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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

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OCTOBER, 2015

BOATING ON BACK



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Treats for tricksters

Halloween event planned for Strip. pg. 14

Taxes too high

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Crossword

Fill in the blanks on: 36 Solution: 32

New venture could provide huge boost

By Nancy Zoellner-Hogland

Plans are underway by Peninsula Development LLC to build a 250-room hotel and public event space in Camden County that, when completed, promises to provide some 300 jobs and inject hundreds of thousands of dollars into the Lake economy by way of tax revenues and additional business the venue will draw to the area. The Peninsula project is being overseen by Senate Hospitality, a Nashville development, management and consulting firm. Other Senate projects include such well-known facilities as the Gaylord Palms Resort and Convention Center, the Westin on Beale Street in Memphis and the Gaylord Texan Resort and Convention Center.

Peninsula Development principal and local developer Dr. Dan Foster says the proposed waterfront hotel and event space, to be constructed on a 37-acre tract near the intersection of KK and Business 54 in Camden County, is badly needed as the area moves into the 21st century.

"The time has come for Lake of the Ozarks to have a new, modern hotel and first-class public event space," Foster said, adding that a study recently conducted by the nationally recognized Hospitality Valuation Systems LLC (HVS) confirmed the feasibility of the project as envisioned.

He also said that although the exact design of the hotel and size of the public event



The developer of this 250-room hotel and public event space, planned for the 29 mile mark of the Osage, is a sixth-generation native of Camden County.

space are currently in the planning stage, the vision for the event space is to build it in such a way that it could be used for a performing arts facility and could be expanded as it proves itself.

"I envision a space that would focus new attention on the Lake as an event destination and would provide much-needed facilities for area arts and entertainment groups. A plan for improved space in Kansas City has already drawn attention from major conventions even though it is in the very early stages. People are looking for new spaces and new places. The Lake has a lot more to offer visitors than an urban environment," he said. "And because the hotel is not intended to accommodate everyone

who would travel to the area for such events, other lodging entities also would profit from the overflow. The project is being designed with a community synergy in mind. We want the entire area to benefit."

Foster said Senate Hospitality of Nashville was invited to take a look at the Peninsula property some years ago. Senate principals who were former members of the Hammons Hotels organization were aware of the Lake market and opportunities for a hotel and event space. He said their expertise in hotel development and management will be an important aspect of the Peninsula project.

To help the project move forward, Foster has submitted paperwork to the Camden County Commission in hopes

of forming a Community Improvement District (CID), and to the 26th Judicial Circuit Court and the Missouri Department of Transportation to form a Transportation Development District (TDD).

According to the Missouri Department of Economic Development (DED), CIDs are organized for the purpose of financing a wide range of public-use facilities and then establishing and managing policies and public services relative to the needs of that district. When a CID is established, an additional sales tax can be collected inside the designated CID area only, which, in this case, would encompass only the Peninsula development. That money can then be used to pay for such

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For the latest market stats and real estate info turn
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Armchair Pilot

By Nancy Zoellner-Hogland

A study by the Travel Channel revealed that vacationers use multiple resources — online, video, print, social media — to collect information on their next or future travel destinations. However, those travelers aren't impressed by smoke and mirrors. Instead, the study showed that they looked for reliable sources with videos considered to be "relatable and authentic." "Relatability" includes, but is not limited to, videos that portray common life events, family vacations, relocating, and exploration closer to home and that feature hosts that ask the questions the viewer would ask and share experiences that the viewer would want to experience. "Authenticity" spoke to an "honest, less glossy take" that included a local view.

Air traffic controllers of the future will be getting a view, but it won't exactly be "local." The Federal Aviation Administration (FAA) and the National Air Traffic Controllers Association are testing technology that will use an array of cameras mounted on poles to send signals to centralized locations where those controllers will view videos of the incoming and outgoing flights on 55-in screens, instead of monitoring traffic from manned control towers. Ornskoldsvik Airport in northern Sweden is currently the only airport using the technology. However, it soon will be put into use in another Swedish airport as well as in Norway, Australia,

Ireland and Hungary. It's also being tested at Leesburg Executive Airport in Virginia, a relatively busy airport with 300 daily takeoffs and landings. Controllers first will be familiarizing themselves with the technology before using it to clear planes on to taxiways and eventually to take off and land.

Last month, Armchair Pilot shared some of the wacky behavior seen on airplanes in the month of August. Apparently, September wasn't much better. Police report that an Oregon man was arrested and charged with one count each of criminal mischief and offensive littering after he urinated on passengers on a JetBlue flight from Anchorage to Portland. According to the report, passengers and airline employees told police that the man had been sleeping for most of the flight. About 30 minutes before landing, he allegedly stood up and began urinating through the crack between the seats in front of him — and onto the passengers sitting there. The report also stated he lost his balance and fell backward, splashing urine on passengers, seats and luggage. Then he allegedly passed out and remained asleep until police arrived to escort him off the plane.

A Chicago-bound American Airlines flight was diverted to Indianapolis after a woman caused a disturbance on a flight from Miami. The 25-year-old allegedly was screaming expletives and kicking the seat of the passenger in front of her. According to the police report,

when the man turned around to ask her to stop, she hit him. When an attendant attempted to calm her down, the woman grabbed the flight attendant by the face, kissed her and then punched her in the face. The plane landed in Indianapolis and the woman was escorted off the plane by police and arrested on suspicion of battery, disorderly conduct, criminal recklessness and resisting law enforcement. The flight then continued to its destination.

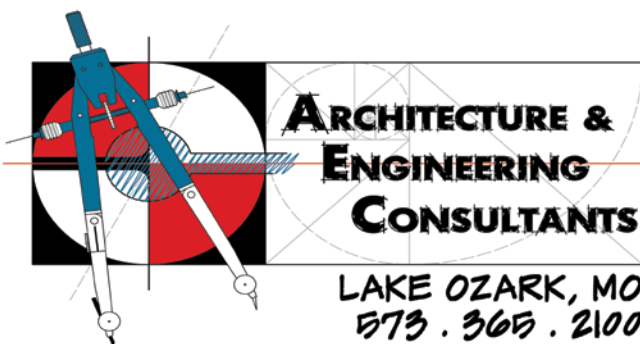
Another delay was caused by a flight attendant. According to an FBI affidavit, the 21-year-old SkyWest attendant stuffed a duffle bag with towels, hid the bag in the back of the plane, then told other attendants that he had spotted a suspicious bag tucked under a seat near the rear of the aircraft — and that the bag was beeping. The flight, on its way from Minneapolis, was diverted to Dickinson Theodore Roosevelt Regional Airport in North Dakota, where the plane was evacuated, air traffic to and from the airport was halted, and the bomb squad was called to investigate. Upon questioning by the FBI, the man reportedly admitted to both planting and reporting the bag, knowing there was nothing dangerous inside. He was arrested and charged with reckless disregard for human life and communicating false information. Earlier this summer, the same flight attendant, who has since been fired from his job, reported seeing a bomb threat written on the bathroom wall of an American Airlines flight

continues on page 32

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Running a food pantry without any parking

By Nancy Zoellner-Hogland

In 2003, when the board of directors purchased the building now occupied by Lamb House, an ecumenical food pantry and thrift shop just off the Square in Camdenton, they thought they had it made.

They were able to move from a tiny house in the middle of a residential neighborhood to a facility that was four times the size and had Highway 5 visibility. The new building provided plenty of storage for the shelves that hold row after row of canned goods, cereal and peanut butter and jelly and the like, as well as special-needs items. It included lots of wide-open floor space for racks and shelves to display the donated clothes, shoes and household items that come in daily. It even provided space for an office and small waiting room for the manager to meet privately with those who come in seeking emergency assistance.

The only thing lacking was parking. However, the man who owned the graveled parking lot next to the building as-

sured the board they could use the lot as long as they needed it – and that they'd have first rights on buying the lot if and when he ever decided to sell. Unfortunately for Lamb House, that agreement was made on a handshake and never put into writing.

Michael J. McMahon, owner of Bail Bonds, said when he purchased the building next door to Lamb House some 8 to 9 years ago, unbeknownst to the Lamb House Board of Directors, he was offered the opportunity to purchase the parking lot – and he took it. He renovated what used to be Scotty's Drive In, turning it into a bail bonds office, and for more than six years, continued to allow Lamb House patrons to use the parking lot. However, that changed when customers and clients began parking in such a way that it caused problems for McMahon.

"I'd go out to get in my car and find that someone had parking right behind me, blocking me in, so I'd have to wait or walk over and try to find

the person so they could move their car. Many times, they weren't happy about it. They'd yell at me and cuss me out. I'm thinking, 'This is my lot – you're parked behind my car – and you're the one that's angry?' I also had people constantly driving through my grass, tearing it up. I know I don't have the best-looking yard in Camdenton but I tried to keep it nice. It didn't matter how nice it looked – people were always tearing it up. I finally decided I'd had enough," he said.

In mid-2014, he wrote a letter to Lamb House to tell them the lot was going to be "off limits" if the parking problems didn't stop.

McMahon said that not only did people continue to park wherever they chose, they seemed to get more and more irate when he asked them to move. He said that's when he told Lamb House that enough was enough. This past August, he purchased and posted "No parking" signs at the perimeter of his property that promised vehicles would

be towed if they were parked there without permission.

Lamb House Manager Pat Woodward said although it's caused somewhat of a hardship, she completely under-

stands McMahon's frustration.

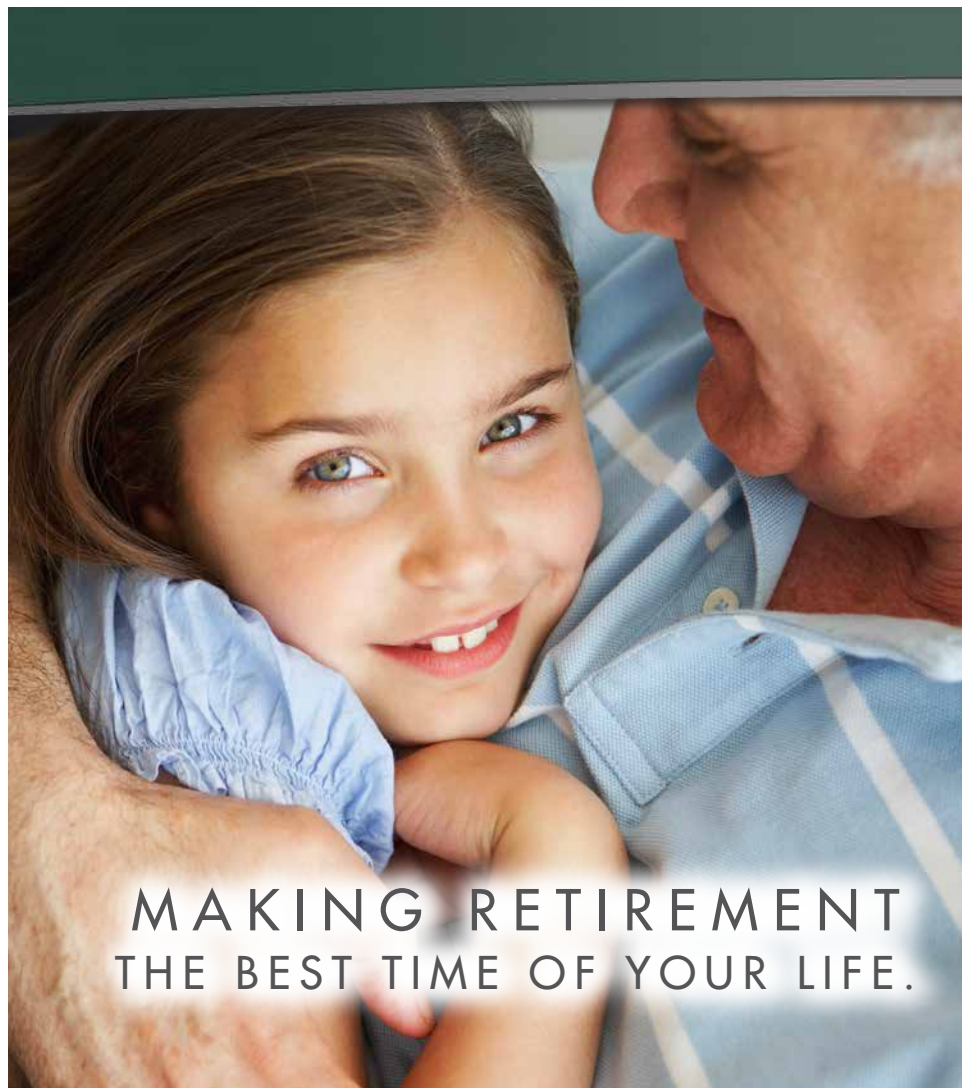
"People come to us when they're hurting and they're angry. They've lost their jobs or their homes, they're out of

continues on page 21



Shoppers and those who come to Lamb House for emergency assistance are greeted with signs posted just feet away from the building, telling them they can't park there.

The Lamb House Board of Directors doesn't understand why the owner of the bail bonds company won't allow them to use a portion of this parking lot for customers and community members needing help. The bail bondsmen doesn't understand why, with a parking lot of this size, those same people had to park next to his building.



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Homeowner questions Camden County's reassessment

By Nancy Zoellner-Hogland

After decreasing in value, and then staying stagnant for a few years, property all around the Lake area is finally starting to increase in value. Realtors estimate the increase at about 10 to 11 percent over the past five years.

