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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 11 -- ISSUE 7

JULY, 2015

BOATING ON BACK



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Fill in the blanks on: 37 Solution: 38

New waterfront resort convention center Expected to kick-start economy

By Nancy Zoellner-Hogland

The Camden County Commission has signed a memorandum of understanding that will further development of a major new waterfront resort and convention center near Osage Beach. The project is being overseen by Senate Hospitality, a Nashville development, management and consulting firm.

Camden County Presiding Commissioner Greg Hasty said he hasn't seen all the final details, the project. Located on a 37-acre tract near the intersection of KK and Business 54 and just south of Tan-Tar-A Resort and the St. Moritz Condominiums, it will provide a much-needed boost for the economy. According to a press release provided by the developer, the 250-room resort will feature restaurants, convention space, entertainment, a full-service marina, rentals, community facilities and more. It's proposed to bear the name of a major 4-star hotel flag upon completion of certain parts of the development process.

The property has the proper zoning for the hotel and convention center project. Hasty said the developer wanted assurances that the county would give consideration to Community Improvement District (CID) and Transportation Development District (TDD), as well as a Tax Increment Fi-

nancing (TIF) plan, should the developer decide to go that route.

"I have concerns about TIFs in general but we're in competition with the rest of the world and there are some areas that are offering substantial tax advantages that we have to compete against. 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."

Both First District Commissioner Beverly Thomas and Second District Commissioner Cliff Luber have said they are in favor of the project.

"We want to see quality, organized growth in Camden County, and this is a great opportunity to voice our support for a project that meets that cri-

teria," Thomas said.

Senate CEO Dave Jones says cooperation with Camden County is key to development of the project.

"We wanted to know that county leaders would support our idea and work with us for the benefit of the entire community," Jones said. Other Senate projects include such well-known developments as the Gaylord Palms Resort and Convention Center in Orlando, the Westin Hotel on Beale Street in Memphis and the Gaylord Texan Resort and Convention Center in Dallas.

The economic development tools under consideration

A CID may be either a political subdivision or a not-for-profit corporation. CIDs are organized for the purpose of financing a wide range of public-use facilities and establishing and managing policies and public services relative to the needs of the district. A CID may finance new facilities or improvements to existing facilities that are for the use of the public including such things as convention centers, meeting facilities, parks, streetscapes, sidewalks, lighting, water, storm and sewer systems, parking lots and child care facilities. A CID may also provide a variety of public services, some of which may include operating shuttle bus services, providing trash collection or providing for security.

A TDD may be created to

act as the entity responsible for developing, improving, maintaining, or operating one or more "projects" relative to the transportation needs of the area in which the District is located. A TDD may be created by request petition filed in the circuit court of any county partially or totally within the proposed district. There are specific rules that provide filing procedures and content requirements of TDD creating petitions. Projects may include any street, highway, road, interchange, intersection, bridge, traffic signal light or signage; bus stop, terminal, station, wharf, dock, rest area or shelter; airport, river, or lake port, railroad, light rail or other mass transit and any similar or related improvement or infrastructure. Funding of TDD projects may be accomplished through the creation of district-wide property or sales taxes which requires the approval of the voters in the district by vote or by petition; by special assessments on all or part of the properties in the district based on their relative benefit; or by issuing bonds, notes, and other obligations in accordance with the authority granted to the entity for such issuance.

A TIF permits the use of a portion of local property and sales taxes to assist funding the redevelopment of certain designated areas within the community. Areas eligible for

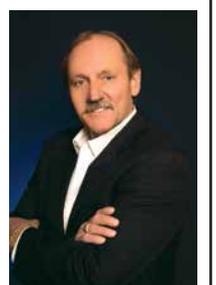
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Who's representing YOU
at the negotiating table?

For the latest market stats and real estate info turn to Page 22 for this month's "As the Lake Churns"

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Armchair Pilot

By Nancy Zoellner-Hogland

THIS DELTA FLIGHT CREW knows how to keep their passengers happy! When a May 26 flight from Philadelphia to Atlanta was diverted to Knoxville, Tennessee because of storms, the pilot ordered pizza to be delivered to the plane for the passengers. Airline officials reportedly were impressed with the crew's solution and most travelers, who arrived at their destination three hours late, were appeased.

Those planning to fly in or out of New York might want to take along their own pizza – and a good book or two. A study recently conducted by Global Gateway Alliance shows the city's three major airports rank the worst in the nation for the percentage of flights delayed on the tarmac both at takeoff and landing. According to that study, an approximate 660,000 travelers experienced delays of between one and five hours at LaGuardia, Kennedy and Newark Liberty airports in 2014.

THOSE TRAVELING IN AND OUT of Chicago's O'Hare Airport might also experience a wait. According to data from the Bureau of Transportation Statistics, nearly 28 percent of all departures and 26 percent of all arrivals were delayed from October 2013 to March 2015 – a 6-percent increase over the previous five years. That jump was double the national increase. Data also showed that flights out

of O'Hare arrived on schedule at their destinations less than 68 percent of the time during 2014, their worst delivery out of the last seven years. The delays were blamed on a multitude of issues including lack of gates to handle the flights, bad weather and air traffic facility issues. Airport officials had hoped a new runway, completed nearly a year and a half ago, would cut delays in half and improve the bottlenecks the airport had been experiencing. The windy city is not the only airport seeking answers to congestion-causing delays. Atlanta is also adding runways to meet the rising demands.

IF AIRPORT DELAYS DON'T CONCERN YOU – what about security breaches? The latest round of undercover tests by investigators found that mock explosives, weapons and other prohibited items were not detected in 67 out of 70 tries at Transportation Security Administration checkpoints. Apparently this is nothing new. According to a report by the Government Accountability Office, the TSA agents have been missing smuggled – and prohibited – items regularly since 2002. Although details remain classified, an audit showed that components for bombs and other devices were able to be smuggled in both carry-on luggage and on people. In addition, the TSA PreCheck program, which allows pre-approved travelers to avoid some of the security check-ins, allowed a convict-

ed felon and member of a domestic terrorist organization to use the expedited airport screening lane. In the meantime, acting TSA administrator, Melvin Carraway, was assigned to a different job within the department.

THOSE WHO FLY SCANDINAVIAN carrier SAS might feel a little safer knowing that the airlines adopted new guidelines restrict passengers to three alcoholic beverages. Although they were unwilling to release details, officials with the airline reportedly said they made the move in hopes of cracking down on problems caused by unruly fliers. SAS isn't the only airline to curb alcohol consumption. Ryanair, a discount carrier, banned booze of any kind on flights between Glasgow, Scotland, and the Spanish party resort of Ibiza and Jet2, which also offers discounted fares, allegedly issued lifetime bans to two passengers who created disturbances on its flights this spring. The International Air Transport Association (IATA), which represents the world's biggest airlines, is calling for across-the-board measures designed to reduce the number of incidents caused by tipsy travelers. According to that agency, from 2010 thru 2013, 20,000 unruly passenger incidents had been reported by member airlines.

MARRIOTT INTERNATIONAL INC. could be helping calm unruly children staying at its hotels. They are now offering in-room guest access to Netflix at six of their hotels, with plans

continues on page 16

Business Journal Socials

Thursday June 11th
Night
Social

Get a bite to eat or a cocktail, and decompress. Meet some new people or catch up with old friends. Maybe even stick around for dinner! Good friends, great food! This month's event is July 16th at Camden On the Lake and the sponsor is Remax/Angie Petrizze.

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Lazy Gators lawsuits not over for Camden County

By Nancy Zoellner-Hogland

A group of neighbors hired attorney Michael G. Berry to file a lawsuit against Camden County in an attempt to overturn the Camden County commissioners' decision to rezone the 1.3-acre parcel that houses Lazy Gators. The plaintiffs named are Larry A and Patricia E. Vincent; Mark Abel; Linda Bailey; William W. Jr. and Betty Cook; Rick Hinzpeter; Charles A. and Janet A. Karlin; Allen and Lee King; Dan Lynn; and Edward F. and Connie L. Matecki, who, according to the suit, own residential property that is either adjoining, confronting or near to Lazy Gators.

Camden County Commission Greg Hasty said although he hadn't yet had time to discuss the suit with the county's attorney, he was disheartened to see it.

"I was hoping this was settled and we could move forward," he said. "Apparently not."

The suit, filed June 18, challenges a rezoning decision by Camden County.

