe Bend where the Rough Ryders Band will be playing.

Sunday, June 8 the crane will start operating at 10 a.m. and racing will begin at noon and end by 4 p.m. The awards ceremony is scheduled to start at 5:30 followed immediately by an after-race party at Beavers at the Dam with DJ Brice/ Spark Entertainment.

The event wraps up Sunday with a 6 p.m. Lake Race Chopper Dropper at Dogwood Hills Golf Club on Route KK. Awards and prize announcements follow at Heroes Sports Saloon.

Classifications in this year's race include "Run What You Brung," Super Cat, Class 300, 400, 500, 600 and 700, Super Vee Light and Super Stock. Information about some of the racing teams can be found by visiting [http://www.oparacing.org/race\\_teams.html](http://www.oparacing.org/race_teams.html).

Although volunteers are being provided by several groups, more are needed. To register, email Wendy White, executive director of the Lake Area Chamber of Commerce, at [wwhite@lakeareachamber.com](mailto:wwhite@lakeareachamber.com).

Admission is free and parking and shutting service to the Village will be provided. In addition, a limited amount of VIP seating and boat slip rentals are also available, but for a fee. For more information or to make reservations call Chad at 573-365-2399.


For more information or for a complete schedule of race activities, visit the race website at [www.lakerace.com](http://www.lakerace.com).



The Lake Area Chamber recently held a ribbon cutting for Berkshire Hathaway HomeServices Lake Ozark Realty. Visit their new location at 101 Crossings West Dr, Suite 202 in Lake Ozark or call (573)365-6868.





\*\*\*\*\*

Have an announcement or event upcoming? Be sure to let us know! Send your press-related events and announcements to: [lakebusjournal@gmail.com](mailto:lakebusjournal@gmail.com)




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**\$64<sup>50</sup>** 18 Hole Par **72**

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



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

#### Fees & Membership

In season rates (include mandatory cart):  
Mon.-Thurs. \$49.50 for 18  
Fri.-Sun. (& holidays) \$64.50 for 18  
Twilight Daily 1 p.m.

#### In Season Specials

Senior Monday (55+) \$38.00  
Golf-N-Food Tuesday \$50.00  
Bring a Friend Wednesdays 2 For \$75  
Twilight Thursdays 11 a.m. \$39.50  
Off season 7 days a week \$35.00  
Memberships available Men's, Women's  
Leagues, 9-hole and replay rates Club rental available • Soft spikes required

#### 18 Holes Public

| Tees | Par | Yards | Rating/Slope |
|------|-----|-------|--------------|
| 1    | 72  | 6,796 | 71.5/130     |
| 2    | 72  | 6,197 | 69.2/126     |
| 3    | 72  | 5,594 | 65.6/110     |
| 4    | 72  | 4,701 | 67.7/117     |

**\$46** 18 Hole Par **71**

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



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

#### Fees & Membership

In season rates (include mandatory cart):  
Mon.-Thurs. \$46 for 18/Twilight \$24  
Fri.-Sun. \$55 for 18/Twilight \$28  
9-Hole Rates \$31 (M-T)/\$37 Weekends  
Memberships available. Soft spikes required. Twilight & Junior Rates Available

#### 18 Holes Public

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

**\$50** 18 Hole Par **70**

**Dogwood Hills Golf Club**  
1252 Hwy. KK Osage Beach, MO  
Golf Reservations: **573-348-3153**  
Head Pro: Rob Wilson  
**www.dogwoodhillsresort.com**  
golf@dogwoodhillsresort.com



Featuring the lake's ONLY lighted Driving range, putting & chipping practice area. Mitch & Duff's Restaurant serving breakfast & lunch daily. Drink specials in the bar. Drinks and food available at snack bar on golf course. Golf course open year round, weather permitting. Hotel & Villa Suites available at Dogwood Hills Golf Resort to create a customized stay and play pkg. State Hwy KK, one half mile off Hwy 54.

#### Fees & Membership

In season rates (include mandatory cart):  
Everyday \$50.00 for 18  
Twilight rates after 12pm, Super Twilight rates after 3:00pm. Junior, 9-hole & walking rates also available. Annual memberships and multiple play discount cards available. Club & pull cart rentals available. Non-metal spikes required.

#### 18 Holes Public

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

**\$42** 18 Hole Par **71**

**Eldon Country Club, The**  
35 Golf Course Road, Eldon, MO  
Pro Shop: **573-392-4172**  
Head Pro: Mike Cummings  
Asst. Pro: Ty Hayes  
**www.eldongolfclub.com**  
info@eldongolfclub.com



Driving Range, Video Analysis by PGA Professional, Certified Club Fitting by PGA Professional, pro shop, clubhouse, snack bar and new swimming pool. From the Lake of the Ozarks, go East on Hwy 54, Take the 1st Eldon exit (Hwy 52/Business Hwy 54) Go two miles; take a left at the two signs on the hwy marked Golf Course Road. Follow all the way down into the parking lot.

#### Fees & Membership

In Season Rates (Carts are mandatory):  
Mon - Thurs: \$43.00 plus tax for 18  
Fri-Sun and Holidays: \$48.00 plus tax for 18  
Twilight rates: (start after 1:00 pm)  
Mon - Thurs: \$34.00 plus tax  
Fri - Sun and Holidays: \$38.00 plus tax  
Memberships available, no metal spikes

#### 18 Holes Semi-Private

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

**\$29<sup>9</sup>** Hole Par **35**

**Hidden Lakes at Tan-Tar-A**  
Hwy. KK, Osage Beach, MO  
Pro Shop: **573-348-8490**  
Director of Golf: Paul Leahy, PGA  
Superintendent: Charlie McDowell  
Architect: Von Hagge/Devlin  
**www.tan-tar-a.com**  
Tournament/Groups: 573-348-8522



Hidden Lakes is open seasonally May 16 through September 28. Tee times are preferred and can be reserved 60 days in advance. Walk-ons are always welcomed. Hidden Lakes is approximately two miles off Hwy. 54 on State Rd. KK, just inside the main entrance to Tan-Tar-A.