However, one house in the Village of Four Seasons increased 37.5 percent—at least according to the Camden County Assessor's Office.

Jerry Jackson, the owner of the home, said he learned of the increased assessment when he received an impact notice over the summer. His was one of 1,956 notices sent for reassessment other than for new parcels.

"I had been paying around \$2,500 a year in property tax since I purchased my home in 2011. With the new assessment, my taxes raised around \$950," he said. "That is absolutely ridiculous. We haven't made any improvements to the home. In fact, no improvements have been made since the house was built in 2006."

Byron Willis, chief of real estate for the assessor's office, said

the increase came to correct a data entry error made four to five years ago.

"Houses are rated according to their quality – how they're made. A 'plain-Jane' average home with three bedrooms and one bath, vinyl siding and windows, and linoleum on the floor would be rated a 'D' or 'D-plus.' However, a home with a stucco exterior that has a fancy kitchen with granite countertops, ceramic tile or hardwood floors, vaulted ceilings, arched windows and an architectural design of the roof could be rated up to an 'A-plus,'" he explained, adding that the county gets its information from multiple listing service (MLS) information or simply by assessors peering thru windows if homeowners don't allow them inside.

Willis said when the home Jackson now owns was first built, it was assigned a "B-plus" rating. However, when the county switched over to a new computer system four years ago, the data entry person accidentally classed it as a "C," which lowered the assessed value. The mistake was caught earlier this

year, according to Willis. That's when they sent Jackson the impact notice informing him of the change.

However, according to county records, the previous homeowners were paying even less than what Jackson has been paying for the past four years. Records show that in 2009, two years before the county switched over to the new computer system, Camden County was billing the owners \$2,372.55. When that house was put on the market in 2009, it had a list price of \$475,000. The owners eventually pulled it off the market but then relisted it again in 2011 for \$449,000. Jackson said he bought it soon after for "substantially less than list price, so going by those guidelines, my taxes maybe should be decreased – not increased – no matter what kind of counter tops and flooring I have."

Jackson also said although he was told he could appeal the assessor's decision to the Camden County Board of Equalization, he was never told why his home was re-assessed at a higher rate. He said the first time he heard that explanation was when he

was re-interviewed for this story by the reporter.

"I kept asking them why they increased my taxes nearly 38 percent but all they told me was that it was because of a computer error. One of the people even said if they had caught the error four years ago, my taxes would have been increased then. Not one time did anyone ever tell me about this 'A,' 'B' or 'C' classification. If they had, I probably could have been a little better prepared to argue my case," he said, adding that if he had been properly informed, he could have brought more information to his meeting with the board of equalization. "All I took was my insurance policy, showing what I was paying. They said that really had no bearing on the matter because the insurance company covered the house only – not the property. I honestly felt like their minds were made up before I even walked into the room."

Jackson said the assessor's office told him that his only recourse was to get an appraisal.

Willis confirmed that.

However, Jackson said at the time, he already felt like he

was fighting a losing battle and didn't want to spend an additional \$500 for nothing. Armed with this new information, he said he plans to contact an appraiser and continue the fight.

"I want other people to know what the county is trying to do – especially if more than 1,000 other people are 'in the same boat.' I understand the importance of paying taxes. However, I want to pay my fair share. It doesn't sound to me like that's the case," he said.

According to Zillow, an online real estate marketing firm that provides a monthly, data-driven economic analysis on the U.S. housing market for more than 450 metros nationwide, the real estate market has been flat in Missouri. A home listed at \$131,000 in July 2010 dropped by \$10,000 before increasing to \$132,000 in mid-2015.

The market has been a little kinder in the 65049 zip code, which encompasses the Village of Four Seasons where Jackson lives. According to Zillow, a home that listed for \$249,000 in 2011 would list at \$274,000 today.



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Jonna Kay Witherow 4-H equine scholarship announced

Camden County 4-H is setting up a legacy scholarship in Jonna Witherow's name to support future 4-H Equine educational experiences for youth. The young woman, a 2014 graduate of Macks Creek High School, was killed in a car crash this past August.

The scholarship will benefit 4-H equine members who want to attend the 4-H Equine trip, one of Jonna's favorite 4-H events. This trip allows members to see behind the scenes of the 4-H equine industry. Each year a different part of the country is covered. Each winner of this scholarship will receive their name on a plaque that will be hanging in the local Extension office as well as a cash award to support funding for the trip. Donations have been received by the Camden County Farm Bureau and several individuals.

"Anyone that knew Jonna knew that she was special, outgoing and loved life," Michele Kroll, youth development specialist with the Uni-

versity of Missouri Extension in Camden County, wrote in a prepared release. "She was involved in many activities including drama, sports, pageants, car racing, 4-H and FFA. She loved horses and helping other 4-Hers learn how to do horse judging and showing. She was a 4-H Camp Counselor for many years and her favorite 4-H event was the 4-H Equine Trip. She went to every trip and talked about all the friends she had made around the state."

In a Lake Today article about Jonna, she was quoted saying, "4-H is an amazing, amazing program. I meet so many kids that do the same things around the state that I do. You make so many friends and have so much fun being with your horse and showing. I love 4-H."

Joanna was a busy girl. As a member of the Future Farmers of America, she served as president of the club her senior year; she played basketball, softball and track; she was a cheerleader; and she was a member of National Honor So-

ciety. She enjoyed competing in pageants, winning numerous awards and titles. She was currently Miss Mississippi Valley and competed in the U.S. America Miss national pageant where she was second runner-up and named "Miss Photogenic." She received the National Award for Community Service,

Sponsorship and Hospitality.

She also was a player at Camden County Museum's theater productions, a volunteer firefighter with the Southwest Fire Protection District in Mack Creek, a member of the Camden County Gallop 4-H and a member of the Urbana Saddle Club.

Contributions can be made at any time to support this scholarship and be made payable to University of Missouri Extension. "It is the best thing I could think of to honor Jonna and I know she would be happy that other 4-Hers would have the same awesome experiences that she did," Kroll said.



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Is There Life in That Old Technology?

Submitted by Bruce Mitchell,
Lake of the Ozarks SCORE

Information technology changes and evolves so quickly today, even the most carefully planned investment in PCs and equipment can be lagging behind the times in a matter of years. That often leaves small business owners facing a big question—what to do with all this old gear?

The resource website Small-BusinessComputing.com offers these suggestions:

Sell it. Selling old gear can help offset the cost of your new system. Research the value of your equipment and set a reasonable asking price, then offer it for sale. An online auction such as eBay is another option. You may have to pay for the ad or auction, any online payment processing fees, and shipping.

Donate it. Numerous charitable organizations take and refurbish old systems for their own use, or for groups desperately in need of computer technology. If you don't know of such a charity in your area, ComputersWithCauses.org and

organizations listed on Microsoft's Refurbisher Registry can help. Not only does your equipment go to a good cause, you can also deduct its un-depreciated value from your business taxes.

Upgrade it. Just because a PC isn't the latest model doesn't mean it's not still serviceable. In fact, most computers, particularly desktops, are designed to be upgraded with newer, more powerful components. One of the easiest and most cost effective upgrades for a laptop or desktop PC is to increase the memory. Doubling RAM from 2 to 4GB will dramatically increase the machine's overall performance.

Repurpose it. A computer no longer suitable for one task may still be ideal for many others. Older PCs make ideal general purpose workstations for simple tasks like printing documents, email checks, or web browsing. Another option is to convert an old PC into a Network Attached Storage (NAS) device, which can be used to can easily add additional stor-

age space to a network environment without the need to take down or open primary servers.

Recycle it. A growing number of municipalities and waste handling companies now collect PCs and other electronic devices to salvage metal and plastic components, as well as the trace, yet still valuable and occasionally hazardous materials they contain. The U.S. Environmental Protection Agency's website (www.epa.gov) and Earth911.com can help you locate nearby recyclers. Note that some may charge fees for pick-up and processing.

To learn more about small business technology, contact SCORE "Mentors to America's Small Business." SCORE is a nonprofit organization of more than 11,000 volunteers who provide free, confidential business mentoring and training workshops to small business owners. For more information contact the Lake of the Ozarks SCORE Chapter at www.LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441.



Sheriff hosts range event

Shooting enthusiasts are invited to an open house event at the Camden County Sheriff's Office's shooting range at 7645 State Road A. The event is scheduled for 1 to 5 p.m. on Sunday, October 18.

The range, which used to be a rock quarry, is about two miles south of the Missouri Trap Shooters' Association range.

No shooting will be allowed at the event, but hamburgers and hotdogs will be available, and the public will be allowed to tour the grounds,

chat with other shooting enthusiasts and learn more about the range. The event will be held rain or shine.

Range cards, which are good for five visits to the range, are available through the sheriff's office for \$25.

The range is open to the public on Sundays and Wednesdays. That schedule may change as winter approaches.

For more information, contact Sergeant Chris Moehle at 573-346-2243, ext. 4246.

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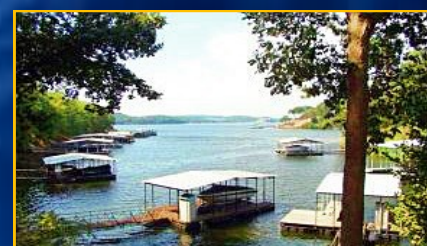
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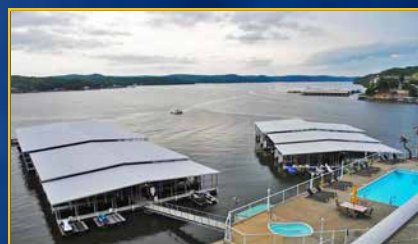
MLS# 3107695 **\$179,000**
4BR/ 3BR 2,400 SQ.FT.



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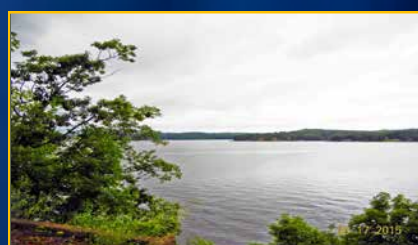
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New Year to bring new requirements for doing business in Osage Beach

By Nancy Zoellner-Hogland

If aldermen approve the second reading of two separate ordinances, beginning January 1, 2016, the city of Osage Beach will require yearly criminal background checks with liquor license renewals and contractors will be required to obtain liability insurance.

Aldermen approved the first reading of those two ordinances at their September 17 meeting. They are scheduled to vote on the second reading at their next regularly scheduled meeting, set for 6:30 p.m. October 1.

The city already required criminal background checks to be performed by the Missouri State Highway Patrol (MSHP) for each individual owner, or partner if a partnership and all members of an LLC if an LLC. If the business is owned by a corporation, a background check would be

required for the manager officer, each officer and director and all shareholders who own 10 percent or more of the stock in the business.

That same background check is also already required by the state when the license is first requested. However, according to Mike O'Connell, communications officer for the Missouri Department of Public Safety, criminal record checks are not required for license renewals.

Osage Beach Police Chief Todd Davis said they decided to request the change because they want to make sure that those who are selling alcohol in the city are of good moral character. At the meeting, he and aldermen discussed that under their current method of requiring a background check only when the license is first requested, the city might not ever learn of arrests and convictions on crimes committed

after that initial check.

Under the name-based search method, which is what the ordinance requires, the MSHP searches based on the name, date of birth, and social security number of an individual. Open record information includes records containing convictions, such as plead guilty to, or convicted of; arrest information that is less than 30 days old from the date of arrest; prosecutor filed charges awaiting final disposition from the court; and records that contain a suspended imposition of sentence (SIS) during the probation period.

According to city officials, if the background check turns up an arrest or conviction, the Osage Beach Liquor Control Board, which consists of an alderman, the city collector, the planning and zoning chairman and the chief of police, will then review the informa-

tion and make a determination on whether the license renewal should be granted.

City officials also said they were not adopting the ordinance requiring contractors to carry \$300,000 in general liability insurance because of a past problem. Instead, they hope to protect residents on any issues that might crop up in the future.

The insurance policies will be required for anyone that applies for a building permit from the city to do work inside city limits. The policy will have to provide coverage for one year – the length of time covered by the permit.

Aldermen expressed concern that the new requirement would put a burden on some of the smaller contractors.

According to Julie Walker, with Insurance Associates of the Lake, a contractor's liability insurance rating is based

on the type of contractor, the contractor's payroll and sometimes the contractor's credit score. It can also be affected if the contractor has previously been covered by liability insurance. She gave three quotes from three different unnamed carriers.

Walker said for the basic carpentry class code with a policy providing \$300,000 liability, the premium would be around \$670 thru one carrier; \$975 thru another; and \$1,038 thru a third carrier. However, the third quote is for a carrier that won't write less than \$500,000 liability.

"Of course, liability insurance for electrical or excavation, for example, would be more expensive," she said.

Mayor Penny Lyons said if the second reading of the ordinance is approved, a letter will be sent to existing contractors to inform them of the new requirement.

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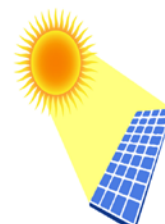
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Local congregation plans to skip Sunday services

Historically only winter weather has had the power to cancel Sunday morning worship services at Riverview Baptist Church in Osage Beach. But on Sunday, Oct. 4, church will happen across the Lake community as members skip normal services, to serve the community.

The church is planning a community-wide day of service it has dubbed, "Love the Lake." The aim, according to

Pastor Spencer Plumlee, is reflected in the name: Riverview wants to be known in the Lake area for the love shown by its members.