According to Count I of the suit, on May 21, 2015 the commission voted 2 in favor and 1 against to rezone the land from R-1, which is for low-density housing consisting primarily of single family homes, to B-2, for general commercial purposes and then amended the Camden County Zoning map accordingly. The suit alleges the decision was made pursuant to an unsigned application for rezoning filed by Prewitt and dated February 9, 2015.

The suit states the plaintiffs are aggrieved by the rezoning and what they described the "unlawful uses of the parcel. It also states that the uses which they intend to make of the property under the new zoning will directly impact the plaintiffs in the use and enjoyment of their property. "The plaintiffs are impacted adversely by the creation of more noise, congestion, car lights, parking problems, traffic, intoxicated drivers, general crime against persons and property, decline in livability in the neighborhood, and the corresponding

adverse impact on the values of their residential properties, all caused by these defendants' business operations on the parcel and by patrons of these defendants using the parcel."

The suit also states the validity of the purported rezoning is ripe for appeal in that the rezoning purports in all respects to be a final decision by the Camden County Commission.

After listing a lengthy history of the property, which includes statements that the report of the county's code administrator did not recommend passing either the third rezoning application or the CUP application, which it subsequently granted, the order granting the CUP application is presently on appeal to the Camden County Board of Adjustment, the suit goes on to list grounds for vacating the rezoning:

The code lacks any standards of guidelines with Article 1400 relating to code and zoning map amendments by which to establish the substantive grounds for a rezoning de-

cision

There was no evidence that the rezoning was for the public good

The rezoning was purely for the private good of Prewitt, Glacier Park and Shady

The rezoning was arbitrary, capricious, inconsistent and unreasonable in that it bears no substantial relationship to the public health, safety, morals or welfare

The unreasonableness of the rezoning is not fairly debatable

Any public benefit of the rezoning "(of which there is none)" so that private defendants could convert the parcel from low density residential uses into an outdoor entertainment venue with outdoor music is outweighed by the negative impact the decision and resulting use will have on the use and enjoyment of the property of plaintiffs and on the value of the plaintiffs' property

The rezoning amounts to unlawful spot zoning

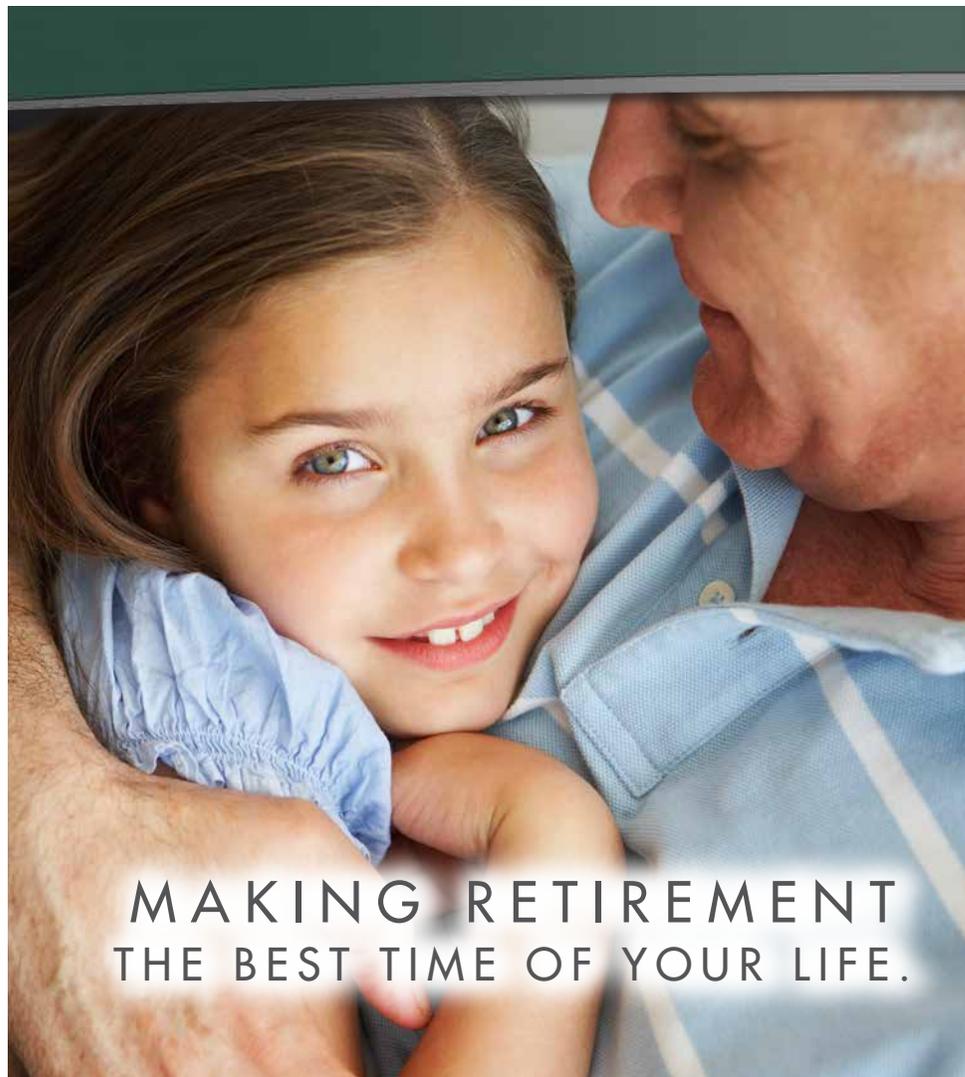
There is no evidence to rebut the presumption that the existing zoning designation,

R-1, is the reasonable zoning for the parcel, nor is there any evidence that this zoning designation is unreasonable. Rezoning the parcel after years of the parcel being used in violation of the code is zoning after the fact, inconsistent and undermines the authority of the county commission to enforce the code and planning and zoning decision of Camden County in the future.

Count II states a justiciable controversy over the purported rezoning of the parcel exists and requires interpretation by the court in that the defendants position is that the parcel was lawfully and validly rezoned and that they may lawfully operate Lazy Gators as an outdoor entertainment venue under that zoning designation, subject to the CUP, which is under appeal. The plaintiffs contend that the rezoning was invalid and illegal for the reasons set out in County I and Lazy Gators is operating illegally.

The suit asks that attorney's fees be awarded in a declaratory judgment and that the judgment rule that the venue

continues on page 22



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Enjoy an evening under – and in front of – the stars

By Nancy Zoellner-Hogland

The sky, literally, is the limit on what the future holds for the Ozarks Amphitheater.

The venue, formerly known as Stoneridge Ampitheater, was purchased at auction two years ago by Bill Carle and Robert Mein. The first year was spent making improvements and bringing the amphitheater back to life. The parking lots were graded, the infrastructure was improved, the concession stand was redesigned and the menu was expanded, landscaping was added and the facility was renovated to give it that “wow factor.”

“It is really beautiful and just as important, it’s state-of-the-art. We have a 100-foot stage that’s 50 feet deep, the dressing rooms upstairs are so large, they can accommodate theater groups and the acoustics are phenomenal. I truly envision attracting not just national but international groups. We’ve been blessed with an amazing amphitheater and it has such great potential not only for us, but for the community because

of what we’re looking at bringing in here in coming years,” said Mary Kay von Brendel, the public relations and marketing manager at Ozarks Amphitheater.

She said this year, they’re going across the board with genres to “test the waters” and see what draws the biggest crowds.

The amphitheater’s grand opening on June 18 featured Sena Ehrhardt, described as “one of the freshest and most dynamic emerging young voices on the blues scene today.” Some 500 people attended the kick-off event. The season officially opens Friday, July 3 with the Ozark Mountain Daredevils and special guests Cindy Woolf and Mark Bilyeu.

“Then on July 5 we have the Kentucky Headhunters with special guests Confederate Railroad and Carolyn Wonderland. We’re also bringing in the Guess Who on July 17. We’ve got Tracy Lawrence coming August 1, we’re going back to the 80s August 21 with Dokken, Warrant and FireHouse, and

then we’re adding a little bit of a twist with our final show of the season featuring Molly Hatchet,” von Brendel said, adding that the line-up also includes several tribute bands including Think Floyd, dubbed the “best Pink Floyd tribute anywhere” by Full Throttle Magazine; the Music of ABBA; the Grateful Dead Experience; and Get the Led Out, which presents a two hour-plus set each night that spans the career of the legendary British super group Led Zeppelin.

The full line-up is included on the website, www.ozarkamphitheater.com, where concert tickets can be purchased.

Von Brendel said they also hope to bring Christian music concerts back to the venue. For more than a decade, Stoneridge hosted three-day Christian concerts that brought some of the most famous artists of contemporary Christian music including the Newsboys, Avalon, Michael W. Smith, Skillet, Matthew West and Big Daddy Weave.