#### Fees & Membership

In season rates (include mandatory cart):  
7 days a week: \$30.00 for 9/\$42.00 for 18  
Juniors (17 & under) Free with Pd. Adult  
Club Rental available. New individual & couples memberships available for Hidden Lakes only. Golf packages: 1-800-826-8272. Soft spikes preferred

#### 9 Holes Public

| Tees  | Par | Yards | Rating/Slope |
|-------|-----|-------|--------------|
| Blue  | 35  | 3,015 | 35.2/134     |
| White | 35  | 2,705 | 34.3/131     |
| Red   | 36  | 2,232 | 33.4/123     |

**\$49** 18 Hole Par **72**

**Indian Rock Golf Club**  
Highway O, Laurie, MO  
Pro Shop: **573-372-3023**  
**www.indianrockgolfclub.com**



The pro shop offers clothing, golf equipment and more. From Lake Ozark, take the Community Bridge to Hwy. 5 or take Hwy. 5 north from Camdenton. At Laurie, go east on Rt. O approx. 2.5 mi.; the course is on the left.

#### Fees & Membership

In season rates (include mandatory cart):  
Varied \$28.00 - \$49.00  
Off season rates Nov. 1 thru Mar. 31.  
Annual memberships & golf passes available. Soft spikes required

#### 18 Holes Semi-Private

| Tees  | Par | Yards | Rating/Slope |
|-------|-----|-------|--------------|
| Black | 72  | 6,380 | 70.6/124     |
| Blue  | 72  | 6,069 | 69.2/121     |
| White | 72  | 5,712 | 67.8/118     |
| Red   | 72  | 4,820 | 67.8/118     |

**\$60** 18 Hole Par **72**

**Lake Valley Country Club**  
Camdenton, MO **573-346-7218**  
Course Superintendent: Scott Crowell  
Gen. Mgr/Head Pro: Dan Robertson, PGA  
Assistant Pro: Andrea Taylor  
Architect: Floyd Farley  
**www.lakevalleygolf.com**



On-site facilities include a practice putting green, driving range, tennis court, swimming pool, locker room, and bag storage. Lake Valley is two miles west of Camdenton, off Hwy. 54. After crossing the Niangua Bridge on Hwy. 54, take the first left (Lake Rd. 54-79). Follow signs to course.

#### Fees & Membership

In season rates (include mandatory cart):  
Weekdays \$60.00 for 18  
Weekends \$69.00 for 18  
Twilight (after 2:00 p.m.):  
Weekdays \$40.00 for 18  
Weekends \$45.00 for 18  
Memberships available. Soft spikes and appropriate golf attire required.

#### 18 Holes Semi-Private

| Tees  | Par | Yards | Rating/Slope |
|-------|-----|-------|--------------|
| Blue  | 72  | 6,373 | 70.9/124     |
| White | 72  | 6,064 | 69.5/122     |
| Gold  | 72  | 5,339 | 66.3/115     |
| Red   | 72  | 4,918 | 68.9/121     |

**\$69** 18 Hole Par **71**

**The Oaks at Tan-Tar-A**  
Hwy. KK, Osage Beach, MO  
Pro Shop: **573-348-8522**  
Director of Golf: Paul Leahy, PGA  
Superintendent: Charlie McDowell  
Architect: Von Hagge/Devlin  
For best rates visit: **www.tan-tar-a.com**  
golf@tan-tar-a.com



Driving range, practice putting green, professional club fitting and instruction, locker rooms, restaurant and catering services to accommodate any size golf event. Pro shop offers golf equipment, clothing & more. On State Rd. KK, approximately two miles off Hwy. 54.

#### Fees & Membership

In season rates (include mandatory cart):  
Weekdays: \$30.00 for 9/\$55.00 for 18  
Weekends: \$35.00 for 9/\$69.00 for 18  
Weekends after 11 a.m. \$55.00/18  
Daily after 3 p.m. \$35.00/18  
Off season rates available. Memberships available. Soft spikes preferred

#### 18 Holes Public

| Tees  | Par | Yards | Rating/Slope |
|-------|-----|-------|--------------|
| Blue  | 71  | 6,432 | 72.1/134     |
| White | 71  | 6,003 | 70.1/128     |
| Gold  | 71  | 5,317 | 65.9/117     |
| Red   | 71  | 3,931 | 62.5/103     |

**\$95** 18 Hole Par **71**

**Old Kinderhook**  
Lake Rd. 54-80, Camdenton, MO  
**573-346-4444 888-346-4949**  
Head Prof: Martin Krulatz, PGA  
Superintendent: Rusty Fuller  
Architect: Tom Weiskopf  
**www.oldkinderhook.com**  
golf@oldkinderhook.com



Eleven-acre driving range and two putting greens, short game/bunker practice area, clubhouse/pro shop, fine and casual dining, lounge, meeting rooms, swimming, tennis, and health/fitness area. Golf school and lessons also available. Hwy. 54 West to Camdenton. West for three miles on Hwy. 54, then right on Lake Rd. 54-80, 1/2 mile to the gated entrance. Open to the public.