On Oct. 4, members will meet briefly at Riverview Baptist, located at the intersection of Highway 42 and Osage Beach Parkway, for breakfast and a send-off. Then some will head out in groups, while others work on the campus to host a variety of events, open to the

entire community.

On-campus events include:

Free oil changes for widows and single moms. Those who plan to take advantage of the service need to call the church at 573-348-3515 before Oct. 3 to schedule the free oil change and provide the make and model of the vehicle. Oil and filter will be provided by the church.

Free glaucoma screening

Free lunches for Lake-area

first responders - fire, police, EMT - and their families

Bounce-house and games for families

Free car wash

Off-campus, Riverviewers have planned:

Free home repair for widows and single moms

Cleaning and litter removal from Lake/River shoreline

Serving and encouraging residents at three local nursing homes

Sorting and service at Hope House

Door to door evangelism

Free breakfast items delivered to workers at Lake Regional Hospital

Plumlee points out in the early days of Christianity, believers faced significant persecution, yet the faith spread across the Roman Empire like wildfire.

"Christians were known
continues on page 28

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"Insurance Talk"

with Nick Brenizer of
Golden Rule Insurance

Planning for the future for your business

When you ask business owners about their retirement plans, many answer, "I'm going to sell the business." But without a plan in place, the chance of transitioning the business to a new owner who shares similar values and is willing to pay a fair price greatly diminishes.

Most business owners have not planned to whom or for how much they will sell their businesses at retirement.

Is there a key employee or family member who could be a prospective buyer?

How will this key employee or family member pay for the business?

Let's assume an employee or family member is interested in purchasing the business. One method of planning for a smooth and profitable transition of ownership is by putting a one-way buy-sell agreement in place. You should seek the assistance of an attorney when drafting such an agreement, but some advantages and considerations include:

An agreement that legally binds the key employee or family member to use the cash value of a life insurance policy as leverage to purchase the business, or in the event of an untimely death, to use the tax-free death benefit to purchase the business outright.

Once the agreement is in place, the key employee or family member would purchase a universal life or whole life insurance policy on the life of the current owner with the purchaser named as beneficiary. These policies accumulate cash value over time that can be used to purchase the business.



Nick Brenizer, AIP

To cover the policy premium, the business may wish to increase the key employee's or family member's salary or pay an additional annual bonus. The additional wages are compensation to the key employee and therefore tax-deductible for the business owner.

When the owner retires, the buyer obtains a bank loan for the purchase of the business and uses the cash value from the life insurance policy as the down payment for the business. Most banks require 10 to 20 percent of the purchase price as down payment.

By following these simple steps, the results can benefit both buyer and seller.

You can rest easy knowing your financial future is secure. You assure that your business will transition to a new owner of your choice who shares your values. Your business retains a key person over the long term, decreasing the potential that he or she may become the competition. Enjoy potential tax savings by shifting income from yourself to a family member in a lower tax bracket while funding your own buyout.

Nick Brenizer, has an AIP designation and works for Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or at Nick@goldenruleinsurance.com



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Halloween happenings for creatures of all kinds, sizes

By Nancy Zoellner-Hogland

The 16th Annual Halloween on the Strip will be held on Halloween this year – for the first time in a long time. In the past, the event has been held the Saturday before the day set aside for trick-or-treating.

Merchants along the Strip will welcome trick-or-treating from 2 to 4 p.m. During that time, kids of all ages can also enjoy games and contests at Luby's Stage. Games will include bean bag toss, football toss, limbo and a spooky cookie walk. Volunteers from the Osage High School will help man some of the games.

In addition to trick-or-treating, a dog costume and trick contest will begin around 3:30 p.m. and at 4, there will be a costume contest for kids with prizes in four age categories – ages under 3, 3 to 6, 7 to 12, and over 12. Judging will be done by Lake Ozark firefighters and police.

Lake Ozark Alderman Jeff Van Donsel, who is also a member of the Halloween committee, said that each year, hundreds of children and parents show up for the event.

"It's really a lot of fun – for the kids and for the businesses! You can see some pretty neat costumes too. We have some very creative kids and parents," he said.

The Bagnell Dam Strip Association's Betterment Committee and merchants on the Strip are sponsoring the event, which is completely free of charge and open to the public.

For more information contact Mike Page at 573-365-7132 or Jeff Van Donsel at 573-365-2460.

HyVee Grocery will hold its Halloween maze again but, for the first time in the event's history, it will not be on Halloween. This year, the HyVee Hollow's Trick or Treat Maze to benefit the Dream Factory will

run from 4 to 7 p.m. on Thursday, October 29. Last year, HyVee raised \$7,000 during the event. The Dream Factory is a national wish-granting organization that grants dreams to critically and chronically ill children between the ages of 3 and 18.

There's some good news for businesses that participate in the spooky giveaways. According to Jackson Hewitt Tax Service, Halloween decorations for your business; candy for the trick-or-treaters that come to your business door; special food bought for employees to celebrate the day; special advertising; and even costumes to wear during business hours can all be deducted from your taxes, as can be any charitable contribution – whether to kids collecting for UNICEF or to groups like the Betterment Committee that is hosting the Bagnell Dam Strip event.

"Tax Time"

with Bobby Medlin CPA

2016 Tax Figures Indexed for Inflation

As we know, time marches on and it will soon be 2016. It is never too early to be thinking ahead. Fall will soon be over and it will be time to take stock of where you and your business stands from a financial and tax standpoint. Many times a business needs to have more than one tax projection in advance of year end. One to find out what you are dealing with and another to nail down where you want to be taxwise.

Here are some inflation-adjusted metrics for you to use in planning with your advisors as 2016 draws to a close.

For gifts made and estates of decedents dying in 2016, the exclusion amount will be \$5,450,000 (up from \$5,430,000 in 2015).

The exemption from Generation-Skipping Transfer tax will be \$5,450,000 for transfers in 2016 (up from \$5,430,000 in 2015).

For gifts made in 2016, the gift tax annual exclusion will again be \$14,000.

Special use valuation reduction limit. For estates of decedents dying in 2016, the limit on the decrease in estate value that can result from the use of special valuation will be \$1,110,000 (up from \$1,100,000 for 2015).

The salary reduction limitation for health Flexible Spending Accounts (FSAs) will be \$2,550.

Personal exemptions will be \$4,050 per person. Standard deductions will be \$6,300 Single and \$12,600 Married Filing Jointly.

Tax brackets will once again change somewhat. For a married couple filing jointly the 10% tax bracket goes from zero taxable income to \$18,550 taxable income. 15% bracket ends at \$75,300, where the 25% tax begins. You pay 25% Federal tax on your taxable income until \$151,900. The 28% bracket goes to \$231,450, the 33% tax



Bobby Medlin, CPA

bracket goes to \$413,350 and the 35% tax bracket goes to \$466,950. On taxable income above \$466,950, in 2016, you will pay 39.6% Federal tax. Exceeding \$466,950 taxable income triggers a host of added taxes such as the Net Investment Income Tax and the increased 20% Capital Gains tax.

Section 179 Expensing will be at \$25,000 limit as in 2015 unless Congress passes extenders legislation. Remember, that limit was \$500,000 in 2014 which means in the absence of Congressional action, a large tax increase will hit most businesses. Plan ahead so that you will be positioned to take tax-saving measures other than purchasing and expensing business equipment should Congress fail to extend the higher Section 179 expensing limit.

The standard per diem amount for meals and incidental expenses will increase from \$46 per day to \$51 effective October 1, 2015. For transportation industry workers, the rate will increase to \$63 per diem on October 1, 2015, up from \$59 per diem.

Standard mileage rates typically will be announced later in the fall, check back for updates on www.bobbymedlincpa.com

Bobby Medlin, CPA is a founding partner of Bobby Medlin CPA Group, LLC and has been advising businesses in areas of estate planning, succession planning, and tax strategy for over 30 years.

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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Combatting employee theft – in and out of the workplace

By Nancy Zoellner-Hogland

In September, an Iberia man who worked for a local pest control company was arrested for allegedly stealing from a home that he was treating.

According to Corp. Scott Hines, community liaison officer and Crisis Intervention Team coordinator for the Camden County Sheriff's Office, a homeowner met with 28 year old Cody Lee Cochran, an employee of AB Pest Control, at her residence in Four Seasons. After verifying he had completed the indoor portion of the treatment, she locked the house and left the area while Cochran remained to treat the outside of the residence. The homeowner told deputies that when she returned to her residence sometime later, the pest control truck was still in the driveway. When she entered the home, she discovered Cochran in her bedroom. Cochran then left the residence and was reportedly involved in a hit and run accident. Lake Ozark police and sheriff's deputies responded to Cochran's workplace where they allegedly discovered sever-

al pieces of jewelry in Cochran's possession. Those pieces had been reported as stolen by the Four Seasons homeowner. Cochran was arrested, transported to the Camden County Adult Detention Facility and charged with first degree burglary.

Hines said although incidents like this are rare, it points to the need to order criminal background checks before hiring any employees – especially when those employees will be entering homes as part of their jobs.

"This actually could have had a very different outcome in he had been a violent person. In the 'old days,' a lot of companies hired on a handshake, but that time has come and gone. Today, we would recommend than an employer would do a criminal record check," Hines said, adding that the hiring process should begin with a good, solid application process. "That's when you get a feel for things. For instance, if someone has a large gap in their employment or residence history and no explanation for that gap, that's a pretty good indication that they

were somewhere they don't want you to know about."

He suggested that employers also take the time to contact former employers listed, asking why the person is no longer working for their company.

To take it a step further, employers also should run either a personal identifier or name-based search through the Missouri State Highway Patrol (MSHP). For more information on background checks, see the story "How to check for a criminal background."

Hines also suggested employers take steps to reduce theft from their companies.

"The majority of theft from retail establishments is done by employees – not from shoplifters," he said.

And it's not a small number. According to the Association of Certified Fraud Examiners, the median loss that employers experienced due to employee theft amounted to \$154,000. The U.S. Chamber of Commerce estimates that employee theft may cost American businesses as much as \$50 billion annually and that employee

theft is responsible for 30 percent of all small business failure. That report also estimated that 75 percent of all employees steal once and one-half of those steal a second time.

Hines suggested that those numbers could be reduced if employers stayed actively involved with their employees.

"I think the best tip we could give to store managers or owners is to know their employees and make sure that those employees are doing what they're being asked to do. If you're a store owner and you're never at your store, you're almost asking for someone to try and rip you off," Hines said.

He also said employers that have workplaces full of inventory or equipment also should consider investing in a monitoring security system. Surveillance systems now store in a digital format so a couple dedicated hard drives and strategically placed cameras can be the owner's eyes – and ears – when he or she is absent.

Hines also suggested that employers develop and then share a company policy that clearly states that company's anti-theft policy, defines company theft and lets employees know what's expected of them.

Several human resource sites suggested employers make it clear what is and isn't allowed. For instance, make it clear whether or not employees are allowed to use the company credit card for personal expenses or to take office supplies

or help themselves to food or drinks.

Backing up Hines' tips, sites also stress the importance of providing adequate supervision and oversight whether it's examining the books or taking inventory. They also suggest watching for strange behavior and providing an easy way for employees to anonymously report theft.

"As a business owner, if you're not taking any steps to do what you can to take care of your business, it's almost guaranteed that you'll have problems," Hines said.

How to check for a criminal background

The Missouri Automated Criminal History Site (MACHS) is Missouri's one-stop website for all criminal background check needs. This site is administered by the MSHP's Criminal Justice Information Services Division, the central repository for all Missouri criminal history files. MACHS is divided into two portals: the MACHS Name Search Portal and the MACHS Fingerprint Search Portal.

MACHS Name Search Portal allows any member of the public to request and receive personal identifier (name-based) criminal records checks by mail or online. Requests made by mail require the completion of a Request for Criminal Record Check form, which can be obtained from the Missouri State Highway Patrol, CJIS Division, or online.

continues on page 25

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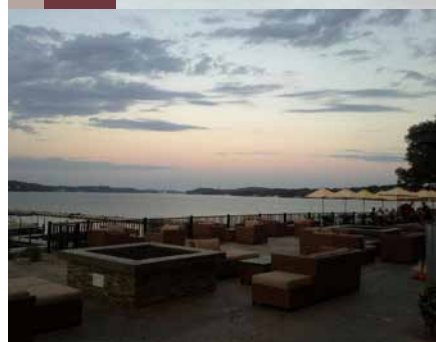
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The Lodge of Four Seasons readies for the 2015 Missouri Governor's Conference on Tourism

Tom Baker, Chief Executive Officer and Managing Principal of Access Hotels & Resorts stated, "Renovation of The Lodge is 75 percent complete and we are getting ready for guests and attendees at the 2015 Missouri Governor's Conference held at The Lodge this year on October 13-15."

Baker added, "The huge remodeling project at The Lodge began in March 2015. We are pleased with the results of the project and it is also important to us that we used a large number of local and Missouri based companies in the process. We have been very impressed with the can do attitude and the sincere desire to be a part of restoring the pre-

Manufacturing Company, Inc. and J & M Flooring.

Larry McAfee, General Manager of The Lodge commented, "We have also increased our internal workforce by adding employees to our grounds crew, pool personnel and warehouse staff."