“We’ve had a lot of requests to bring back the Crossover Music Festival. We won’t be doing the exact same thing but we’d like to do something similar. We’re also looking at bringing theater groups and even offering movie nights. We thought about doing that this year but we just had too many other things going on,” she said.

The Red Rocks Amphitheater in Colorado, where Bill Carle ran concessions for many years, offers similar entertainment. Throughout the summer, guests go to enjoy cult-classic films that are preceded by a live concert and comedian.

The expertise of Robert Mein, who owned a catering company in Colorado, will allow guests at the Ozarks Amphitheater to also enjoy a new treat on the traditional concessions menu – pulled pork and brisket sandwiches that feature an exotic blend of flavors unique to the area. In addition, a partnership with Ozarks Distillery provided a signature drink that’s unique to the ven-

ue. “It’s a blackberry lemonade that we have named ‘Rain or Shine.’ And next year, they’re going to be brewing a moonshine just for the Ozarks Amphitheater,” von Brendel said, adding that, for an extra-special treat, the fare can be enjoyed at four-top VIP tables on the balcony with its own dedicated wait staff. “It offers a very unique experience for concert-going. We have a fun summer scheduled!”

Von Brendel said they decided to start small with this year’s “Best Summer Ever” concert series. The amphitheater, located on Highway 5 north of Camdenton, offers 10,000 dedicated seats as well as lawn seating, but because the facility sat dormant for a couple years, the owners wanted to “put it through its paces” the first season in order to work out any unforeseen kinks.

“They wanted to make sure they had a strong foundation before beginning to work with promoters who will bring *continues on page 18*



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Camden County will continue issuing passports

By Nancy Zoellner-Hogland

The Camden County Commissioner's office has been processing an average of 550 U.S. passport applications each year – in opposition to state law, which only allowed circuit clerks to handle the process.

The glitch, experienced by many Missouri counties, was discovered last November during a Miller County audit. To rectify the problem, in their last session, state legislators approved a change that lets county commissioners determine who handles the applications. Although Gov. Jay Nixon hadn't signed the bill by deadline of this issue of the "Lake of the Ozarks Business Journal," because it wasn't attached to any other legislation, it was expected to be signed and become law on August 28.

"We were all surprised to learn our office wasn't supposed to be processing the applications because we've been doing it for several years," said Donna Scheiter, administrative assistant for the Camden

County Commissioners office. "It's really a good thing that the law was passed because it would be much harder for residents if they couldn't get them done locally."

The Morgan County Circuit

Clerk's Office and the Macks Creek and Sunrise Beach post offices have also been processing the applications but appointments are required at the post offices.

According to the U.S. De-

partment of State, you must apply in person if:

- You are applying for your first U.S. passport; or
- You are under age 16; or
- Your previous U.S. passport was issued when you were under age 16; or
- Your previous U.S. passport was lost, stolen, or damaged; or
- Your previous U.S. passport was issued more than 15 years ago; or
- Your name has changed since your U.S. passport was issued and you are unable to legally document your name change.

Those applying in person for a passport in the United States need to complete the DS-11 application form, which can be downloaded from the website, and then present it, along with evidence of U.S. citizenship; a current form of identification and a photocopy of that identification; a passport photo, which Scheiter said can be taken and processed while you wait at Walgreens, Walmart and HyVee;

and the fee. The fee for first-time passports is \$135, \$25 of which stays in the county.

Proof of citizenship can be either a previously issued, undamaged, and fully valid U.S. passport or a certified birth certificate issued by the city, county, or state of birth that lists the bearer's full name, date of birth, place of birth, parent(s) full names that was filed with registrar's office within one year of birth. The passport must also bear the registrar's signature and an embossed, impressed, or multicolored seal of registrar. Photocopies and notarized copies are unacceptable.

Scheiter said processing time for a routine application takes four to six weeks; expedited application takes three weeks. However, she said there is an additional \$60 fee for the expedited service and the fee has to be paid upon application. The passport can't be expedited once it has started through the "routine" processing timeframe.



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Court rules for Ameren in electrocution deaths

By Nancy Zoellner-Hogland

The Missouri Supreme Court ruled in a 5-to-2 decision that Ameren Missouri isn't liable for the July 4, 2012 electrocution deaths of two children who were swimming in Lake of the Ozarks. That ruling, handed down June 16, sided with the initial Morgan County Circuit Court decision in November 2013 to dismiss the lawsuit based on immunity under the state's Recreational Use Act (RUA) and reversed a June 2014 appellate court decision that found the power company responsible.

The children's mother, Angela Anderson, had filed a lawsuit in July 2013 against the utility company, claiming Ameren failed to adequately inspect her family's private dock or warn them of the need to use ground fault interrupters at the shoreline to avoid electrocution.

According to officials who responded to the scene, there were multiple wiring problems at the private dock where Anderson's 13-year-old daughter Alexandra and 8-year-old son

Brayden were swimming when the incident occurred.

Ameren, which owns the lake and uses it to generate power, argued that it is protected by the RUA, which limits liability for companies that let the public use their property free of charge. Section 537.346 of that act states, "... an owner of land owes no duty of care to any person who enters on the land without charge..."

Anderson's attorneys said the dock permit fees charged by Ameren negated that exemption.

However, Judge Paul C. Wilson, who wrote the Court's Majority Opinion stated, "There is no basis in the statute ... to hold that UE's (Ameren Missouri's) immunity under the RUA turns on whether the children waded into the Lake from the shore next to the dock or jumped into the Lake from the dock. What matters is not where or how the children entered the Lake, but whether UE imposed a charge for that entry. The fees that Anderson paid for her dock permit

were for the privilege of building and using the dock. The 'charge' referred to in section 537.346, on the other hand, is only an 'admission price or fee' for the privilege of entering and using the Lake. Because Anderson does not (and cannot) allege that UE charged her (or her children) an admission fee for entry into the Lake, UE is immune from Anderson's claims under the RUA and section 537.346."

In RSMo 537.345(1), "charge" is defined as "the admission price or fee asked by an owner of land or an invitation or permission without or fee to use land for recreational purposes when such invitation or permission is given for the purpose of sales promotion, advertising or public goodwill in fostering business purposes."

The majority opinion, in which Chief Justice Mary R. Russell and Judges Laura Denvir Stith, Patricia Breckenridge and Zel M. Fischer concurred, also cited Wilson v. United States, in which the

court found that Fort Leonard Wood was immune from liability after a boy scout, who had paid a \$2 fee to camp on the property, was injured. The court held that the fee was not a "charge" because it was not collected upon entry or to use the land. The ruling stated that the scouts could have used the land without paying \$2 if they had not chosen to stay overnight. Wilson concluded by saying the only way to avoid inconsistent application of the act is to interpret the word "charge" as "an actual admission price paid for permission to enter the land at the time of its use for recreational purposes."

Judge Wilson also stated in his written opinion that, "The act of charging a fee serves a 'commercial' purpose only if the primary aim of those fees is to generate a profit or other business advantage. Anderson does not allege that (Ameren) charged its permit fees with profit as the primary aim. Instead, she concedes that the permit fees are part of a program imposed for purposes are that are not primarily commercial."

The license issued by the Federal Energy Regulatory Commission (FERC) authorizes Ameren to operate Bagnell Dam and to implement a dock permitting program only if the permits coincide with the purpose of protecting and enhancing the recreational value of the Lake. Ameren is prohibited from operating the Lake as a commercial venue, using the permit fees as a means of profit.

In a dissenting opinion, Judge Richard B. Teitelman, with Judge George W. Draper III concurring, argued the dock would not exist without the fees Ameren charges to dock owners, stating in his written opinion, "I would hold that these dock fees amounted to a 'charge' for the children to use the dock to access the lake."

While few people welcome additional regulations and higher fees on any service, some are saying it might be time for Ameren to step up the dock program to require regular inspections of all electrified docks – not just when those docks are being transferred or installed.

"My grandkids are coming down in August and they like to be in the water from sun up to sundown but there's no way I'm going to let them swim anywhere close to docks," said one man who owns a home outside of Camdenton. "We aren't lakefront so we rent a slip for our boat. I regularly take my GFI tester down to make sure everything is working okay but that really doesn't mean anything if one of the neighboring docks is pumping out stray electricity. Docks on Lake of the Ozarks rock – what – 100,000 times a day, day in and day out? And how many were wired by 'do-it-yourselfers?' I know that nobody wants to be the bad guy in this situation but we can't keep stumbling through one electrocution after another. Someone has to take responsibility for making this Lake safe."