#### Fees & Membership

In season rates (incl. cart and range fee):  
Mon.-Thurs. \$69.00 for 18  
Fri.-Sun. (holidays) \$95.00 for 18  
Twilight rates after 3 pm \$49 for 18  
Club Rental \$40.00- 18. Same Day Repeat rates available. Memberships available to property owners. Soft spikes required.

| Tees    | Par | Yards | Rating/Slope |
|---------|-----|-------|--------------|
| Champ.  | 71  | 6,855 | 72.8/137     |
| Club    | 71  | 6,310 | 70.3/127     |
| Member  | 71  | 5,798 | 68.0/122     |
| Forward | 71  | 4,962 | 70.0/113     |



**\$89** 18 Hole Par **72**

**Osage National Golf Resort**  
Pro Shop: **573-365-1950** Ext. 10  
Toll-free: **866-365-1950**  
General Mgr: Steve Belton, PGA  
Superintendent: Michael Galey  
Director of Golf: Ryan Manselle  
Architect: Arnold Palmer  
Head Golf Pro: Larry Salsman, PGA  
**www.osagenational.com**



Osage National features a 20,000 sq. ft. clubhouse with 5,000 sq. ft. Tournament Room, a driving range, two large practice putting greens, and a full-service restaurant, breakfast 7 days a week, a swimming pool, and an open-air pavilion. Osage National is directly off Hwy. 54 just north of Osage Beach. Look for the Osage National sign at the Bagnell Dam Road Exit.

#### Fees & Membership

In season rates (include mandatory cart):

Mon.-Thurs. \$70.00 for 18

Fri.-Sun. (and holidays) \$89.00 for 18

Off season and twilight rates available.

Soft spikes preferred.

27 Holes Public (River/Mountain shown)

| Tees   | Par | Yards | Rating/Slope |
|--------|-----|-------|--------------|
| WGGold | 72  | 7,150 | 75.6/145     |
| Blue   | 72  | 6,623 | 73.4/140     |
| Black  | 72  | 6,125 | 70.7/134     |
| White  | 72  | 6,063 | 69.2/129     |
| Red    | 72  | 5,016 | 70.5/122     |

**\$42** 18 Hole Par **71**

**Rolling Hills Country Club**  
Highway 5, Versailles, MO  
Pro Shop: **573-378-5109**  
Gen. Mgr./Pro: Steve Nolaswski, PGA  
Super.: Brett Randall  
**www.playrollinghills.com**  
rollinghills@yhti.net



On-site amenities include a driving range, new pro shop, snack bar, lounge, banquet facilities and more. Golf lessons are available. Rolling Hills Country Club is northeast of Versailles on Highway 5, just one mile north of the junction of Highway 5 and Highway 52.

#### Fees & Membership

In season rates: (cart not required)

Everyday: \$42.00 for 18

Twilight rates available. Memberships available. Soft spikes required

#### 18 Holes Semi-Private

| Tees  | Par | Yards | Rating/Slope |
|-------|-----|-------|--------------|
| Blue  | 71  | 6,392 | 70.0/121     |
| White | 71  | 5,923 | 67.8/117     |
| Red   | 71  | 4,933 | 68.5/110     |

**\$57** 18 Hole Par **72**

**Sycamore Creek Golf Club**  
1270 Nichols Rd., Osage Beach, MO  
Pro Shop: **573-348-9593**  
General Manager: Danna Kahrs  
**www.sycamorecreekgolfclub.com**  
sycamore@sycamorecreekgolfclub.com



Tee times are accepted up to 30 days in advance. Groups are welcome. Golf season is year-round, weather permitting.

Sycamore Creek is off Hwy 54 south of the Grand Glaize Bridge in Osage Beach. Turn at Nichols Road Exit.

#### Fees & Membership

In season rates (include mandatory cart):

Mon.-Thurs. \$48.00 for 18

Fri.-Sun. (and holidays) \$57.00 for 18

Afternoon rates after 12 p.m. \$38.00 for 18

Weekend afternoon rates \$44.00 for 18

Junior tees now available. Club Rental avail.

Soft spikes pref. Memberships avail.

#### 18 Holes Public

| Tees   | Par | Yards | Rating/Slope |
|--------|-----|-------|--------------|
| Blue   | 72  | 6,020 | 68.6/123     |
| White  | 72  | 5,582 | 66.2/118     |
| Yellow | 72  | 4,932 | 63.2/111     |
| Red    | 72  | 4,362 | 66.3/110     |

**\$80** 18 Hole Par **72**

**The Ridge Golf Club**  
The Lodge of Four Seasons  
Horseshoe Bend Parkway at Duckhead Rd. Lake Ozark, MO  
Pro Shop: **573-365-8544**  
Membership & Lodge: **800-843-5253**  
Dir. of Golf: Matt Tausig, PGA  
Architect: Ken Kavanaugh  
**www.4seasonsresort.com**  
jcrowell@4seasonsresort.com



Practice putting green and large driving range. Professional club fitting and a full-service pro shop with lessons available. Grill open daily for sandwiches and snacks. Advance tee times available with credit card guarantee. Seasons Ridge is 1/2 mile off Business Hwy. 54, on Horseshoe Bend Parkway (Rt. HH) at Duckhead Road.

#### Fees & Membership

In season rates (include mandatory cart):

Varied \$35.00 - \$80.00 for 18

Memberships available. Soft spikes req.