Renovation of the resort includes complete remodeling of guest rooms with the addition of 55 inch televisions, new draperies, carpeting, fittings, beds and bedding, wall coverings, bath vanities, electric mirrors and lighting, Keurig coffee makers, sound rise clock radios, ergonomic chairs, desk and other decorative accessories plus replacement of all exterior sliding doors.

modeling.

"Matchline Design Group of Dallas, Texas developed a plan to reinvigorate the Lodge with a warm and inviting palette that brings a fresh, yet still comfortable atmosphere. We believe that updated finishes, furnishings and lighting would bring familiarity of the property that guests have come to know and love throughout the years. They have succeeded in doing just that," concluded Baker.

Alan R. D'Zurilla, Director of Sales and Marketing added, "Being the premier meeting resort in mid-Missouri, the remodeling and renovation of all our meeting spaces including carpet, conference room chairs, lighting, internet connections, sound system and other features will enhance the productivity for our returning conferences. The remodeling will also open doors for additional business to return to The Lodge."

The Lodge of Four Seasons offers 358 rooms and over 60,000 square feet of meeting space. Amenities include the Midwest's best 36 holes of golf, a full service marina and five diverse restaurants. The Lodge is also the home of the nationally recognized Spa Shiki.

Access Hotels & Resorts is headquartered in Las Colinas, Texas with a regional office in Orlando, Florida. Access Hotels and Resorts have been recognized by Hotel Management Magazine and Hotel Business Magazine as a Top 100 Hotel Management Companies in the United States in 2012/2013. The company operates distinctive boutique properties such as The Seton Hotel and Distrikt Hotel in New York City, The Serrano Hotel San Francisco, Inn at Thorn Hill, Jackson, New Hampshire, The Kenilworth Hotel in Kenilworth, New Jersey and The Palace at Playa Grande in Rio San Juan, Dominican Republic.

For questions or comments please contact Tom Baker of Access Hotels & Resorts at tbaker@accesshospitality.com. Access Hotels & Resorts, 400 E. Royal Lane, Suite 290, Las Colinas, Texas 75039 <http://www.AccessHospitality.com>



mier resort in the Lake Area."

A partial list of companies used include Mike Riley Construction, Air Masters Corporation, Vaughn Pools and Spa, Ron Shelton Painting, Carpet Lady Company, Dave Hess - Architect with Butler Rosenbury & Partners, Meyer Electric, Inc., Integration Excellence, Justice Furniture

In addition, all public areas are being renovated including the entry, lobby, restaurants, meeting rooms, atrium, hallways, and exterior building enhancements, including the main swimming pool, roadways and sidewalks plus the replacement of the heating and cooling systems as a part of the multi-million dollar re-

A Matter of Trust

with Trenny Garrett,
Central Trust Company

Joint property

Clients frequently ask me questions about the best way to title real estate with joint owners. Here are three types of co-ownership of property:

- Tenants in common each own a share of property in proportion to their contribution to its acquisition, and there are no rights of survivorship. If one owner dies, that owner's interest passes according to his/her estate plan or the law determining heirs.

- Joint tenancy with right of survivorship, sometimes abbreviated JTWROS, is very common for real estate and other property, like bank accounts. At the death of a joint owner, his or her share passes automatically passes to the surviving owner or owners.

- Tenancy by the entirety is a form of JTWROS that is limited to married couples and is available in Missouri (but not all states). Unless a married couple intentionally takes title differently, ownership is presumed to be as Tenants by the Entirety. This adds a layer of creditor protection, as the property cannot be used to satisfy a judgment against only one spouse.

Joint ownership can be convenient and easy. However, there are some drawbacks to consider:

- Permanence. Once a joint ownership interest has been created, it cannot be undone without the joint owner's consent. If Parent has put Daughter's name on his checking account, he can't later switch to Son as co-owner unless Daughter agrees.

- Claims. Jointly owned property is subject to the creditor claims of all of the joint owners. If Parent has put Child's name on the title to the family home and Child later goes bankrupt, the family home will be vulnerable.

- Disagreement. If co-owners of real estate disagree about matters involving the real estate, a costly and time-consuming lawsuit may be required before any action by either joint owner can occur.

- Taxes. The tax ramifications of jointly owned property can be quite costly. When someone adds a joint owner to property, the new joint



Trenny Garrett, J.D., CTFP

owner shares the cost basis of the original joint owner. Upon the subsequent sale, capital gain or loss is determined by the original basis. For example, Parent has owned lake-front property for many years and adds Son's name to the property to avoid probate. Son's basis is the Parent's basis. After Parent dies, if Son sells the property and it has appreciated in value, capital gain tax may be due on the increase. If Son had inherited the property at Parent's death (through a beneficiary deed, trust or will), the basis of the property would have been "stepped up" to the value on the date Parent died. Any capital gain or loss after a subsequent sale by the Son is calculated from the date of death value.

When creating an estate plan, ownership of property is very important, so please seek the advice of your attorney, tax advisor or estate planning professional.

Trenny Garrett is senior vice president at Central Trust's Lake of the Ozarks location. You can contact her at 573-302-2474, or visit central-trust.net.

If you're facing a complicated financial issue, Central Trust can help! They have an experienced team of investment professionals that deals with these issues on a daily basis.

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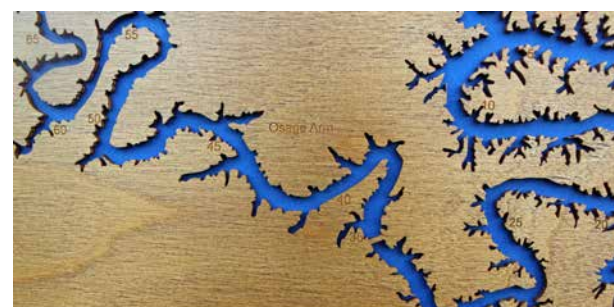
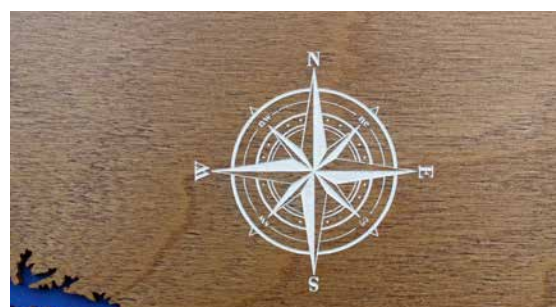
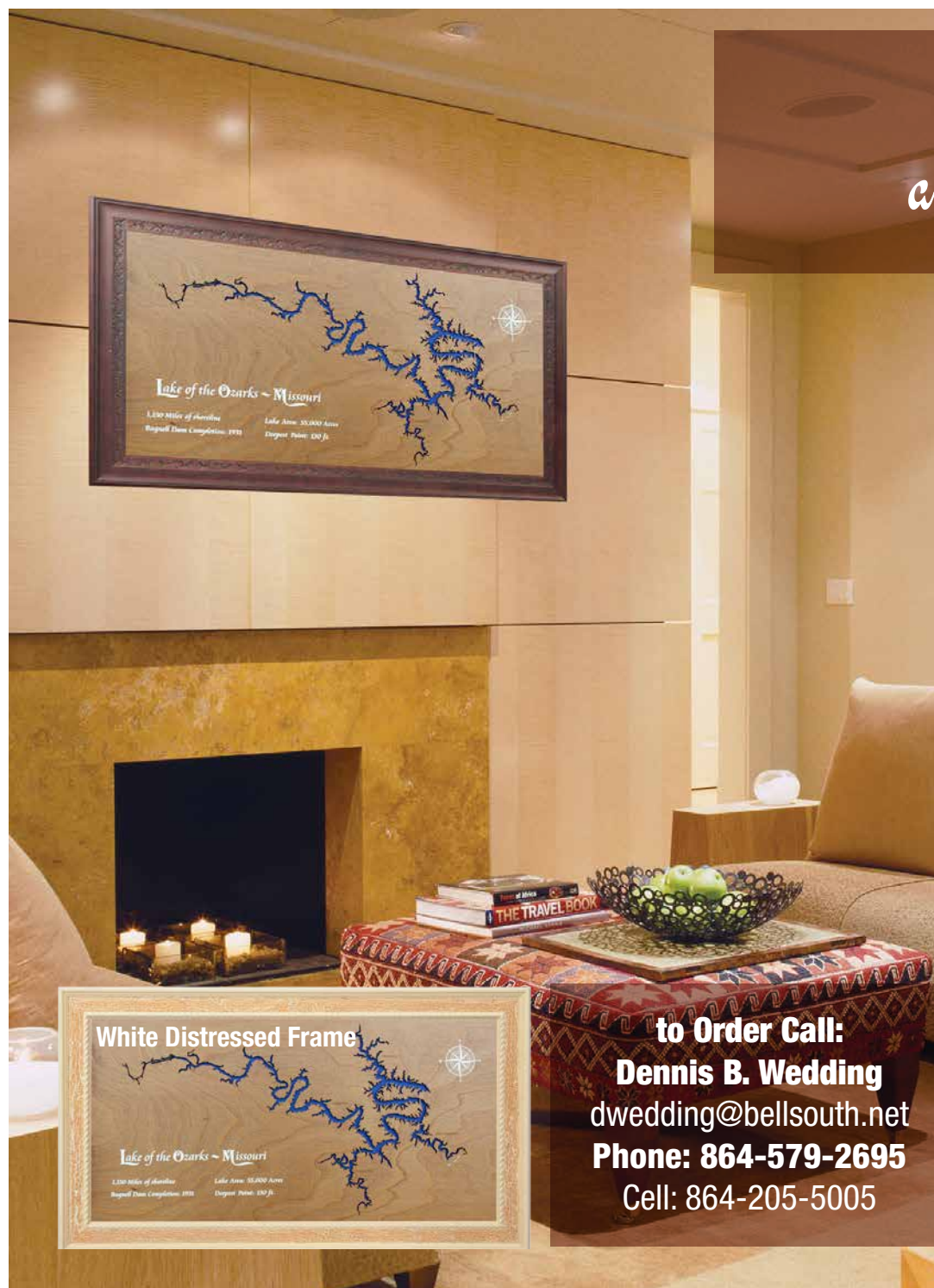
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Building an effective web presence

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Memorable Marketing – How to make your business stand out!

Let's face it, competition is just part of business. You have to constantly compete for attention and respect, and ultimately for your consumer's dollars. In a sea of seemingly perfect apples, how can you position yourself as the best of the bunch?

1. How are you "more value" -

Think about your last vacation. Why did you pick a certain restaurant or attraction? I recently took my family Florida. Destin, FL which has a ton of restaurants. One stood above the rest as a really fun family restaurant. It was no longer a restaurant, it was a can't miss attraction. This restaurant had bold advertising and a great website that showed other families having a blast, and we made it a "must do" on our trip.

2. Be memorable in your advertising-

Insurance Agency A has the typical ad with a happy family, a list of services and their logo. Agency B has an ad that shows it covers against "Alien Invasion" damage, a list of services and their logo. Which do you think will people remember? When your need for insurance arrives, which brand will be in your mind? This is the reason that jingles still work....I mean who doesn't know the Poly-Lift song?

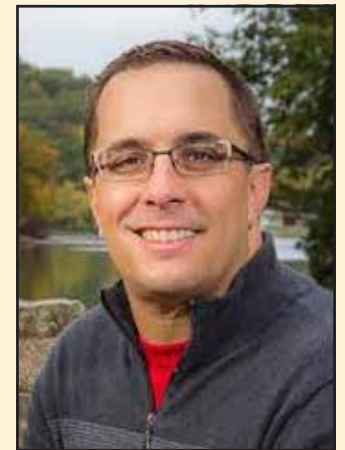
3. Monitor your competition-

One of the first marketing books I ever read can be summarized like this... Coca-Cola knows everything Pepsi is doing for marketing, Pepsi know everything Coke is doing. They constantly take each other's idea and improve upon them. Know what YOUR competition is doing.

4. Hire a professional photographer and videographer-

Which makes you want to eat somewhere more? A close-up of an amazing looking burger, or an empty restaurant? You can tell the difference in a restaurant that hired a professional and a one that used the chef's iPhone. Your consumers WILL know the difference. PS – lighting matters!

5. Connect with social media-



Keith Lucas

Plain and simple, your consumers are on social media so you better be there too! Be ready to listen when they talk, and encourage them to connect. Hire a professional to do it if you can't consistently monitor and develop quality content that you followers are interested in.

6. You only get one chance at a first impression-

Your website may be the first and potentially only impression of your business. Think about the new prospective consumer that pulls up your website and 3 of your competitors. Does it reflect how great you are? Does it tell your story? Is the info up to date? And last but not least, does it rank well on Google search so people CAN find you?

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The keys to standing out are being memorable and consistent, while investing in quality, professional marketing. MSW Interactive Designs can develop a great website and social media presence for your business so you can be "the apple" that gets picked.

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Running a food pantry without any parking

continued from page 3
money and can't buy food for their kids or their prescriptions – and sometimes they're not pleasant. I know that. That's why, although he's made things difficult, I really can't be mad at Mr. McMahon," she said, adding that it's also been hard on volunteers, many of whom are senior citizens, and on people who pull up with a load of donations.

"The oil company next door said we can park on the grass as long as we don't block their drive and First National Bank has graciously offered parking space on their back lot, but that's a long way to walk. So far, it doesn't seem to be a problem but we're keeping track of our sales in the store and the numbers of people that we're seeing. If we find those numbers are falling off, we're going to have to look for another location – but I'm not sure how we're going to manage that."