Waterfront Resort

continued from page 1
a local TIF must contain property classified as a blighted, conservation or that's designated as an economic development area. TIF may be used to pay certain costs incurred with a redevelopment project including, but are not limited to professional services such as studies, surveys, plans, financial management, legal counsel; land acquisition and demolition of structures; and building necessary new

infrastructure in the project area such as streets, sewers, parking, lighting and relocation of resident and business occupants located in the project area. The idea behind local TIF is the assumption that property and/or local sales taxes will increase in the designated area after redevelopment, and a portion of the increase of these taxes collected in the future (up to 23 years) may be allocated to help pay certain project costs.



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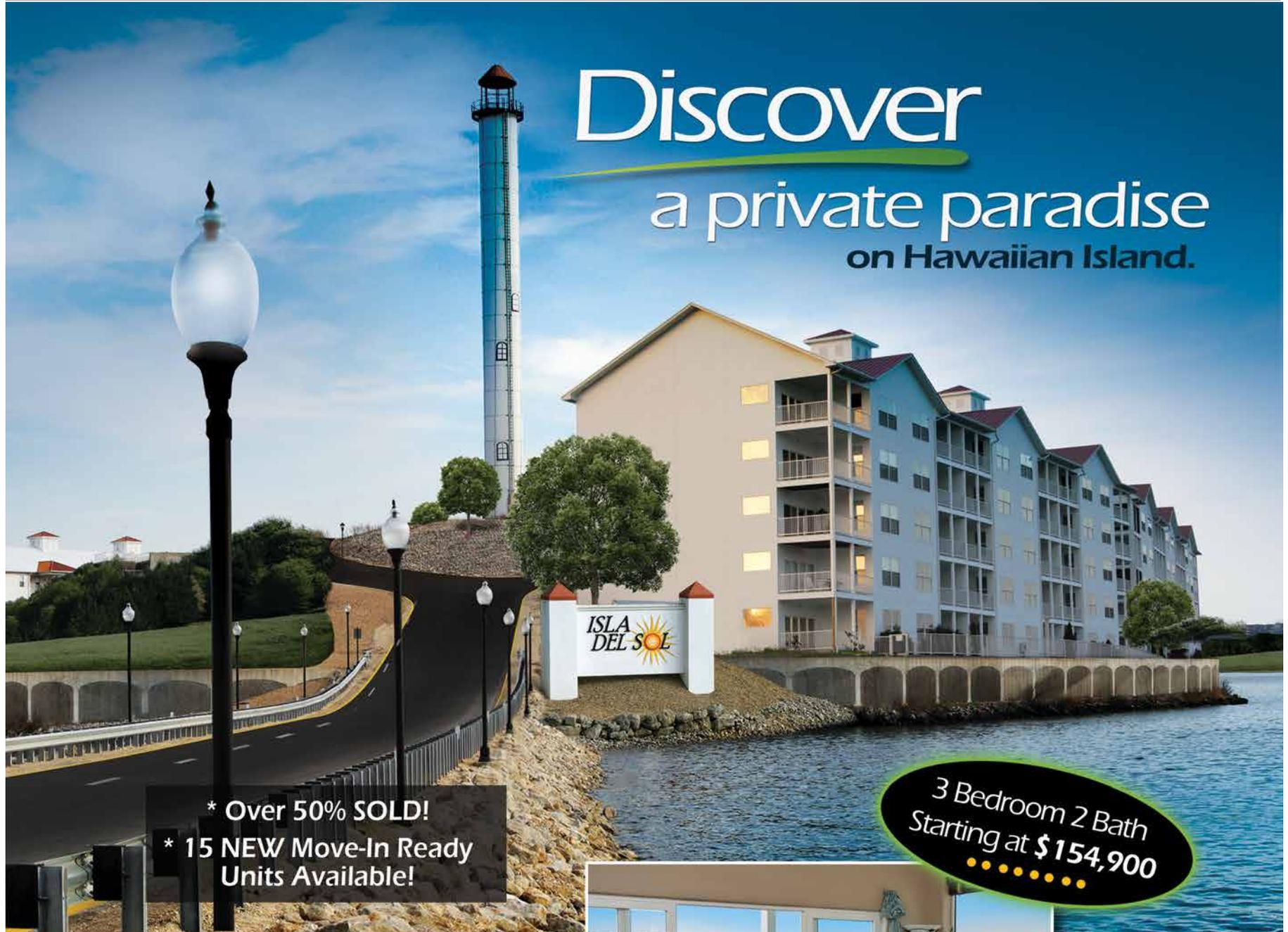
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Anatomy of the partnership agreement

by Bruce Mitchell, chairman
Lake of the Ozarks SCORE

The partnership has been the foundation for millions of successful small businesses. Unfortunately, it has also been the source for innumerable disputes, arguments, irreparable relationships and lawsuits, all of which exacted economic and personal costs on the people involved.

Many of these problems can be avoided if partners invest some time at the outset to discuss and agree upon their respective responsibilities and obligations to the business. Those decisions should be documented in a legally binding partnership agreement.

Though not required by law, a partnership agreement can help eliminate uncertainties and assumptions that can and have doomed otherwise mutually productive business relationships. While the partners can make their agreement as general or specific as they feel is necessary, here are six key issues every agreement should address:

• **Percentage of Ownership.** This isn't always about cash. Some partners invest with little intent to play a major role

in the business. Other times, partners bring specific skills, contacts, equipment, ideas, or other resources without which there would be no business.

• **Allocation of Profits/Losses.** Will they be divided according to ownership interest? And will some partners be permitted to take draws—an “off-the-top” cut of profits?

• **Binding Power.** Because any partner can legally bind the partnership to a contract or other liability, the agreement should specify what is needed to bind the partnership to an obligation. Also consider if that power should be limited by person or area of responsibility.

• **Making Decisions.** Two or more heads may be better than one, but who has oversight over what function, and who has the last word?

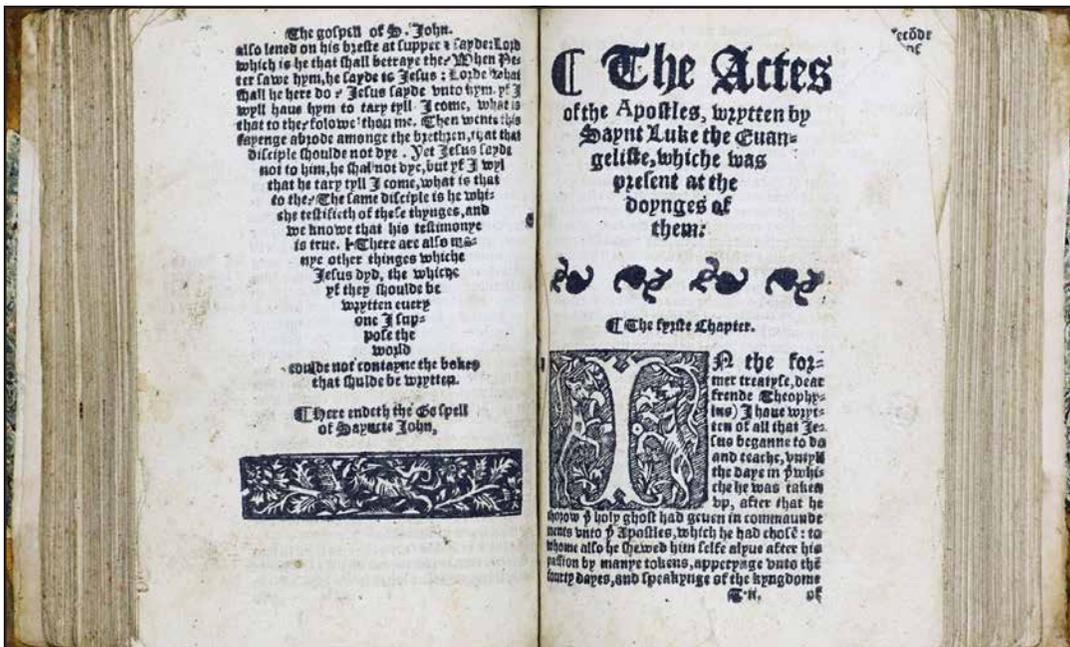
• **Death/Departure of a Partner.** A buy/sell agreement establishes a method by which the partnership interest can be valued, and the interest purchased by either the partnership or individual partners.

• **Dispute Resolution.** A mediation clause will provide a procedure to prevent a conflict of any size from paralyzing the

company.