#### 18 Holes Public

| Tees   | Par | Yards | Rating/Slope |
|--------|-----|-------|--------------|
| Blue   | 72  | 6,416 | 71.4/130     |
| White  | 72  | 6,020 | 69.3/124     |
| Yellow | 72  | 5,461 | 66.6/120     |
| Red    | 72  | 3,943 | 71.0/118     |

**\$95** 18 Hole Par **71**

**The Cove at Four Seasons**  
The Lodge of Four Seasons, Horseshoe Bend Parkway Lake Ozark, MO  
Pro Shop: **573-365-8532**  
Membership & Lodge: **800-843-5253**  
Dir. of Golf: Matt Tausig, PGA  
Architect: Robert Trent Jones, Sr.  
**www.4seasonsresort.com**  
jcrowell@4seasonsresort.com



Putting green, driving range, nine-hole short game course, full-service, well-stocked pro shop. Please call for individual lessons. Full-service bar, dining and banquet facilities. Brand new clubhouse. Witch's Cove is approximately two miles from Business Hwy. 54 on Horseshoe Bend Parkway (Rt. HH) across from The Lodge.

#### Fees & Membership

In season rates (include mandatory cart):

Varied \$40.00 - \$90.00 for 18

Memberships available. Soft spikes req.

#### 18 Holes Public

| Tees   | Par | Yards | Rating/Slope |
|--------|-----|-------|--------------|
| Blue   | 71  | 6,557 | 71.0/133     |
| White  | 71  | 5,879 | 69.6/124     |
| Yellow | 71  | 5,547 | 66.1/118     |
| Red    | 71  | 5,238 | 70.8/124     |



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# Business Plan

*continued from page 24*

how you are going to turn your vision of a successful business into a reality. As such, Orta said, "the purpose of your business plan will affect everything from the amount of research you have to do through what the form of the finished plan will look like, and what you will do with it."

Idea inflation. Don't overestimate the importance of your idea. "Generally you don't need a great idea," Orta said. "You need time, money, management skills, and common sense. It isn't just the plan that sells a business idea; it is the person presenting it as most investors invest in the people behind the business."

One size fits all. Every business is different, so every business plan is different too. "Using standard documents may save you time, but the end-result will not be tailored to your business

or fully meet your needs," Orta said. "Be precise, and avoid unnecessary verbiage that fills up space or builds up hype falsely."

Understand cash flow. Many newcomers to business will think in terms of profits, or sales minus costs and expenses. "Unfortunately in business, we don't spend profit, we spend cash," Orta said. "Many businesses fail because they lack the necessary cash to operate, not because they are 'bad' businesses."

Don't be overly optimistic. Be realistic with your projections and bear in mind that very successful companies often take many years to get to a point where they succeed.

Last year, Lake of the Ozarks SCORE's 20 volunteers spent 1,329 hours counseling 119 new clients in 253 counseling sessions and they hosted 14 workshops that were attended by 408 people.

## SEND YOUR ANNOUNCEMENTS

And business/community-related news and photos to:

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Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files for publication consideration!

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## Tactical Lunch Kit

When the zombies attack (ok, so we know it's always "when the zombies attack," but you know they're gonna, so hush), the last thing you need to worry about is hunger. Your growling stomach will give you away if you're hiding and it will make you lose concentration if you're fighting. Good thing you have a Tactical Lunch Kit. If you'll be taking your lunch into extreme conditions like outdoor adventures, war, or the zombie apocalypse, the Tactical Lunch Kit is your bag. (And you can't tell us the breakroom or cafeteria isn't a potential combat zone, hands scrabbling for food within the time allotted.) Made of durable Cordura with waterproof interior padding, it has back surface MOLLE webbing and two smaller pouches for emergency snacks, condiments, or frag grenades more snacks. Comes preloaded with a Tactical Nourishment Pack (resealable snack pouch) and a 12 oz. matte black Thermos. Just add lunch. (Thinkgeek description.) **\$30. ThinkGeek.com**



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## CRKT Pocket Tool

We all know someone who loves to take things apart and put them back together again. Sometimes they even succeed in improving said thing in the process. Sometimes they just void the warranty. Either way, they will absolutely love the CRKT Pocket Tool. This compact multi-tool comes with a utility blade, sawtooth blade, multifit box wrench, wire stripper, Philips/flat screwdrivers and bits, and a bottle opener. It's perfect for around the house repairs or taking things apart in the quest for MOAR POWER. (Thinkgeek description.) **\$55. ThinkGeek.com**

# Business Journal Social Event Photos

Last month's Business Social was Thursday May 8th at Bootlegger's Sports Pub & Grill. The sponsor was C. Michael Elliott.

#1 L-R: Rob Bueltman, John Fitzgerald of BassingBob.com, Linda Bishop Bene Media

#2 L-R: Lynn Griswold, Mike Stuck, Michael Elliott, Peg Griswold

#3 L-R: Michael Elliott, Bill & Katie Matthews (Hope House), Karen Elliott

#4 L-R: Tatum Pierce, (Bank Star), Kate Coffin (Property Shop at the Lake, LLC), Julie DeFrates (Four Seasons Realty), Carol Duke (Property Shop at the Lake, LLC) and Ruth Roorda (Four Seasons Realty)

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

June's Business Social is Thursday June 6th at Camden on the Lake. The sponsors are Albers&Albers.

Photos by Rita Rose Event Photography.