Woodward, who has been working as manager since October 1994, said when Lamb House purchased their existing building, the organization was backed by the Ministerial Alliance so obtaining a loan was fairly easy. That group has since disbanded. Woodward said she thinks that may make it difficult to get a loan, especially since Lamb House relies on volunteer help and donations to operate.

"We're really hoping that someone needs a big tax write-off and will donate a building to us. We can't just fold. Too many people rely on us," Woodward said.

McMahon said he might be agreeable to leasing or possibly even selling a portion of

the parking lot to Lamb House but said some strict guidelines would have to be established.

"I'm willing to meet with the board to discuss it. That's all I'll say," he said.

Helping Camden County

So far this year, Lamb House, a non-profit, 501C3 faith-based organization, has aided 4,497 people, providing food and clothing and help with such things as utilities and prescriptions. Lamb House also acts as the administrator for the Camden County Senior Citizen Tax Board, which provides food vouchers for 243 senior citizens each month. Those \$40 vouchers can be used at area grocery stores.

Lamb House also hosts Sue's Shoes, which works with Camdenton R-III School District school nurses to provide new shoes for children at the start of school when their parents can't afford them.

In addition, a "burn closet" keep household items – small kitchen appliances, towels, bedding, dishes, and the like – on hand to donate to those clients who are starting over. Many of the clients are women escaping an abusive home or people who have lost everything in a fire and have no insurance.

Lamb House relies on private donations to operate. One hundred percent of all food and money donations are given back to the community. Proceeds from the sales in the thrift store are used to pay the manager's salary and the operating costs such as insurance and utilities.

Anyone that would like to talk to Woodward about donating a facility should call 573-346-2168.



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2015 Great Dam Duck Drop Committee Congratulates Winners and Thanks Sponsors

The 2015 Great Bagnell Dam Duck Drop was a big success for the Ozark Coast Kiwanis and Lake of the Ozarks Big Brothers Big Sisters.

As with any outdoor event you come to expect the unexpected and the Osage River certainly didn't disappoint in that regard. Due to the water conditions being so high and generation from Bagnell Dam, the ducks didn't actually race as in years past, but the raffle still happened and eight lucky ducks walked away with some great prizes!

Everything started with the golf tournament at The Cove Golf Course at Lodge of Four Seasons which was great fun. There were obstacles and contests on nearly every hole so not only were players challenged by the course as usual, they were also challenged in different ways, keeping it interesting to the end. Following everyone went over to Savannah Grille for the awards ceremony with nearly every team walking away with something. Then Saturday morning the Family Fun Zone at the campground below

Bagnell Dam was the place to be. Many area businesses and organizations set up booths with games and activities for the kiddos plus bounce houses, a dunking booth, a building station, grilling and more were enjoyed by those who attended. At noon the winners were drawn from the bin in the same order that they would've been pulled had the race actually happened.

Buck Cueni-Smith was the 1st place winner of \$5000 cash, followed by Randy Kelly at 2nd with \$1000 cash.

Other winners were: 3rd Mike Dreiling; 4th Scottie Martin; 5th Christina Lynn; 6th Brian Lutes; 7th Ty Stith; 8th Mitchell Mills.

On behalf of the Duck Drop planning committee and the Ozark Coast Kiwanis we want to offer our sincerest thanks to the over 50 businesses who helped to make this event a success! Bank Star, Above & Beyond Roofing, Central Bank of Lake of the Ozarks, Kohls, Spielers, Inc., Army's Cheese Store & More, Heart of the Ozarks PBW, Ellerman Roofing, Hy Vee, Stryker

Orthodontics, Baxter's Lakeside Grille, Rapid Signs, Lake Ozark Helicopters, MSW Interactive Designs, Iguana Watersports, Surdyke Yamaha, Lake Media, Lamar Outdoor Advertising, Mix 92.7, 102.7, KS95, LO Profile, Bob's No Wake Zone Radio Show, Paul's Supermarket, WCA, Panera Bread, Andy's Frozen Custard, Boy Scouts of America, Glencove Marina, DJ – MP3, Scholastic, Big Brothers Big Sisters, The Cove Golf Course, Home Depot, Lake Ozark Fire Department, Camden Count Sherriff Office, The Zoo, Serenity Medical Spa, Kona Ice, Anytime Fitness, Lake of the Ozarks Convention & Visitors Bureau, Scott's Concrete, Faithbridge Church, Anderson Creative Marketing, Showcase Publishing, Kiwanis Division 11 Lt. Governor, Team Jane Kelly RE/MAX Lake of the Ozarks, Auto Spa Car Wash, Kelly's Port, Spa Shiki, First State Mortgage, Spieler Insurance Group, Royal Heating and Air and Lake Collision Repair.

As the Lake Churns

Home Warranty Plans

Frequently in the home buying or selling process, buyers encounter homes whose sellers are offering home warranties. Both buyers and seller (and some agents) are frequently under the impression that these warranties cover most, if not all, costs to repair or replace things that fail in the home.

A home warranty is a contractual agreement provided to an owner of a house by any of a number of different types of entities. In the case of this article, I am referring to "home warranty" companies. The home warranty industry was founded in 1971 by American Home Shield. In the strictest legal sense a warranty of any kind must adhere to guidelines set at the states' and federal government's levels. But the word "warranty" is not always used explicitly to mean a legal warranty is being conveyed. Usually, a home warranty is not a warranty at all but rather a home service contract that covers the repair and/or replacement costs of home appliances, plumbing, heating and cooling and electrical systems, and possibly other components. Coverage and costs vary significantly across home warranty companies and home warranty contracts do not cover all home repairs.

Some home plans are more expensive and cover more items while others are more limited. Most require that you pay a service fee, around \$50 to \$100 per incident and also have a maximum amount that they will pay per covered item and a limit on what they will pay in total. Be sure that you are aware of what the coverage exclusions are and if the company pays the full cost of replacing an item or its depreciated value.

Some common complaints that home warranty clients have about warranty companies are:

1. Deny the claim citing homeowner's maintenance negligence or "pre-existing problem"
2. Repair the equipment even when it is in such bad shape as to be replaced (which may keep it running until your warranty ends)
3. Utilize sub-standard service providers (the warranty company chooses the provider), this issue is often attributed to the fact that they have negotiated lower rates from these providers

Most warranty companies have a "Sample" Coverage Terms document



Real Estate and Lake News with C. Michael Elliott

that outlines what is included and excluded as well as some other terms. These generally look pretty good. Many have fine (miniscule) print that references a cover/front page that details specific coverage on the particular home. Make sure you have all information before making a decision.

One of the best preventive measures you can take to reduce the risk of nasty equipment failure surprise after closing is to schedule a thorough home inspection (by a reputable, knowledgeable company). Your purchase contract should allow for an inspection and have a date by which you must complete and report any issues to the seller. If their response is that the home warranty will cover it, look over the coverage terms AND make a call to the warranty company to verify this.

A great resource for home warranty information and reviews of existing companies as well as a list of ones no longer in business (some reportedly still selling warranties). www.HomeWarrantyReviews.com Reports I have read state that around 20 companies went out of business between 2013 and 2014.

A home warranty can be a great asset, you just need to do a little homework to make sure you know as a seller what you are offering and as a buyer what you are receiving.

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 a detailed sales report and value for your specific property type or neighborhood, or would like information on the best buys at the lake, contact C. Michael Elliott & Associates at 573.365.SOLD. You can also view each month's article, ask questions and offer your opinion on his blog at www.AsTheLakeChurns.com

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# New venture could provide huge boost

*continued from page 1*

things as convention centers, meeting facilities, parks, streetscapes, sidewalks, lighting, water, storm and sewer systems, parking lots and child care facilities for that development. The special sales tax would not be collected outside the established CID area.

TDDs are independent political subdivisions organized to levy taxes or assessments to pay for the construction of roads, bridges, interchanges, intersections, parking facilities or other transportation related improvements inside the district's boundaries. TDDs may generate revenues through sales taxes (up to 1 percent); ad valorem taxes on real and personal property (up to 10 cents per \$100 assessed valuation); special assessments; or tolls. As with the CID, those taxes are collected inside the TDD area only, which, again, would encompass only the Peninsula project. The TDD is authorized to issue bonds on its own behalf, and then utilize those captured taxes and assessments to pay debt service on bonds issued to construct the transportation projects. When the bonds are paid off, the TDD is terminated. As with the CID, the additional tax would not be collected outside the established TDD area.

Foster has also been talking to Camden County commissioners about a Tax Increment Financing (TIF) plan. A TIF merely freezes the property's taxes at current levels – where they would stay forever if nothing is developed on the property. Establishment of a TIF allows a developer to use money to develop the land instead of paying the higher property taxes that would have been assessed as that property is developed. State statute allows a TIF to run for a maximum of 23 years but that can be short-

ened by the issuing entity. No other county money would be put toward construction of the Peninsula project – or any other project financed by a TIF.

"At the end of the TIF, Camden County residents will benefit from significantly higher property tax income from the development," he said. "In regard to the funding mechanisms that we are exploring, they are exactly the same ones that brought three significant retail centers to the lake along with hundreds of thousands of dollars in sales-tax revenue and more than 1,000 jobs. Osage Beach officials saw the value of those mechanisms for the Hammons project before it fell apart. None of this is at all unusual and is part of contemporary business models."

In an earlier interview, Camden County Presiding Commissioner Greg Hasty said although he hadn't seen all the final details, the project would bring a much-needed boost to the county.

"We'll have to look at this very carefully, but we have to get our economy breathing again. That's so very important. And activity creates activity," Hasty said, adding that he'd really like to see growth stirring west of the Grand Glaize Bridge. "Any time you have activity going on and you have water, sewer, electric and roads in place, the ground suddenly becomes more valuable but it also makes a project much more desirable looking, particularly when you have something like the Arrowhead Development nearby. These projects really have the potential to boost our Lake economy and get us rolling again. Bottom line – they mean a lot of growth and a lot of jobs, which is critical."

Hasty also said that because the county had never before issued a TIF, if the developer

planned to request that funding mechanism, the county would form a TIF commission that would include members of all taxing entities as well as two "at-large" members of the community.

More about the project

The Peninsula Project property is located at the 29 mile mark of the Osage and includes approximately 5,000 feet of Lake frontage.

Although there currently are no plans to annex into Osage Beach, there are plans for that city's utilities to be extended to the project.

The project will be accessed off Burton Duenke Boulevard just west of the roundabout on KK. The developer plans to construct a road that will meet county standards on easement that has been provided by the adjoining land owner.

There have been conversations with the Convention and Visitors Bureau and Tri-County Lodging Association in regard to the event space and its relationship to the overall picture of drawing visitors to the lake.

## CHATEAU ON THE LAKE Will history repeat itself?

Developer Dr. Dan Foster said the need for a large, modern resort facility was seen several years ago by John Q. Hammons, "one of the world's foremost hoteliers."

In 2007, Hammons requested, and was awarded, a tax increment financing (TIF) arrangement by the city of Osage Beach that would have been used to help fund the proposed \$100-million Chateau on the Lake. The European-style, 15-story, 320-room waterfront hotel, 100,000-square-foot convention center and spa was to be built off Passover Road and be operational by the spring of 2010. The facility was expected to generate about \$25 million in annual revenue, potential boosting Osage Beach coffers by \$500,000 per year during times of normal economic conditions.

However, in November 2007, the Curran and Sickal law firm of Osage Beach filed a lawsuit on behalf of Peter and Susan Brown, owners and officers of

the Four Seasons entities, to block the TIF.

Even though an ad-hoc group garnered more than 1,000 signatures on a petition urging the Browns to drop the suit for the good of the community, their attorneys continued to delay the trial.

After more than two years of legal wrangling, which put the hotel's development on hold, Senior Judge B.C. Drumm Jr. issued the declaratory judgment March 8, 2010, upholding the constitutionality of the decision made by the city of Osage Beach to extend the TIF to Hammons. In November, 2010, Hammons announced he would be moving forward with the project, with construction beginning in January or February of the following year. Soon after, Hammons fell ill and a new CEO and executor was named to run John Q. Hammons Hotels & Resorts. Hammons subsequently died and all development plans were put on hold indefinitely.

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The 2015 Great Bagnell Dam Duck Drop was a big success for the Ozark Coast Kiwanis and Lake of the Ozarks Big Brothers Big Sisters. Buck Cueni-Smith (top) was the 1st place winner of \$5000 cash, followed by Randy Kelly (bottom) at 2nd with \$1000 cash.

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# Combating employee theft – in and out of the workplace

*continues from page 16*

The background check results are considered a “possible match” and will include only open records. Open record information includes records containing convictions, such as “plead guilty to,” or “convicted of,” arrest information that is less than 30 days old from the date of arrest; prosecutor filed charges awaiting final disposition from the court; and records that contain a suspended imposition of sentence during the probation period. The fee for each personal identifier search through MACHS is \$12, plus a small convenience fee.

**MACHS** Fingerprint Search Portal allows any member of the public to schedule an appointment to be fingerprinted through Cogent, the state fingerprint services vendor, for a fingerprint-based criminal background check. Cogent will utilize electronic image capturing, also known as livescan, to capture an applicant's fingerprints electronically and transmit them to the MSHP for processing. Cogent does not receive or have access to criminal history records.

The results of a fingerprint-based background check are considered a “positive match” and will provide closed or complete records for the requesting individual or qualified requesting

entity. Closed record information includes all criminal history data, including all arrests (filed or not filed charges); charges that have been dismissed or found not guilty in a court of law; and will include any suspended imposition of sentence after the probation period is complete.