Because of their inherent complexity, partnership agreements should be drawn up with the assistance of an attorney. You can start putting some of the pieces in place by consulting SCORE's website, score.org, which contains checklists, templates, and other tools for crafting comprehensive partnership and LLC agreements. You may not be able to address every eventuality up front, but the extra investment in your agreement will help minimize uncertainty, allowing you and your partners to focus on growing a successful small business.

To learn more about partnership issues, contact SCORE “Mentors to America's Small Business.” SCORE is a non-profit organization of more than 12,000 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.



An exceedingly rare example of a 500-year old Bible will be sold this month on the 15th at Sotheby's in London. The copy of William Tyndale's first edition translation was bought at a Cambridge England second-hand shop in the 1960's for 25 schillings-- just over a Pound Sterling at the time (about \$2 US). The world-famous auction house expects the book to bring some \$55,000 (35,000 British Pounds) when it goes under the hammer. These translations were first printed in 1537, 11 years after his first translation and a year after his execution in Antwerp.

Tyndale, born in 1494 was an English scholar who was leading the Protestant reform -- but possession of “unlicensed Scripture” in England at the time was punishable by death. He was strangled then burned at the stake for the offense. Ironically, King Henry VII adapted Tyndale's work just two years later when he authorized The Great Bible for the Church of England. The work would go on to make up over 75% of today's King James Version. Photos: Sotheby's, Wikipedia.

“Insurance Talk”

Cash in the Safe

Multiple shifts of employees, customers coming and going, a record breaking day of sales and life is good. The employees all seemed happy; the customers enjoyed their visit and you were still reeling on the high of success. The doors are now locked; the cash is being counted and dropped for the night, yet right before cash hits the safe a thief crashes in demanding all your money. In the chaos and fear you hand them everything! As the police show up to do their report, check security camera footage and bring you to a calmer state it is realized that no one made any drops throughout the day and the thief has absolutely cleaned up all the cash.

Where do you go from here? The day was so busy that all procedures for safe cash-handling went out the window, literally. We cannot predict the future and this may never happen in your real life business scenario. However, below are some tips that can be implemented in your daily business routine to at least leave you with some peace of mind.

- Review your insurance policy for an adequate Monies & Securities limit.
- Require mandatory cash drops after the register hits \$200 or more above the beginning cash amount.
- Limit amount of cash on premise overnight, even if that means more than one bank deposit in a day.
- Take your time when it comes to cash-handling.
- Keep cash organized and properly labeled along with a cash log noting each deposit or change order.
- Limit the number of people with access to the safe and hold them accountable.
- Have cashier and manager count down and witness the drop together.
- Have all cash drawers balanced or counted down at shift changes.
- Keep the cash drawer organized, money faced the same way and count change back to customers for each transaction.

It is important to realize that not only are there outside thieves, but



Amanda Fagan

on occasion employees are sometimes to blame. What is the employee dishonesty limit on your insurance policy? Do you have a need for stand alone crime policy? Not only can cash be stolen, so can supplies, retail items, food or alcohol. Some tips for keeping employee theft at a minimum are below.

- Set a standard for cash-handling procedures.
- Be present with you staff.
- Monitor employee access to cash and safe.
- Install security systems.
- Offer an employee discount or additional benefits to enhance their employment experience.

Our society is not always super heavy in cash as we all have a plastic card or two in the wallet. There is a risk of theft there too. Not only hacking your computer system but even the theft of credit card slips. The name and last four digits on a credit card receipt, especially with a signature is another way thieves can track someone down and steal from them. Data Breach is an additional coverage offered on insurance policies to assist with this type of loss. Proper cash-handling procedures and knowledge of insurance coverage can protect you, your business and your employees.

Amanda Fagan, CISR, is a licensed insurance agent at Golden Rule Insurance and would love to discuss these coverage topics more in depth with you. She can be reached at 573-348-1731 or amanda@goldenruleinsurance.com.

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Interest in dock safety continues to grow

By Nancy Zoellner-Hogland

Since 2012, when three people were electrocuted in two separate swimming incidents at Lake of the Ozarks, requests for dock inspections have been on the rise.

On July 4, 2012, 13-year-old Alexandra Anderson and her 8-year-old son Brayden, both of Ashland, died after being electrocuted while swimming near their family's dock in the Gravois Arm.

Three days later, Jennifer Lankford, 26, of Hazelwood, was electrocuted when she touched her family's dock while swimming. Two other children, who also were in the water, swam away from the dock and were not injured.

Faulty wiring has been blamed for both incidents.

"You should check your dock each time it's going to be used – not each season – each time," emphasized Jim Doyle, fire marshal for the Lake Ozark Fire Protection District. "You can buy a GFI (ground fault interrupter) tester at any hardware or building store. You plug

it into the outlets and push the button, which simulates a problem. If it doesn't trip your GFI, you should shut power off to the dock and call an electrician."

According to the Occupational Safety & Health Administration (OSHA), the ground-fault circuit interrupter is a fast-acting circuit breaker designed to shut off electric power in the event of a ground-fault within as little as 1/40 of a second. It works by comparing the amount of current going to and returning from equipment along the circuit conductors. When the amount going differs from the amount returning by approximately 5 milliamperes, the GFCI interrupts the current.

Doyle said dock owners should also make sure all ground wires are attached at all pivot points, on the dock ladder and boat lift; and they should check to see that there are no frayed wires anywhere. For safety reasons, he said dock owners should have the ability to shut off power to the dock

immediately and have that shut-off clearly labeled. Extension cords should never be used to operate appliances on the dock.

"Water and electricity don't mix. People would never plug a radio in, set it on the side of their bathtub and then climb in but they don't think anything at all about running an extension cord to the dock to provide power," he said.

So far this year, his office has conducted 102 dock inspections. He said although some are being conducted because the property is being sold, many others are the result of the 2012 drownings.

"People have become more aware both through the mailings done by Ameren and by word of mouth. A lot of times – especially in coves – several people will get their docks inspected and then fixed because of one neighbor. They see them getting their dock fixed, start asking questions and before long, four or five others are following suit," Doyle said. "We've found that, nearly without ex-

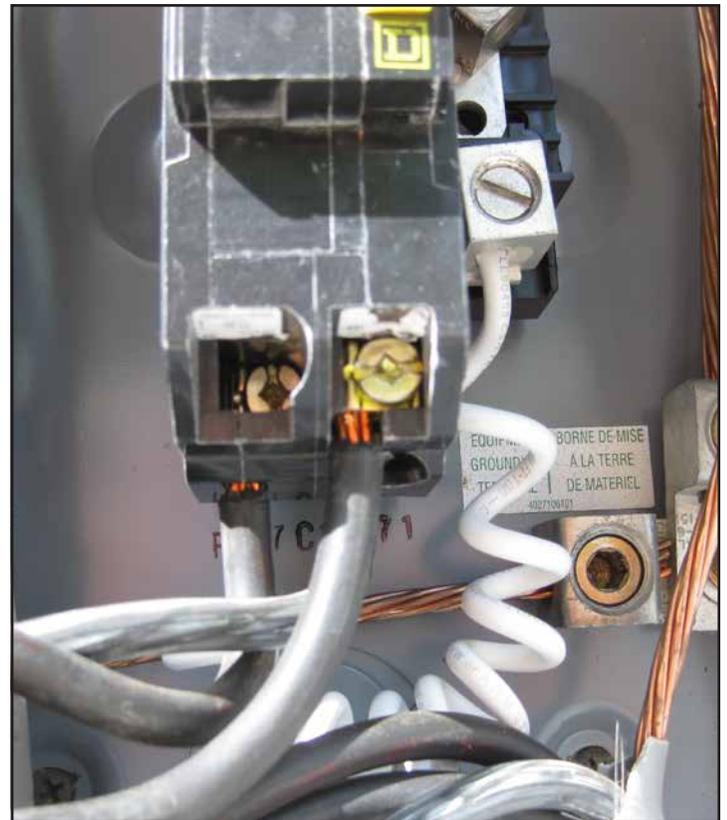
ception, people want to do the right thing. A lot of people just never thought about it before. Unfortunately, it sometimes takes a tragedy to open eyes."

Robert Davis, chief building inspector for the Village of Four Seasons, and Samuel Schulte, who now handles the dock inspection program for the Village, agreed. Schulte said while about half of the newer docks

the plug" on only one occasion – and it was only because his department was unable to contact the homeowner of a dock they considered "dangerous."

Davis said he and other inspecting agencies have the authority to request electricity be shut off to the property when life-threatening conditions exist.