# Fire safety measures

*continued from page 10*

- Don't attach cords to walls, floors or furniture with nails and staples, which can cut or pinch insulation or break wire strands.
- Don't use extension cords on a permanent basis. They are designed to be used only temporarily. Extended use may damage the cord.
- Don't keep cords wrapped up while being used. Wrapped cords trap heat, which can lead to melting or weakening of the insulation.
- Use the appropriate wattage light bulbs in all lamps and light fixtures. A bulb with wattage higher than recommended may overheat the light fixture, wiring, or nearby combustible material, leading to a fire.
- Don't allow appliance cords to come in contact with hot surfaces, which could melt or burn the insulation and expose wires.

· Fuses and circuits are safety devices that help prevent overloading of your home electrical system. They stop the electrical current if it exceeds the safe level for some portion of your home electrical system. Frequent blown fuses or tripped circuits can signify a serious electrical problem. Contact a licensed electrician immediately.

· Make sure all fuses or circuit breakers are the correct size for the circuit. The wrong size can cause the wiring to overheat, creating a fire hazard.

· Ground fault circuit interrupters that provide greater electrical fire protection, should be tested every month because they can stop working without showing signs of failure.

Visit [www.esfi.org](http://www.esfi.org) for ESFI's complete collection of electrical safety resources.

**Photo top right: The most recent fire in the Village of Four Seasons was on Kay's Point, where firefighters said a discarded cigarette was responsible for starting a fire that damaged the deck and entire back of the home. Firefighters said cigarettes can smolder for hours before catching fire. Photo provided by Robert Davis.**

## Lake of the Ozarks Business Journal welcomes Rita Rose

Lake area native Rita Rose has joined the Business Journal as a part-time sales associate. She will be helping clients all around the lake with a particular focus on the Eldon-Versailles area.

Rose, who is a well-known event photographer and independent print-media salesperson, will continue to be actively involved in SignDecor, her family owned and operated sign company.



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# TOM JONES MEMORIAL Golf Tournament

Tom Jones was tireless in his support of School of the Osage. He was an active classroom speaker, statistician and record keeper, booster club officer and member of the KQUL 102.7 broadcasting team.

This event was established to provide a Memorial Scholarship in Tom's name. To date this tournament has raised over \$16,000. This tournament is only successful because of the active participation of people in our community. Any additional funds raised will be used to help with OFL youth football needs.

Tom loved Osage and he loved the game of golf. Please join us in remembering him on Saturday, June 14.



Player #1 \_\_\_\_\_ Player #2 \_\_\_\_\_  
 Player #3 \_\_\_\_\_ Player #4 \_\_\_\_\_  
 Team contact: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Phone: \_\_\_\_\_

For More Information Call:  
 LJ Weeks 573-280-6001 cell  
 or Brad Yoder 573-286-5922 cell

*Enclose Entry Fees and Mail by June 1 to:*

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\*\*Will add more flights based the number of entries.





## How Your Online Presence Works to Grow Your Business

If you own a small business, you know that online visibility is one of the keys to success. And these days, harnessing the Web is crucial to any marketing plan.

"While most small business owners know they need a strong Web presence, many of them are not taking enough action to build and maintain it," says Tim Carroll, Vice President of Small Business Engagement at Deluxe Corp., a provider of marketing services and products for small businesses.

In fact, of those small business owners who put a high level of importance on Web presence, 70 percent spend less than one hour a week maintaining it, according to a new Deluxe study. In contrast, only 1.2 percent spend 10 or more hours each week on their Web maintenance.

It's important to learn how to use the Internet to keep your business top of mind with prospective customers, says Carroll. He offers some top tips for maximizing your company's presence online.

- **Interact:** Since current and prospective consumers use social media, you can't neglect this marketing approach. Social media marketing isn't just about gaining followers. It becomes a vehicle for sharing your company's message as well as driving traffic to your website.

Don't be afraid to use Twitter, Facebook and other social media sites to ask customers for feedback and show your personality. Use calls to action to acquire new followers, engage them further and encourage reviews of your services.

Many small businesses turn to consultants or social media services for help developing and executing a social media strategy. When effective, these efforts

will place a brand in front of its target audience. Small business owners should look for a service that also tracks results in order to gain insight into how its customers engage online.

- **Website:** "Today, a business without a website is a business without a face," says Carroll. "A clean, easy-to-navigate, and mobile-friendly online presence is one your customers will remember."

Unfortunately, less than a third of small business owners think they are proficient or extremely proficient at maintaining their individual company websites, which is why many seek outside help developing a site and building content.

- **Search engines:** With 91 percent of Internet users utilizing search engines, according to the Deluxe-commissioned study, search engine optimization can be your key to better visibility online. After all, a website is hardly useful if no one can find it.

Additionally, consider search engine marketing services to help your online advertising and to make use of local searches by more effectively targeting your customer audience.

- **Email marketing:** Small business email marketing is the centerpiece of any effort to stay in touch with existing customers, while reaching out and finding new ones. Use it to promote new items and offer special discounts to loyal customers or simply to keep in touch.

More tips, strategies and information about marketing your business online can be found at [www.Deluxe.com](http://www.Deluxe.com).

Small business owners know they need to be online. It just takes commitment and the right tools to capitalize on the potential. (StatePoint)

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# Sign of the times

*continued from page 3*  
continues new stop sign is \$35 and speed limit signs are \$25 to \$45, depending upon the size. When you figure that up, you see that it's going to be very expensive to comply," he said, adding that all wooden 4-inch-by-4-inch signposts also had to be replaced with breakaway posts, which are less likely to flip up through the windshield when hit. "It's going to be costly but it's all for safety so it's kind of hard to argue it."

Initially, the signs were to be replaced by 2015. However, except for signs determined "critical to public safety," that was changed to allow the signs to be switched out as they wear out. "Critical" signs include one way signs at intersections with divided highways and stop or yield signs required at railroad crossings that don't have train-activated, automatic gates or flashing lights.