The processing time for a fingerprint-based background search is generally seven to 10 business days and the results of the background check will be mailed to the qualified entity or applicant. Cogent's service fee is \$8.30 per applicant. Therefore, a state background check using Cogent will cost \$28.30 per applicant and a state and federal background check (for authorized entities) will cost \$43.05 per applicant. Upon request, and for an additional \$2, the CJIS Division can notarize the results of the personal identifier search or fingerprint based search.

To schedule an appointment with Cogent or to view fingerprint locations, visit the MACHS Fingerprint Search Portal at <https://www.machs.mshp.dps.mo.gov/MACHSFP/home.html> or call Cogent toll free at 1-877-862-2425.

For more information, visit [www.mshp.dps.missouri.gov](http://www.mshp.dps.missouri.gov) and click on the Programs/Services tab located on the top right hand side of the page.

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# Thursday Night Social

**October 8th at Tuckers Shuckers sponsored by Christy Fera/American Family Insurance 5-7 pm**

October's Business Social is at Tuckers Shuckers sponsored by Christy Fera/American Family Insurance. Stop by and see us from 5 - 7 pm, there will be food, fun and prizes!

September's event was at Bootlegger's, with our sponsor, Mills and Sons Insurance.

Photos from September; Lower left, From left to right: Lisa Larson-ReLocating Lake of the Ozarks, Michelle Cook-LoProfile, Karen Mantle, Hollie Steingrubey, Tami Mills, and Stephanie Shrauger-all from Mills & Sons Insurance

Lower right, From left to right: Keith Lucas, Sandy And Mike Waggett. All from MSW Interactive Designs LLC.



## GLIMPSES OF THE LAKE'S PAST

*With Dwight Weaver*

### TEX'S WILD WEST ANIMAL PHOTOS

The 1950s was an interesting decade at Lake of the Ozarks. As you passed through Eldon you could visit Tom's Monkey Jungle where a monkey might pick your pocket, and just past El Rancho Junction south of Eldon was Nicker-

son's Farm where you could eat a good meal and watch bees at work through a glass window. Next door was Max Allen's Reptile Gardens where, if you were lucky, you could watch Max Allen milking venomous snakes, then venture next door to see the Ozark Deer Farm where

you could pet a variety of exotic animals and see a five-legged cow.

Once you reached Lake Ozark you had your choice of a variety of entertainments from speed boat and excursion boat rides, to Dogpatch Hill-billy Village where Al Cap interactive exhibits awaited you, after which

you could step next door to Phantom Acres and see if you could walk straight through a house where water ran uphill and nothing was on the level.

If that wasn't enough, you could visit Tex's Wild West Animal Photo Display. You didn't just look, you got dressed in Wild West gear and had your photo taken sitting on one or more of half a dozen interesting stuffed animals. This included a bucking horse, a bucking steer, a buffalo and a hybrid called a Jackalope. In the photo that accompanies this article, courtesy James Brooks, we see Tex Bemis taking a photo of his native-American wife, Mae, on the bucking horse. It took about five minutes and you received three postcards for \$1.00. Tex later became the owner of the Casino Boat Dock

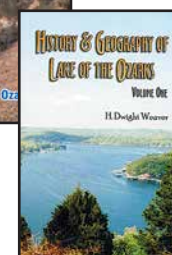
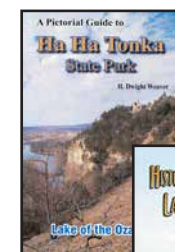
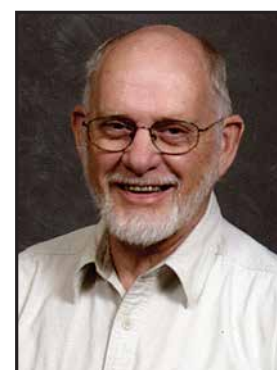
with the Commander as his premier excursion boat, and then for a number of years owned and operated the Ozark Water Ski Thrill Show at the end of Flynn Road in Lake Ozark.

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

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

*of Osage Beach from 1880 to 1980. Weaver's book "A Pictorial Guide to Ha Ha Tonka State Park" contains more than 300 photos of the park, which include all of the park's significant natural and man-made features along its trails and boardwalks.*

Contact him at: [dwightweaver@charter.net](mailto:dwightweaver@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.





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# Local church

*continued from page 12*  
among everyone by their love," Plumlee said. "That should never have changed."

He said that while many churches tend to be known more for the location of their building rather than the loving service of their members, his hope is that "Love The Lake" will begin changing that perception.

Plumlee has been the pastor

at Riverview for two and a half years. He previously served at a church in the Ft. Worth area. When Riverview called him as their pastor, Plumlee says the members had recognized their deficiency in outreach, both locally and globally, and they wanted to change that. The church has begun forming a strategic partnership with a network of churches and missionaries in Thailand. Riverview also has a local Hispanic outreach, with Spanish-speaking church services on Saturday evenings led by Pastor Orel Garcia; Garcia, Family Pas-

tor Michael Beene and others are planning a mission trip to Mexico for early 2016. But Riverview's leadership considers "Love The Lake" a major step forward in establishing regular outreach programs in the community.

"This is not about trying to make ourselves look good, or feel better," Plumlee said. "It's about showing people that God loves them. We get to be the messengers."

For more information about Riverview Baptist Church or Love The Lake, call 573-348-3515 or visit [www.rbclake.org](http://www.rbclake.org).

## Mortgage \$ense

with Michael Lasson of First State Bank Mortgage  
**Mortgage Insurance 101**

When purchasing a new home at the Lake of the Ozarks, there are lots of things to consider. While buying may make more sense than renting in your situation, sometimes it is difficult to come up with a 20 percent down payment. This is where mortgage insurance can help you out! You can secure a Lake of the Ozarks mortgage loan with less than 20 percent down if you purchase mortgage insurance.

### What is Mortgage Insurance?

Mortgage insurance, also known as mortgage guarantee or home loan insurance, is an insurance policy that compensates lenders or investors for losses due to the default of a mortgage loan. If a borrower stops payment on a mortgage, the insurance company ensures that the lender will still get paid in full. With mortgage insurance, the borrower pays the premiums, but the lender is the beneficiary.

### Mortgage Insurance FAQs

#### 1. Who is required to have mortgage insurance?

Typically, if the down payment is less than 20 percent of the value of your home, you are required to carry mortgage insurance. You usually pay those insurance premiums until your loan-to-value ratio (LTV) hits 80 percent. The LTV is simply the amount of money you borrowed divided by the value of the property you bought. Once you have that 20 percent of home equity built up, you can usually cancel your mortgage insurance policy.

#### 2. Are there different types of mortgage insurance?

In general, there are two types of mortgage insurance: public and private. Public mortgage insurance is bought from the government, designed for those with FHA or VA loans. For conventional loans, the insurance is bought from the private sector and is called Private Mortgage Insurance (PMI). The type of mortgage insurance required will depend on the type of home loan at the Lake of the Ozarks you are getting.

#### 3. How much does mortgage insurance cost?

Insurance premiums for conventional loans can vary. Typically, the lower your down payment and/or the lower your credit score, the higher your premium will be. Premiums can range anywhere from \$30-\$70 per month



for every \$100,000 borrowed. On FHA loans, there is an upfront MIP (mortgage insurance premium), as well as an annual premium that is collected monthly. On VA loans, you have an upfront fee (funding fee) and no annual or monthly premiums. Your Lake of the Ozarks mortgage lender will be able to provide you with insurance costs for your specific situation.

#### 4. Is there a way to avoid paying for mortgage insurance?

If you make a down payment of 20 percent or more when you buy a home, you can typically avoid paying mortgage insurance on a conventional loan. Even if you are required to purchase mortgage insurance when you first get your loan, you can often request to cancel it after a certain period of time. As mentioned above, once you've built up a certain amount of equity in your home (usually 20 percent), you can most likely stop paying for the mortgage insurance.

If you're thinking about purchasing a new home and don't have enough for a 20 percent down payment, contact the best mortgage lender at Lake of the Ozarks at 573-746-7211 to discuss your options. When it comes to your financing needs, I'm committed to working with you every step of the way!

For Lake area news, resources and tips on financial services, please LIKE my Facebook Page, Follow me on Twitter or Connect on LinkedIn

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# City recognizes businesses that helped during round up of wanted man

Lake Ozark recently recognized several business owners and managers that partnered with the city's police department during a 15-hour manhunt that included a lockdown of Heritage Elementary School.

Seven different law enforcement agencies assisted the city in the search for 32-year-old John Fogle, who was wanted on several charges - a warrant out of Jefferson City for violation of parole for rape; a second warrant out of Monroe City for resisting arrest by fleeing, endangering the welfare of a child, and leaving the scene of an accident with injuries; and a third warrant out of Ralls County for failure to register as a sex offender.

According to Lake Ozark Police Chief Gary Launderville, Fogle fled on foot when the car he was riding in was pulled over by police about 1:30 a.m. August 20. Fogle was arrested without incident at 3:45 p.m. that same day on a seldom-used gravel road known as Cove Creek Lane just off the Expressway in Osage Beach.

During a presentation at

the city's September 8 board of aldermen meeting, Mayor Johnnie Franzeskos said he had been looking forward to the time he could publicly thank the business owners for their help.

"This is what America is about," added Franzeskos. "I am so glad to be the mayor of this city when the community comes together like this to help out. It's good for us and it's good for everybody. Thank you again."

He also commended the city's police for the job they did tracking and then apprehending the man without incident.

Chief Launderville also had high praise for the businesses.

"Every one of these businesses that we recognized - it's not the first time they've stepped up. Anytime we've needed help in the past, all we have to do is ask. We make one phone call and they're there for us. We truly appreciate it because you make our jobs much easier - especially when we have a day like that one. It was a very rough day," he said.



Posing for a photo during the awards presentation were (left to right) Dave Paisley with Iguana Water Sports, who provided use of an ATV and UTV; Ryan Young with Yacht Club Power Sports, who provided use of an ATV; Mayor Johnnie Franzeskos; Lake Ozark Police Chief Gary Launderville; Pat Hermann with Paul's Supermarket, who donated bottled water; Larry Cryer with the Osage Beach Walmart, which donated bottled water and sandwiches; and Jerry Bice with Lake Ozark Helicopter, who provided a helicopter for the search. Lake Ozark McDonald's Restaurant was also recognized but no one was on hand to accept the plaque. Nancy Zoellner-Hogland photo.

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## Managing Rental Property

### What Makes A Great Rental Home?

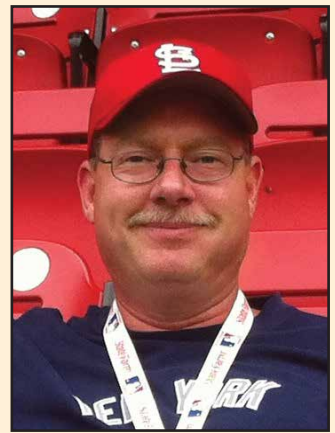
My family and I recently went on a vacation to another destination here in Missouri. So I got to see what the other side of the phone is like and I was asking questions about our rental home, location, amenities, etc. It was actually kind of weird, but I also learned a few things, so it was a good experience.

Location was our first priority as we have season passes to a certain theme park and didn't want to drive a long way to get there. We could have stayed in town and the five mile drive could have taken almost an hour or we could stay 14 miles from the park and have a scenic 20 minute drive with minimal traffic.

Once we decided on our location we needed enough room for nine of us. We found a number of four, five and up to seven bedroom homes near where we wanted to stay and we found varying prices. We settled on a five bedroom, three bath home with two levels and a family room on the lower level that included a pin ball machine.

The home was awesome! Most importantly when we arrived it looked just like the pictures on the internet. Sometimes you worry that you are seeing the home 20 years ago when it was new. That is why at our company anytime an owner updates their unit with new paint, new furnishings or appliances we take new pictures. All of our properties look just like they do on the internet.

It was comfortable for all of us, had flat screen TV's in every single room but one, six TV's in all, plus an x-box system in the family room with a few games and the hit of the weekend, the pin ball machine. We only



Russell Burdette

stayed two nights and most of one whole day was spent at the park, but we managed to play around 40-50 games of pin ball (I had the high score for the weekend, but I am not very competitive so it wasn't a big deal).

The only thing the home didn't have that would have been nice was a dresser in one of the bedrooms. But that was our only complaint, if you could even call it that. We had Wi-Fi, plenty of room to relax, a well-appointed kitchen, good appliances, soft beds, nice pillows and a great location. All those things together made for a great vacation.

So once you have your home, or condo, make sure it has everything that would make someone feel comfortable. Games for a rainy day, maybe some books or magazines and a pool table, foos ball table, pin ball machine or card table. All of those things can set your property apart from the rest of the crowd and make for a great vacation rental property.

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

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# The right words could launch a culinary career

By Nancy Zoellner-Hogland

If owning and operating a restaurant has always been a dream of yours – and if you can put that wish into words and come up with \$225 – that fantasy just might turn into a dream come true.

Noelle Ark and her husband, Daniel Holton, owners of Der Essen Platz German restaurant, located north of Camdenton off Bridal Cave Road, are holding an essay contest and the prize is the restaurant – complete with furnishings, kitchen equipment, refrigeration, inventory, fixtures and supplies, as well as the 2.7-acre piece of land the restaurant occupies and a 400-square-foot apartment downstairs that can be used as living quarters.