The Osage Beach Fire Pro-



pass inspection, the percentage is much lower for the older docks in the Village.

"However, once people know they have a problem, they've been very responsive and have done whatever was needed to fix the problem," Davis said, adding that they had to call on Ameren to "pull

tection District has conducted 174 dock inspections so far this year.

For more information on electrical requirements, visit <http://ameren.com/missouri/lake-of-the-ozarks/dock-electrical-installations>.

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“Tax Time”

with Bobby Medlin CPA
How to Make an Impact



Bobby Medlin, CPA

We have entered the dog days of summer, and more than half of the year is already behind us! As fall approaches, it’s a good time to press pause on our discussion of important income tax rules and provisions, and to examine tax planning as a component of your overall financial philosophy.

Take a second to ask yourself if you’ve ever been surprised or disappointed with the results of a tax return. If you have a strong relationship with your tax preparer, there’s a good chance that your answer is no. If you don’t have that relationship, chances are; you answered yes.

Most American taxpayers see their tax professional once or twice a year, at tax time. These shallow relationships are sufficient for those with simple tax returns, but taxpayers with more complex returns (such as business owners), can obtain much better results by understanding how and when to work with a tax professional.

As CPAs, we help clients make great decisions, often playing a role in decisions such as purchasing or selling property; forming an LLC or a corporation; deciding when to draw from an IRA or from Social Security to maximize earnings and minimize tax; determining how to purchase health insurance; and making sure the family business stays in the family. Taxpayers are good at spotting these potentially life-changing issues before they arise, but tax issues are sometimes harder to see coming—and they can also be life-changing. That’s why tax planning is one of the most valuable services your CPA can provide.

If your CPA is like your doctor, then year-end planning is your annual checkup—you don’t go because anything is wrong, and you don’t go because you have to—you go for the opportunity to detect problems early, and to get a better understanding

of your health. Meeting with your CPA before the end of the year gives you the opportunity to examine your health as a taxpayer, with enough time to make positive changes before the calendar turns over to a new year. After this meeting, you’ll know whether you can receive more income payouts before year-end or if you need to wait until January. You’ll know whether it’s more sensible to pay your business bills on December 31 or wait until January 1. You’ll know whether you need to declare and pay employee bonuses, or simply save that money for later. Each of those decisions can have tremendous impact on your present and future tax returns, and by having this interaction, you gain decision-making power that you otherwise would have lacked.

Business owners are a self-made group, and a self-sufficient one as well. There aren’t many things they can’t figure out on their own and handle effectively—including their finances. Sometimes, though, the best way to manage something is to get professional help. A CPA who can lead you with proactive planning will certainly fall into that category by helping you avoid financial surprises and receive positive results.

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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Armchair Pilot

continued from page 2
to expand the service to more facilities this summer. Guests can either sign into existing accounts through a special app on the televisions, which will be connected to the Internet, or they can sign up for a new subscription. Marriott said they plan to offer Netflix at 100 hotels by the end of 2015 and to nearly all of its more than 300 properties by the end of 2016.

IN COLLABORATION WITH AIRLINES and airplane manufacturers, the International Air Transport Association (IATA) is proposing adoption of a standard size for cabin carry-on luggage that would bear a "Cabin OK" label. IATA

officials said if they "caught on," it would reduce confusion for travelers who aren't sure what size carrying case to use – and eliminate the problem of oversized bags. They are recommending a standard of 21.5 by 13.5 by 7.5 inches. The airline association official said they felt the standardized size would lead to "an improved passenger experience." Several major brand luggage manufacturers have already jumped on board with the idea. The new bags are expected to be available later this year.

IT MIGHT BE LESS EXPENSIVE to buy the new cabin-approved luggage than to pay to check over-sized suitcases. According to data provided

by the Bureau of Transportation Statistics, during the first three months of this year, domestic airlines collected a record number of fees from passengers who checked bags or made changes to their reservations. According to information collected, the first quarter revenues for those fees was \$1.6 billion, which is a 7.4-percent increase over the same period last year. Airlines might be taking heat for the charges but they're probably don't care all that much because the charges, coupled with falling jet fuel prices, allowed those airlines to see \$3.1 billion in profits during the same time period.

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Mortgage Sense

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

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Ozark Amphitheater



The Ozarks Amphitheater, located on Highway 5 north of Camdenon, has gotten its groove back. The concert season kicks off July 3 with the Ozark Mountain Daredevils and special guests Cindy Woolf and Mark Bilyeu. The venue was home to the Crossover Christian music festival, which may be brought back in some form, according to the new owners. 2005 file photo by Darrel Willman

continued from page 4

artists capable of filling the venue to capacity. Because this is a world-class venue, they're confident that will happen," she said, adding that they hope their biggest support will come from the local community. "Our concert series will end in August this year but we hope to expand it in the future. And while we hired around 100 employees for this season, that number will surely grow as we do. So for those who haven't been here for a while, we'd really like them to come back and see what we've done and what we have to offer. For those who've never been here, we'd like them to come and experience a concert under the stars. It is a beautiful facility – it's such a jewel – and it can do a lot for Lake of the Ozarks because of what it will bring. We'd like the community to support us because the community will also benefit when it grows to its potential."

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A Matter of Trust

Jumbo gift tax exclusions

Every taxpayer has two shields from the federal gift tax: a \$14,000 annual exclusion and a \$5.43 million lifetime exemption. Each of these is indexed for inflation. To the extent the gift tax exemption is used, one's estate tax exemption is reduced, dollar for dollar.

The purpose of the annual exclusion is to eliminate the necessity of gift tax returns until the total of gifts made to one person exceeds \$14,000 in a single year. Note that the annual exclusion is not per taxpayer, it is per donee. A grandfather with six grandchildren may give each of them \$14,000 this year without needing to file a gift tax return to report the gifts to the government.

One couple recently leveraged the gift tax exemption and exclusion to avoid all gift taxes on a transfer of property worth \$3.2 million to a trust. They each claimed \$720,000 in gift tax annual exclusions, and their lifetime gift tax exemption covered the rest.

How is that possible? The trust was a so-called Crummey trust, named for a taxpayer victory many years ago. That case held that the annual gift tax exclusion must be allowed if a beneficiary has a power, even a temporary power, to withdraw trust assets when they are contributed to the trust. In the new case, the couple had named 60 different beneficiaries for their trust, each with a Crummey power of withdrawal.

It's important to note that the withdrawal power must not be illusory. The beneficiaries must be advised of the power, as well as the contributions to the trust, and they must have a reasonable time to exercise the power, typically 30 days. If the power is not exercised, the property remains in the trust for future distribution to the beneficiaries.

The IRS challenged the annual exclusions for the 60-beneficiary trust, but lost in the Tax Court. The



Trenny Garrett, J.D., CTFa

Service did not base its arguments on the large number of beneficiaries – or the practical limitations on satisfying a withdrawal demand when the trust held illiquid assets. Rather, the IRS focused on a clause in the trust that had the potential to disinherit any beneficiary who objected to a trustee's distribution decision. The Tax Court held that the clause in question did not apply to withdrawal demands, which are different from distribution decisions.

The moral of the story? One can leverage the two gift tax shields considerably. However, excellent legal advice will be a must, because an IRS objection to such arrangements will be likely.

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 centraltrust.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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Add your event or happening to the list!

Lots of 'New' at Old Kinderhook

By Nancy Zoellner-Hogland

"Tranquil surroundings and a peaceful environment are a lot closer than you think."

That's one of the adages being used to describe the proximity and the atmosphere of the newly completed Lodge at Old Kinderhook. Located off Highway 54, just west of Camdenton, guests enter a whole other world when they drive thru the gates.

"All the busyness of the Lake – the hustle and bustle – is left behind when you enter the property. We're relaxed – secluded – but yet close to everything. The facility is beautiful – a one-of-a-kind property here at Lake of the Ozarks," promised Jeff Carroll, director of business development for Old Kinderhook.

The lodge, just completed in March, features 84 new guest rooms; a 250-person capacity state-of-the-art conference center featuring the latest in audio visual capabilities and equipment and high speed internet; and a 3,200-square-foot ballroom to service conferences and social events – all overlooking the 15th fairway and 18th hole of the Tom Weiskopf signature course.

Already, conferences have been booked out as far as 2019. Some of those conferences reservations have come from some of the 25,000 golfers who visit the links each year. However, Carroll said the lodge won't just appeal to golfers.