Luttrell said the HBSRD would begin by replacing signs along the Parkway, as well as another main street, at the beginning of 2015. Then every year, they will tackle enough streets that by the end of 10 years, the established life of a sign, every sign will have been replaced and they would start over at the Parkway.

In addition to adopting new sign regulations, the FHWA also partnered with the Federal

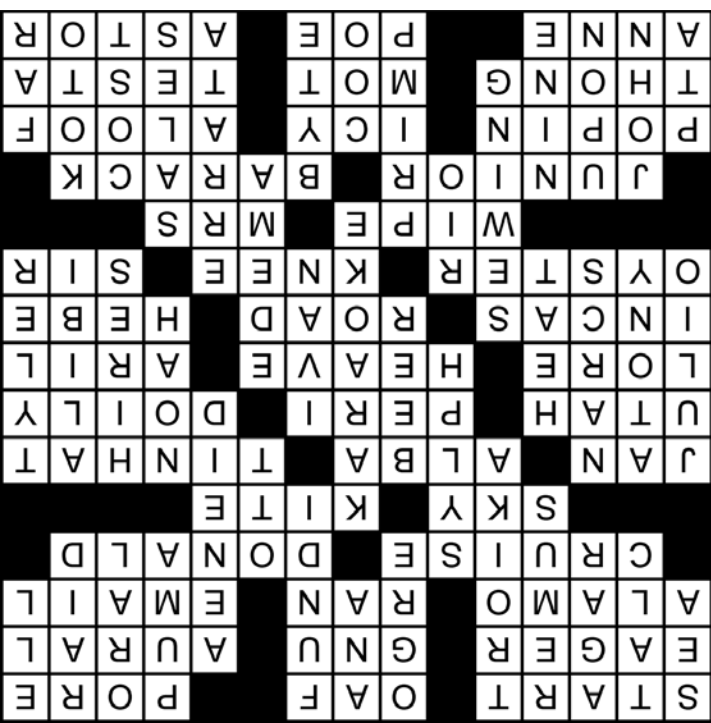
Department of Labor Occupational Safety and Health Administration (OSHA) to develop new standards for such things as safety glasses for employees and traffic control devices such as cones and barrels that are equipped with flashing lights. In addition, all employees who work as flaggers and who operate bucket trucks are required to attend training and be certified every year.

The MUTCD was published on December 16, 2009. The adopted changes were effective as of January 15, 2010. States were required to either adopt the national manual or create their own state MUTCD supplement that conformed to the national standards. Missouri chose the latter and adopted its own version of the manual, approved by the FHWA, in 2011.

Camden County started replacing their signs with the more reflective versions soon after the manual was adopted.

Lake Ozark Public Works Director Matt Michalik said they had heard about the new requirements a couple years ago, so when signs have needed to be replaced, they've purchased the new retroreflective versions.

"So far, I'd estimate that we've probably replaced about 20 to 30 percent. Unfortunately, the cost is about double of what signs used to cost us," he said.