Everything needed to operate the restaurant, including the recipes, will transfer to the winner, who will be announced in February 2016. Holton said he and his wife will be available to teach the business to the new owner, if their help is desired.

"We had seen this done

many years ago with a bed and breakfast on the east coast and the winner of that contest recently turned around and used the same concept to give it away when she was ready to retire. We just thought that would be a fun way to turn this over to someone who really wants it. And although nothing can guarantee success, the new owner would come in without a mortgage and own everything free and clear. That would give someone a great start in a restaurant career, especially since Der Essen Platz is ranked Number 1 in the entire Lake of the Ozarks area on Trip Advisor and we have a loyal customer base," explained Holton.

The restaurant, which operated in Cole Camp for three years before relocating to the Lake eight years ago, is known for its sauerbraten, schnitzel, rippchen and sausages and especially for its potato pancakes with fried apples. The panoramic Lake view is just icing on an already fine cake, Holton said.

Others must agree.

The restaurant, which sits on Thunder Mountain overlooking the Big Niangua River, has an email list of some 600 customers who receive newsletters and invitations for special dinners such as the extremely popular French night, which is held once a month.

Holton said that for the past two or three years, he and his wife, who are both in their late 60s, have been thinking about holding the essay contest. When they both started experiencing some

health problems, the couple decided it was time to put their idea into action. They met with their attorney to develop the rules for the contest, which just began September 15, and they created a contest website.

Those rules state that to be eligible, contestants must be 21, permanent and legal United States citizens who are physically residing in one of the 50 states and they cannot be related to the owners, employees or former employees or their families.

Each entrant must submit

an essay on why he or she wants to own Der Essen Platz restaurant. The essay must be original, it must be written in English, and it can be no longer than 500 words. It must be typed and double spaced on white 8 ½-inch-by-11-inch paper and it must not contain any identifying information such as the contestant's name, address or email address. An entry form, available on the contest website, must be attached and the entry must be accompanied by the entry fee

*continues on page 32*



Der Essen Platz German restaurant



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# The right words could launch a culinary career

*continued from page 31*

and a self-addressed stamped envelope which will be used to provide a refund if there's not enough interest in the contest. The entry fee must be in the form of a money order or cashier's check.

Ark and Holton will read and evaluate each essay that is properly submitted and meets the technical requirements. Holton said they will be looking for creativity, thought, and desire and ability to own and operate a restaurant, as well as structure of the essay, which must include an introduction, body and conclusion.

After selecting the top 25 essays from the eligible entries, which will be completed by January 20, 2016, a panel of three qualified judges selected from the community by the restaurant owners will be asked to apply the same criteria to select the contest winner, a first runner up and a second runner up. Holton said those judges cannot be related to him or his wife and will not have a vested interest in the business.

The contest winner, as well as first and second runners up, will be selected by January 30, 2016. The contest winner will be given an opportunity to tour the restaurant within 10 days of winning the contest and must accept or refuse the prize in writing within 10 days.

In the event the winner refuses the prize or fails to accept by the deadline, the prize will be awarded to the first runner up, who will be required to follow the same timeline. In that person refuses the prize or fails to follow the guidelines in the time stated, the prize will be awarded to the second runner-up. The same requirements will apply. Finally, if that person doesn't meet the timeline or if he or she refuses the prize, the owners will go down the list of the finalists, who will be ranked in order by the judges, and they will be given the opportunity to accept or reject the prize.

"We really don't think it will come to that though. This is an extremely popular restaurant and an amazing opportunity. Where else could you own a

top-rated restaurant free and clear for the price of the entry fee," Holton said, adding that all entry fees will be held in the escrow account until the contest has ended by an award of the prize or a termination.

"We're looking for 2,500 to 3,000 entries. We've included a clause that allows us to extend the deadline if we're getting close to that number, but if we don't meet that goal, we'll just end the contest and return all the money," Holton promised. "However, we're hopeful we'll get a good response since we're promoting the contest nationwide."

For more information or for a contest entry form, visit [www.winarestaurantessaycontest.com](http://www.winarestaurantessaycontest.com). Der Essen Platz, located at 8 Bridal Cave Road, opens at 5 p.m. Wednesday through Sunday but those who want to visit, shouldn't wait too long. The restaurant closes for the season November 22. Reservations for dinner are suggested and can be made by calling 573-346-1122.

# Armchair Pilot

*continued from page 2*

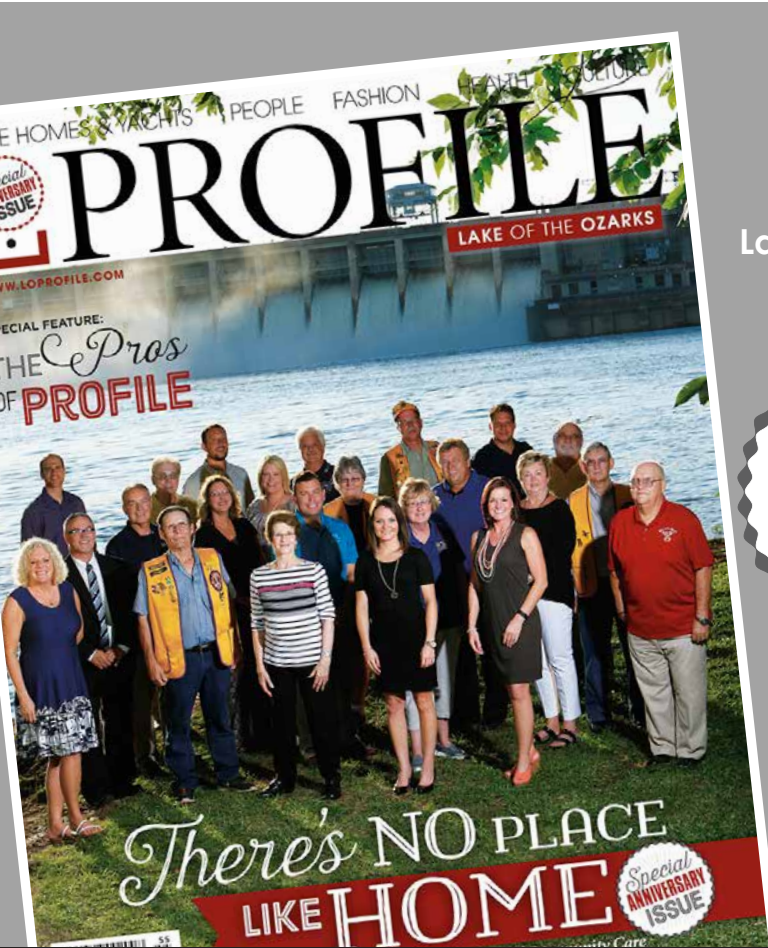
that SkyWest was operating. He originally said he had been "extorted by a friend to 'bring down a plane' or his family would be harmed," but later admitted to making up the story.

**At least one airline** isn't judging its crew members by their truthfulness – or their ability to do the job. Air India recently dismissed 130 cabin crew members, most of whom were women, for having body mass index (BMI) levels beyond "normal." The airline's "normal" for female flight attendants is between 18 and 22; for males it is from 18 to 25. The move did not come without warning. About six months ago, some 600 attendants were warned to lose weight or lose their jobs in the cabin. In 2009, Air India removed 10 flight attendants for having a BMI over what the airline considered acceptable. They're not the only airline raising eyebrows of anti-discrimination supporters. Qatar Airways allegedly threatened to fire flight attendants for getting married or pregnant without company permission.

**United Airlines** decided to make a statement against sex discrimination earlier this year when they put together an all-female cockpit crew for

delivery of its new Boeing 737-900 ER narrow body aircraft. Captain Kim Noakes and First Officer Jan Lumbrazo were at the helm; the flight attendant crew consisted of all women; and there was also a female employee in every seat in the plane. The flight marked the first anniversary of uIMPACT, an internal organization at United designed to promote and empower women who work for the airline. Statistics show that while women account for about 7 percent of all pilots in the U.S., some 80 percent of flight attendants are female. Women make up about 40 percent of United's workforce.

**WOW Air is making a statement** of its own – you can travel abroad on the cheap. The transatlantic budget carrier is offering tickets between either Baltimore/Washington or Boston and London Gatwick for as little as \$150, including taxes. The deal is available on the airline's website for travel between October 1 and December 15 and between January 10 and March 10. The one-way tickets are available in either direction whether starting in the U.S. or London. Recently, WOW offered \$99 one-way fares to Paris and Amsterdam.



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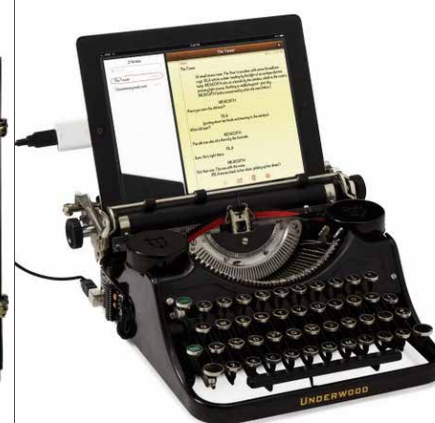
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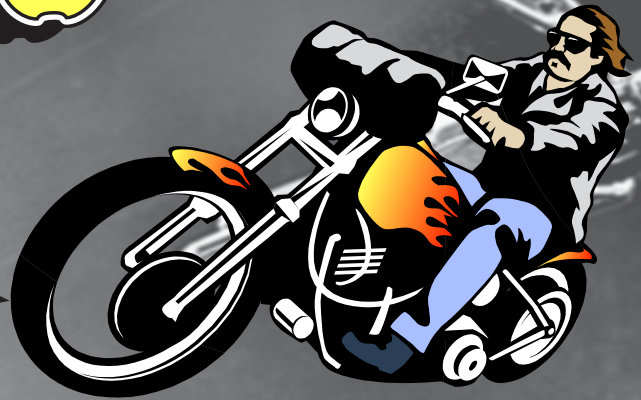
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# Crossword Puzzle

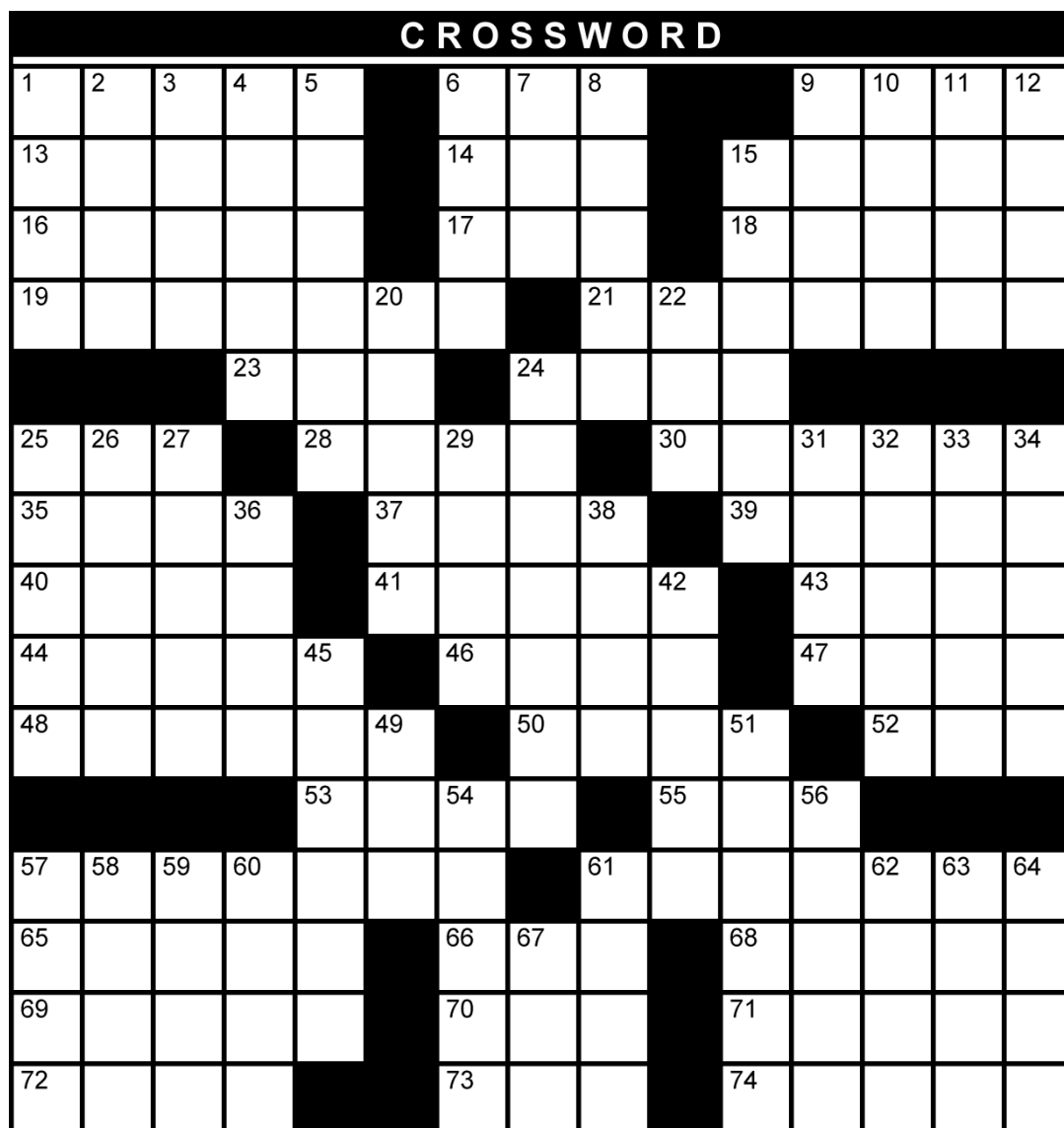
Solution page 32 THEME: MOVIE VILLAINS

## ACROSS

1. Egypt's sacred flower
6. Spinning toy
9. Hoodwink
13. Resembling an orangutan
14. Biology class abbr.
15. Printer cartridge contents
16. Raneé's wrap
17. Long, long time
18. Valued for its soft down
19. \*He ruled Nottingham
21. \*Evil and No, e.g.
23. Reggae precursor
24. Apiece
25. \*Lex Luthor breached the Hoover \_\_\_\_\_ in "Superman"
28. Center of activity, pl.
30. Not digital
35. 500 sheets
37. Australian palm
39. Mediterranean appetizer
40. World's largest continent
41. Run \_\_\_\_\_ of the law
43. Wildly
44. Going to
46. Intense rage
47. Fine threads
48. As opposed to shut down
50. Miss America's accessory
52. To boot
53. Facebook's "psst"
55. Opposite of their
57. \*\_\_\_\_\_ Bill of "The Silence of the Lambs"
61. Opposite of greenhorn
65. Wombs
66. "\_\_\_\_\_ My Children"
68. Church assembly
69. Motion Picture Association of America, e.g.
70. Waikiki wear
71. Last letter of Greek alphabet
72. First-rate, slang
73. In the past
74. Gossipy