"Of course, they'll appreciate the stay-and-play packages and group rates that are offered to guests, but the rest of the amenities are just as awesome. The marina has been expanded; we have indoor and outdoor pools; there's a sand volleyball court in the warm months and ice skating rink in the winter; our restaurants feature fresh food from our sustainable garden; and we have upgraded spa facilities that feature multiple treatment rooms where an array of services will be available," he said.

Those services include a variety of massages, body treatments, manicures and pedicures, seven different facials, and packages that combine a variety of offerings.

The sustainable garden is an all-natural garden maintained by the golf course superintendent staff. Carroll said Food and Beverage Director John Biggs and Executive Chef Thomas Robinett create the summertime menu based on what is produced in that garden.

"The majority of the vegetables that you're eating are grown here on site and the flavors and varieties are amazing! They grow close to a dozen different varieties of heirloom tomatoes and peppers, as well as zucchini, carrots, beets, okra, five different varieties of cucumbers, eggplant and a variety of herbs that are used to create outstanding dishes in the Trophy Room, which is

open to the public for breakfast, lunch and dinner. We also have the Hook Café which offers more of a quick-service breakfast and lunch and the Hearth Room Coffee Bar proudly serves Starbucks coffee. And poolside and volleyball court snacks and drinks can be purchased at the Cabana," Carroll added.

Old Kinderhook also hired Charlotte Divincen as activities coordinator so there's no lack of fun things to do – things like sandcastle building, hula hoops, bean bag toss and pond fishing as well as scheduled games for both children and adults.

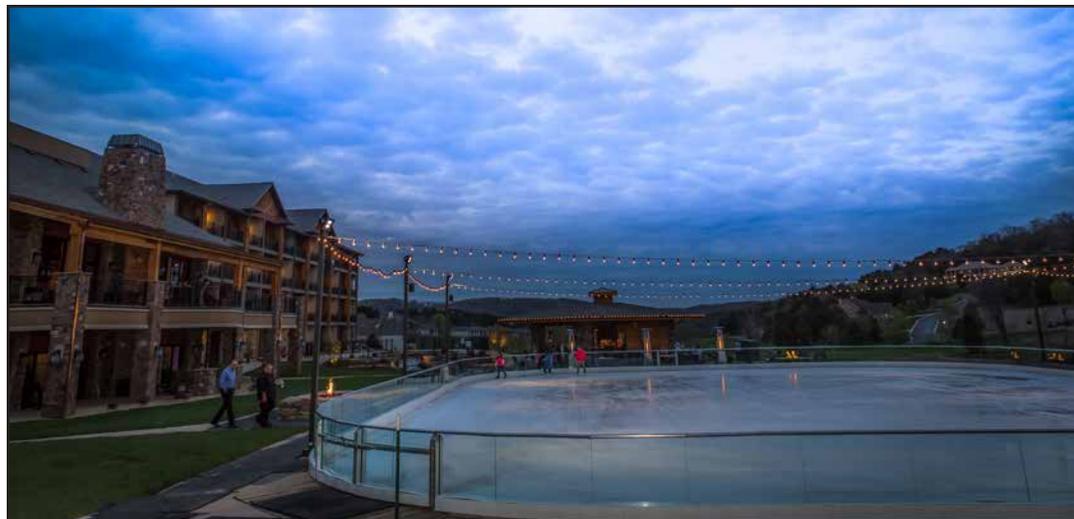
Although the lodge includes 84 rooms, many more guests can be accommodated because Old Kinderhook also has golf cottages, patio homes, villas, and estate and developer homes available.

"We have our own developer properties as well as resale properties. Folks who purchase properties here can also place them on a rental program so we have 25 to 40 additional on-site properties on our management program at any given time. Because some of those outside units can be split into two different sleeping arrangements, we have the capabilities of handling quite a few more people," he said, adding that he knew once guests experience all that Old Kinderhook has to offer – whether visiting as part of a business conference or a family vacation – they will return again and again. "It's hard to describe the feeling you get when you drive on to the property. You're at the Lake – and we're on the Lake between the 11 and 12 mile mark of the Big Niangua – but it's different than anyplace else. And because it actually takes less time to get to the out-

let mall from here than it does from Horseshoe Bend, there's no reason to ever stay anywhere else!"

Old Kinderhook is located on Eagle Ridge Road off U.S. Highway 54 just west of Camdenton. For more information, call 573-317-3552, email jcarroll@oldkinderhook.com, or visit www.oldkinderhook.com or Old Kinderhook's Facebook page. For information on conferences, contact Gayla Welsh at gwelsh@oldkinderhook.com or Paige Jones at pjones@oldkinderhook.com.

In January, the Lake of the Ozarks Regional Economic Development Council (LOREDC) named Old Kinderhook as its Business Partner of the Year because the \$10-million expansion not only provided additional jobs for the community, it created additional opportunities to draw business to the Lake area.



Take an Active Role in Fighting Crime - Join the Missouri Sheriffs' Association

By Nancy Zoellner-Hogland

Effective crime prevention requires the support of a partnership between the sheriff's office and the community. One way to partner with your sheriff in his fight against crime is to become an honorary member of the Missouri Sheriffs' Association (MSA).

The MSA is a non-profit organization with a mission to support the office of sheriff and the Constitution through legislative efforts, training and technical assistance. Everyone is eligible – you don't have to be in law enforcement to join. In fact, 90 percent of all members are businesses owners or non-law enforcement residents of the community who want to do what they can to support their local law enforcement.

Membership fees are used

for a variety of projects.

Sheriffs are mandated to have at least 20 hours of classroom instruction each calendar year relating to the operations of the sheriff's office. The MSA, in place since 1945, helps them accomplish that by annually offering training conferences and seminars that focus on a wide range of topics – everything from how to make schools safer to how to reduce jail liability. The MSA also offers training for jail administrators, chief deputies and other personnel who work in those offices, regularly holding seminars, both online and in classrooms.

The MSA operates a premier law enforcement training academy with satellite offices in 13 different locations throughout the state. As a full

service, state-licensed training academy, Missouri Sheriffs' Association Training Academy offers basic peace officer training, continuing education and grant-funded training, graduating more than 31,000 Missouri peace officers in the past four years and again ranking No. 1 in the state as to total number of basic academy graduates per year for the fourth year in a row. Each year, the MSA provides \$1,000 scholarships to 16 college-bound Missouri high school seniors who intend to pursue a criminal justice career and who will be attending a Missouri college or university.

Need more reasons to join? The MSA has the only statewide crime victims unit that serves victims in every county throughout the state. To date,

advocates have served more than 600 victims, helping them and their families deal with the after-effects of violent crime, including accompanying them to court and finding needed resources.

The MSA is also strongly involved in monitoring legislation and then acting as a voice for the sheriffs when bills are introduced that will affect their office and the communities they serve. The MSA helped fight – and win – the battle to keep individuals' personal information confidential when applying for a concealed carry permit. The association also keeps sheriffs up to date with the latest research and technology, writing grants that will allow them to purchase products and systems needed to provide effective law enforcement.

Honorary members receive membership cards for their wallets, decals for their vehicles and copies of The Missouri Sheriff magazine, all for just \$25.00. As a \$50.00 business member they also receive a plaque to display in their businesses. Business owners who want to further support their local sheriffs can advertise in the MSA magazine, the only one of its kind dedicated to the office of sheriff.

Currently, of the 7,300 honorary memberships, 154 are residents of Camden County, 48 are residents of Miller County and 66 live in Morgan County.

For more information visit the MSA website at www.mosheriffs.com.



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Building an effective web presence

with Sandy Waggett, MSW Interactive Designs LLC

Keith Lucas joins the MSW team!

Keith Lucas, the former owner of 55 Creative has joined the MSW Interactive Designs, LLC team. Keith brings a vast amount of experience, technical skills, and website design knowledge that will complement and expand the internet marketing services that MSW offers!

We are very excited to have Keith join our team. Keith brings the exact skill set we are looking for to expand our website design services, and we have admired his business ethics and skill in running 55 Creative over the past 3 years. He is also a military veteran and has an established presence at the Lake.

Keith Lucas' background and experience includes over 10 year experience in marketing, sales, social media and web design. He has an expertise in Content Management System based web design and is proficient in CMS programs such as WordPress and Joomla. Keith is a United States Army Veteran who served in Iraq as a Combat Medic. Keith was awarded the Combat Medical Badge & Army Commendation medal during his service. He is a graduate of the University of Missouri with a BA in Communications, and also received an AAS degree in website design from ITT Technical Institute.