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# Crossword Puzzle

THEME: FAMOUS FATHERS

Solution page 37

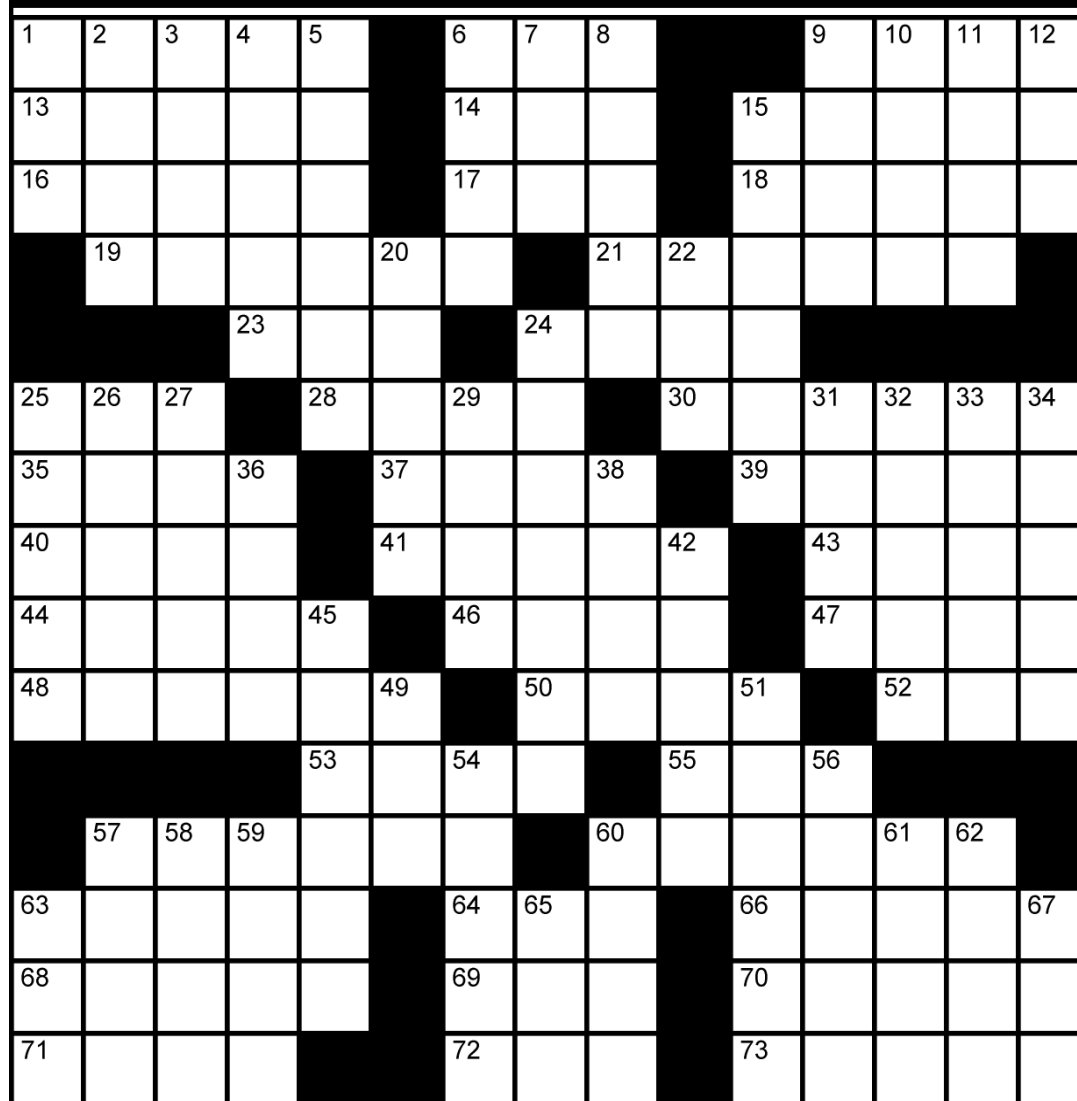
## ACROSS

1. "\_\_\_\_\_ your engines!"
6. Buffoon
9. Dermatologist's concern
13. Like beaver?
14. Bearded antelope
15. Pertaining to the ear
16. Davy Crockett's last stand
17. Campaigned
18. Modern day letter
19. \*Suri's father
21. \*Kiefer's father
23. \_\_\_\_ blue
24. Khaled Hosseini's "The \_\_\_\_\_ Runner"
25. Brady Bunch daughter
28. Actress Jessica
30. Metal helmet
35. Beehive state
37. "Frasier" actress Gilpin
39. Lacy mat
40. Folk story
41. Throw something heavy
43. Seed covering
44. Quechua speakers
46. "The \_\_\_\_\_ Not Taken"
47. Greek goddess of youth
48. Half-shell delicacy
50. Joint with a cap
52. \*Brady Bunch kids addressed dad this way
53. "\_\_\_\_\_ the slate clean"
55. "\_\_\_\_\_ Doubtfire"
57. \*Namesake
60. \*Sasha and Malia's father
63. Come by without warning
64. Frigid
66. Cool & distant
68. Flip-flop
69. French for "word"
70. T in Ferrari TR
71. Actress Hathaway
72. \*Widely considered father of the detective story
73. \*John Jacob \_\_\_\_\_, sire to clan of multi-millionaires

## DOWN

1. Moses parted the Red one
2. After-bath powder
3. Culture-growing turf
4. Romulus' brother
5. Russian triumvirate
6. Fairy tale villain
7. American Nurses Association
8. Plural of fundus
9. Wild feline
10. Face-to-face exam
11. Surprise attack
12. Building addition
15. Aeneas' story
20. Air fairy
22. Pro baseball's "Master Melvin"
24. Modern sing-along
25. \*Enrique Iglesias' father
26. Lack of muscle tension
27. Drug agents
29. Porter or IPA, e.g.
31. \*Last of the pre-flood Patriarchs in the bible
32. Employees, often preceded with "new"
33. Legal excuse
34. \*U.S. President with the most children
36. Furnace output
38. \*This Russian father was famously terrible
42. Swelling
45. Sweatshop activity
49. Orinoco or Grande
51. Misprints
54. Get ready for a date
56. Company department
57. \*John-John's father
58. Fairytale's second word?
59. Common workday start
60. Information unit
61. C in COGS
62. Japanese zither
63. School organization
65. Bird word
67. Frequent partner of "away"