## DOWN

1. Bonnie one
2. Moonfish
3. Michelin product
4. Internet patrons
5. Crown Prince of Abu Dhabi, e.g.
6. Not kosher
7. Lennon's widow
8. \*The evil Tai Lung in 2008's "Kung Fu \_\_\_\_\_"
9. "Just \_\_\_\_\_"
10. Back arrow key action
11. Jury colleague
12. Makes mistakes
15. House music
20. Flora's partner
22. South American edible tuber
24. Adhere to certain views
25. \*Rocky's Russian rival
26. "The Tortoise and the Hare" author
27. Easternmost state
29. \*McFly's bully
31. "Poor me!"
32. As far as one can go
33. Convex molding
34. \*Greedy corporate financier
36. "Buddenbrooks" author
38. Saint's "headdress"
42. Popular disinfectant
45. Type of nanny
49. Short for "politician"
51. \*Baby Jane
54. Aussie bear
56. "No \_\_\_\_\_ or reason"
57. Followed by "excuse me"
58. Home to Bryce Canyon
59. Greek cheese
60. Worry unnecessarily
61. Hodgepodge
62. Afresh
63. Wooden pegs
64. June 6, 1944
67. \*Disney villain, "Peg-\_\_\_\_\_ Pete"



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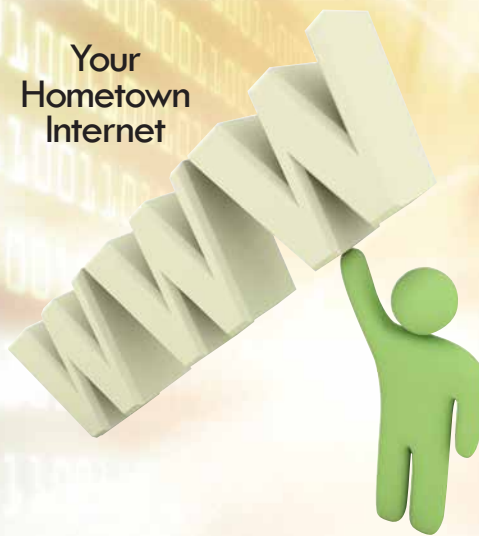
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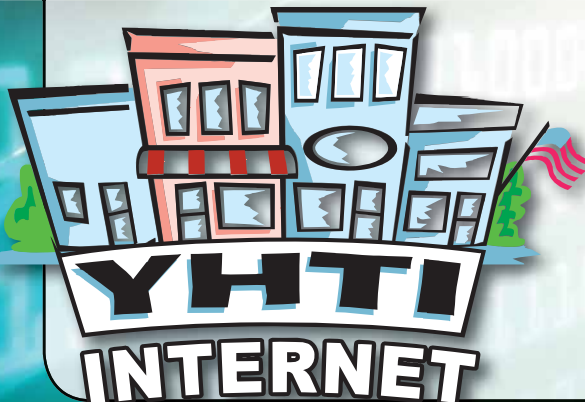
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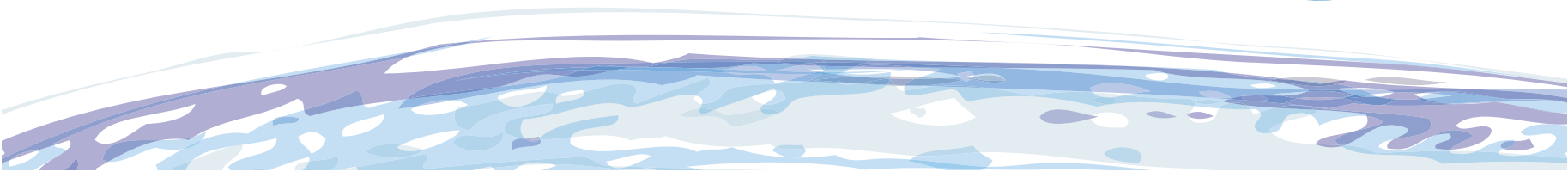
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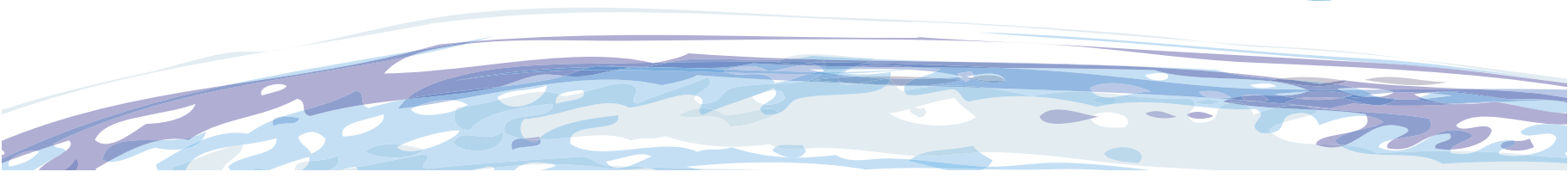
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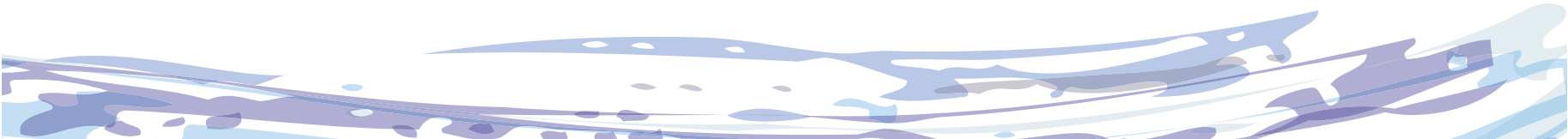






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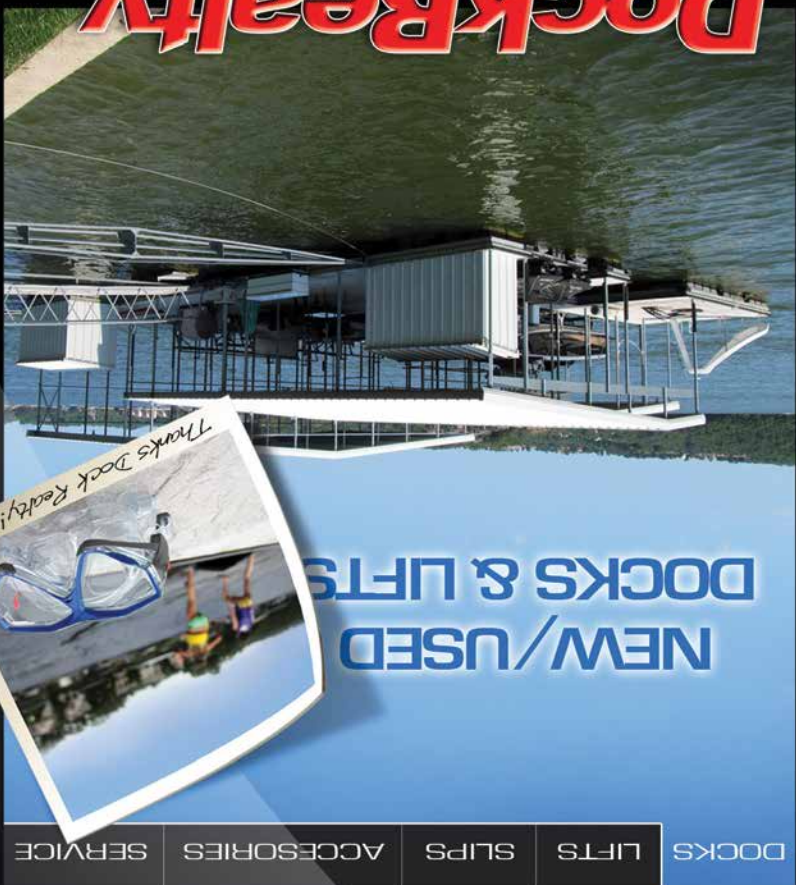
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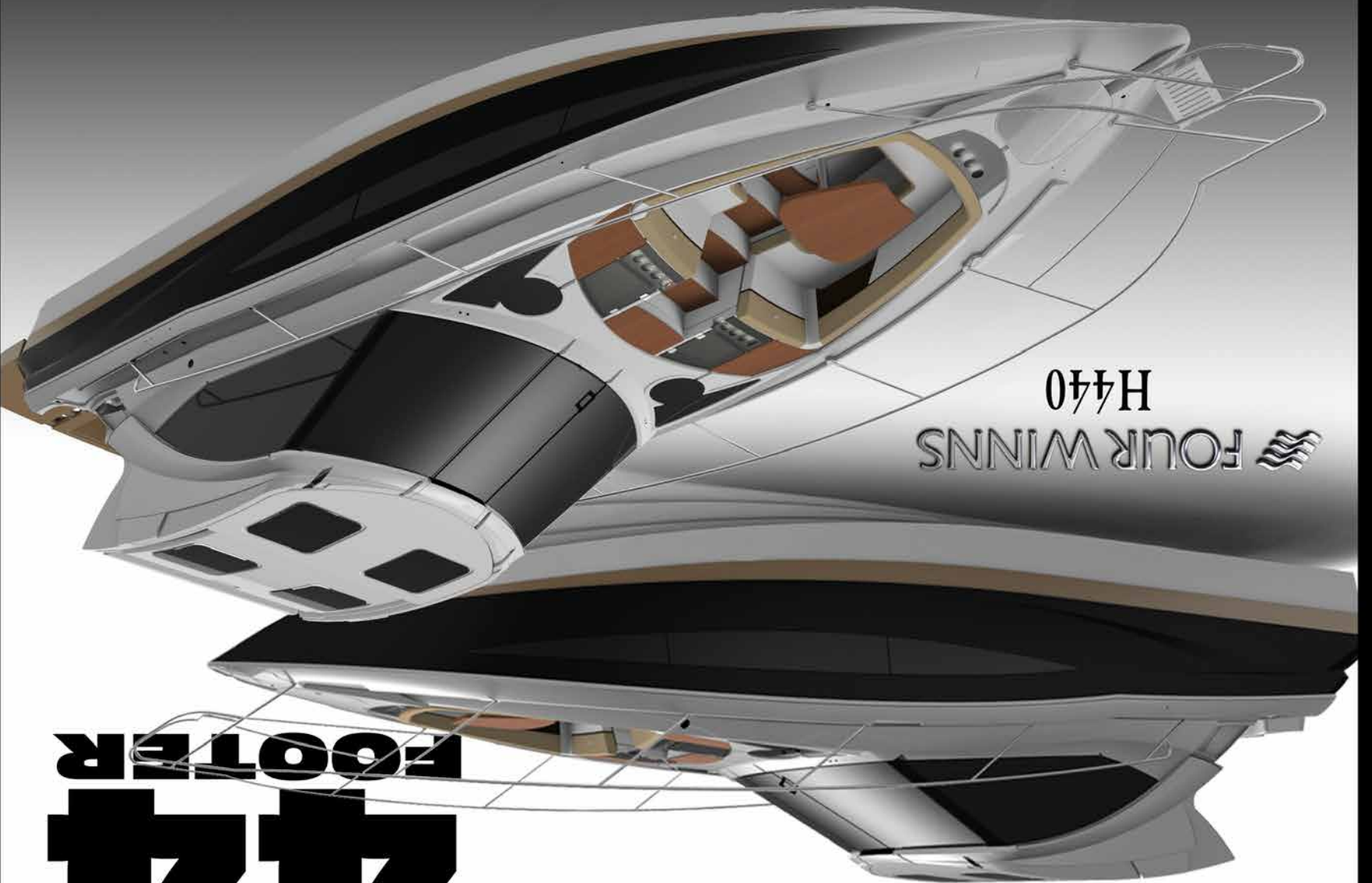
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