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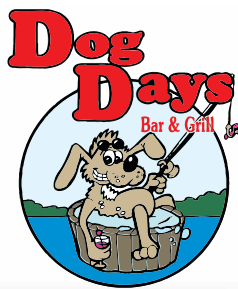
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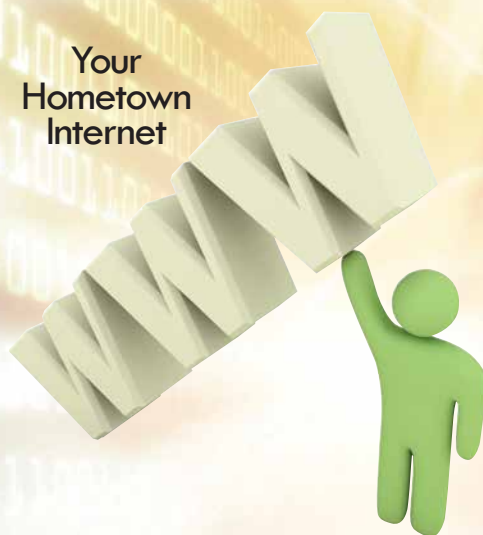
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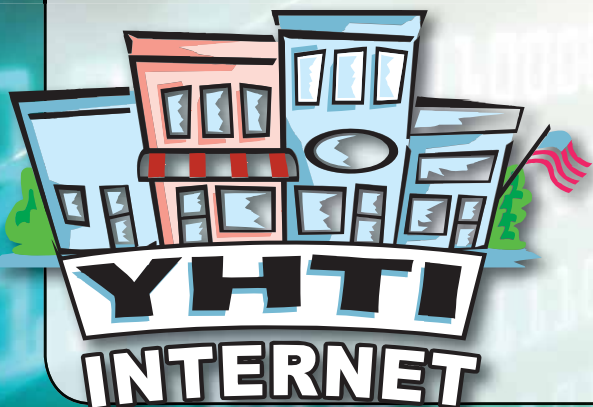
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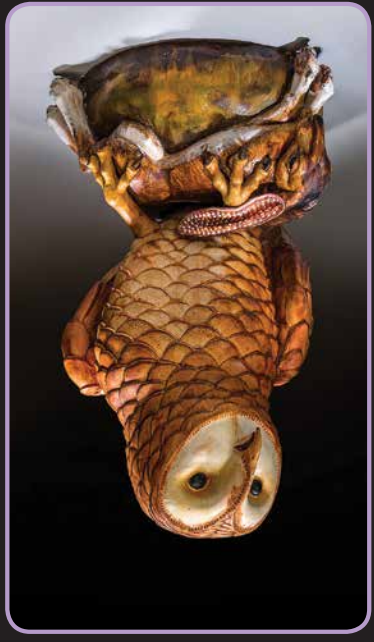
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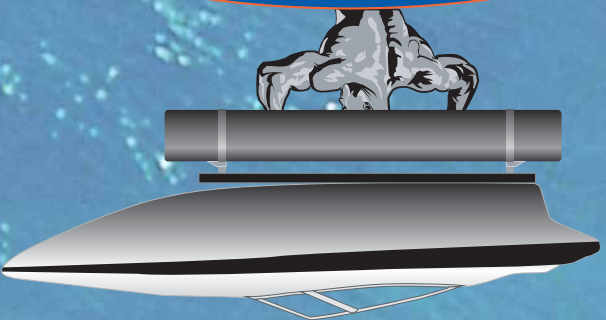
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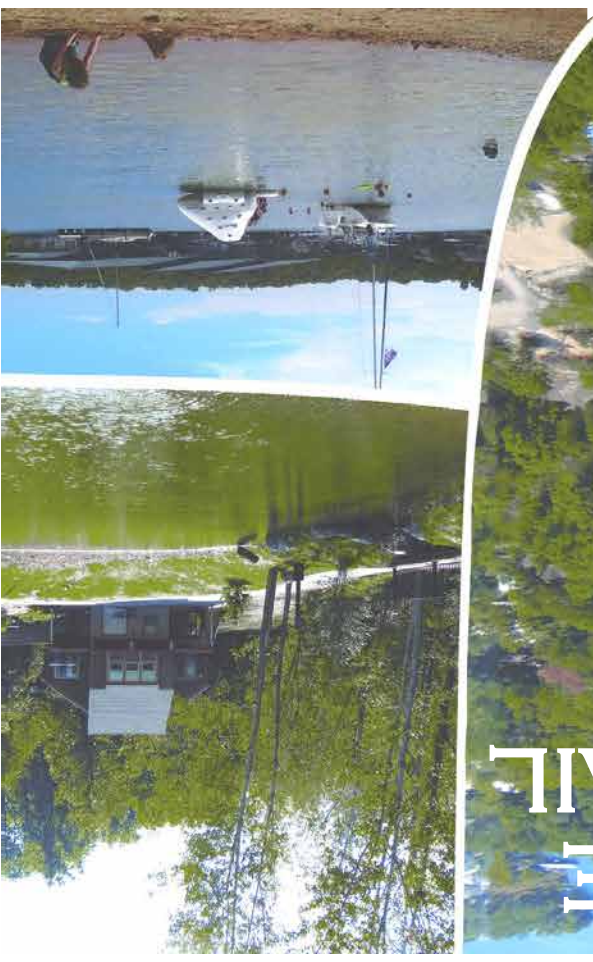


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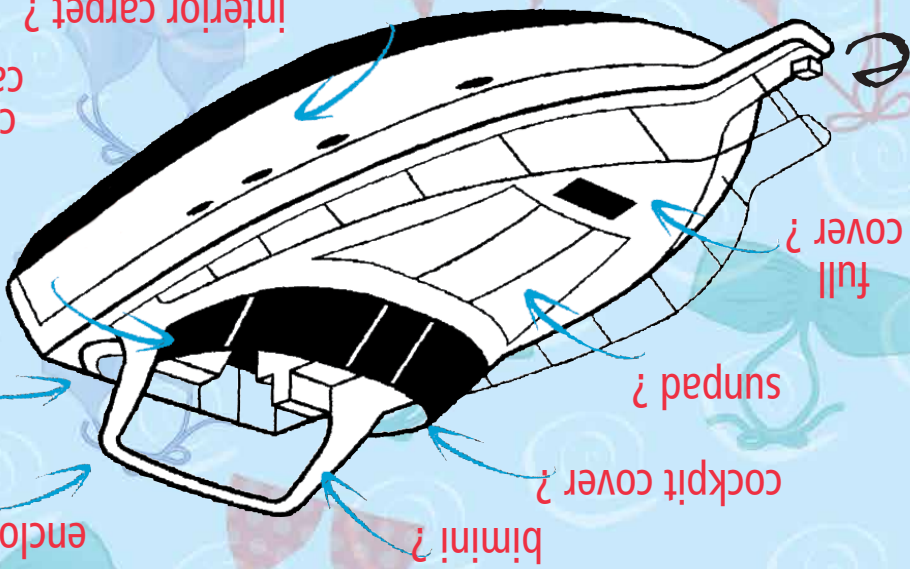
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