"MSW Interactive Designs is also a veteran owned business and is a great choice for my future." said Keith Lucas. "The core business values of MSW align perfectly with the values of 55 Creative...Integrity, Excellence, and Customer Service are the hallmarks of MSW, and I'm looking forward to helping MSW continue the explosive growth they have experienced since moving to the lake in 2009."

MSW Interactive Designs was formed in 1999 and has been at the Lake of the Ozarks since 2009 with over a 1000 clients nationwide. MSW Interactive Designs LLC provides internet marketing services for a broad base



Keith Lucas

of companies, from Sole Proprietor Micro Businesses to mid-sized companies with a nationwide client base. Our core services include the design, development, and hosting of web sites, as well as Search Engine Optimization, Social media creation/customization/engagement, and mobile websites. MSW currently employs 10 full time employees and 1 part time employee.

The company headquarters was moved to Lake Ozark, Missouri in April of 2009. MSW Interactive Designs, LLC was voted as the #1 Web Design Company at the Lake of the Ozarks from 2010 - 2014. In 2012 Sandy Waggett, the owner of the company, was selected for the "Top Ten Women" honor by Lake Lifestyles Magazine, and named the Business Person of the Year by the Lake of the Ozarks Regional Economic Development Council. MSW was recently awarded the "Small Business of the Year" for 2014 by the Lake Area Chamber of Commerce.

For more information on any of our services, give us a call at 573-552-8403 today!

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The Lake Area Chamber recently held a ribbon cutting for Niangua Falls Resort. Located on the North side of the Niangua Bridge in Camdenton, Niangua Falls offers water front dining in their two story restaurant, with seating available on the patio. You will also find a full service marina, outdoor stage for live music, nightclub, a 70' cascading water fall, sand volleyball. 199 Wharf Place in Camdenton and follow them on Facebook (facebook.com/NianguaFalls).



The Lake Area Chamber recently held a ribbon cutting for Women's Functional Health & Hormone Center, at their center, 1055 Ozark Care Drive in Osage Beach. The Ribbon Cutting took place during their Open House, where attendees had the opportunity to meet Dr. Williams-Gynecologist and Paula Johnson, LCSW Therapist as well as the rest of their lovely staff; tour the center and enjoy delicious appetizers and wine tasting with Savannah Grille. For more information contact them at (573)693-1516 or visit their website WomensFunctionalHealth.com.



The Lake Area Chamber recently held a ribbon cutting for Ozarks Amphitheater, at 2367 N State Hwy 5 in Camdenton. The Ribbon Cutting took place during their Grand Opening Celebration, where attendees got to listen to music by Shawn C, tour back stage and enjoy complimentary food and beverages, as well as free tastings from Ozark Distillery. Donations were collected throughout the evening for C.O.P.S. Their Grand Opening marks the start of a very exciting concert season! Visit their website, OzarksAmp.com and follow them on Facebook to stay up to date on their upcoming concerts!

Gas line safety class

Hitting a natural gas line while digging is dangerous and can be very expensive. It could result in an evacuation or even an explosion.

That's why Kevin Luttrell, superintendent for the Horseshoe Bend Special Road District (HBSRD) scheduled a class on safety while digging around the lines. Kevin Fightmaster, a certified fire investigator for Missouri Gas Energy

in Kansas City, will be presenting the class, to be held July 28. Fightmaster, who also served on the Kansas City Arson Task Force, has worked as the lead fire investigator since 1973.

The class originally was to be presented just for HBSRD crews but as word got out, the head of the Lake Ozarks Public Works Department and the Camden County Water and Sewer Department asked if

their employees could attend as well.

Luttrell said the class is currently full but can provide contact information for business owners and government entities that would like to schedule another presentation, which is offered free of charge

"I'd like to help everyone get this training. This is an important topic and anyone who digs needs to know this," he said.

For more information call Luttrell at 573-365-2832.

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Lazy Gators lawsuits

continued from page 3
cannot operate except as authorized under the R-1 zoning designation.

Count III seeks an injunction prohibiting and adjoining Camden County from upholding the May 21, 2014 rezoning and prohibiting and enjoining defendants Prewitt, Shady and Glacier Park from engaging in any commercial activities thereon except as allowed on property zoned R-1 under the code.

In the meantime, as per his agreement with Camden County, Prewitt installed sound abatement panels behind existing speakers. A member of his crew said they quieted the music so much that they are thinking of adding more speakers to allow those at the volleyball court to enjoy the tunes. He also installed bright lights along Sweet William Road, which leads to Shady and Lazy Gators, and is in the process of working with the Camden County Sheriff's Office to reconfigure the entrance to the

street to allow a turn-around for shuttle busses. According to a sheriff's office spokesman, when the parking spaces at the bottom of Sweet William are full, it causes a back-up that affects traffic on Bittersweet.

History

Previously, the land, located in 7 Mile Cove and off Bittersweet at the end of Horseshoe Bend, was zoned R-1 low density residential. On May 21, the day before the kick-off of Memorial Day weekend, Camden County Presiding Commissioner Greg Hasty and Associate Commissioner Cliff Luber voted to approve the request to rezone the property to B-2 general commercial. Associate Commissioner Beverly Thomas voted against the proposal.

The consent brought with it a Conditional Use Permit (CUP), which will allow Prewitt to add a stage and outdoor music. Until Thursday, Prewitt, who had been trying to get the rezoning since 2007,

had been operating the venue as a private party under a caterer's license.

The CUP required Prewitt to provide Camden County Planning Administrator Kim Willey with a contract from a sound abatement company and then put the systems in place within 45 days of approval. The day after the commission's decision, Prewitt was installing sound-proofing around existing speakers. Planting of mature trees and other landscaping will come later when a stage, restrooms and other amenities are constructed. In addition, in return for the rezoning, Prewitt also agreed to limit the waterfront venue's hours of operation to from noon to 11 p.m. on weekdays, from noon to midnight Friday through Sunday, and from noon to 1 a.m. on holiday weekends. He also promised to work with the county on all future development at the site, which currently includes tiki bars, cabanas, a volleyball court and a swimming pool.

As the Lake Churns National Trends



Real Estate and Lake News with C. Michael Elliott

As we hit the mid-year mark, I wanted to share with you some of the national statistics and trends that are occurring this year as we are beginning to see a strong market recovery. Home sales are off to their best year since the downturn and new home sales are also making a comeback.

Pending home sales continued to rise in May and are now at their highest level in over nine years. The Pending Home Sales Index, a forward-looking indicator based on contract signings, climbed 0.9 percent to 112.6 in May and is now 10.4 percent above May 2014 (101.9). The index has now increased year-over-year for nine consecutive months and is at its highest level since April 2006 (113.7).

The Pending Home Sales Index in the Northeast increased 6.3 percent to 93.9 in May, and is now 10.6 percent above a year ago. In the Midwest the index declined 0.6 percent to 111.4 in May, but is still 7.8 percent above May 2014. Pending home sales in the South decreased 0.8 percent to an index of 127.8 in May but are still 10.6 percent above last May. The index in the West rose 2.2 percent in May to 104.5, and is 13.0 percent above a year ago.

One concern I see with the

increase in sales activity is a lagging correspondence of increase in inventory both nationwide and here at the lake. As demand surges and supply dwindles, prices will naturally increase. I think this will drive further recovery in the new home construction market. This will in turn ease the inventory shortage and should temper the potential for unsustainable growth in values.

Michael has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area. If you would like to work with Michael in the sale or purchase of property, contact him at 573.365.SOLD or cme@yourlake.com View thousands of lake area listings at www.YourLake.com \$1 million plus homes at www.LakeMansions.com You can also view each months' article, ask questions and offer your opinion on Michael's real estate blog, www.AsTheLakeChurns.com

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The Lake Area Chamber recently held a ribbon cutting for Keys to the Lake, at their new location, 5886 Osage Beach Parkway, Suite B in the Evers CPA Building in Osage Beach. The Ribbon Cutting took place during their Open House, where attendees got to meet the team, tour their offices and enjoy complimentary food and beverages. Contact them today for any Real Estate Sales, Property Management, Association Management, Long-Term Rental, or Vacation Rental needs, 573-964-KEYS (5397) or visit their website today at either, www.KeystotheLake.com or www.KeystotheLakeRealEstate.com .



The Lake Area Chamber recently held a ribbon cutting for Lake Party Rentals, located at 5896 Osage Beach Parkway. Lake Party Rentals is a new party and event rental shop at Lake of the Ozarks. Delivery is available to an 80-mile radius of The Lake of the Ozarks. Their showroom is open Monday through Saturday or you can make an appointment by calling 573-200-2813. They can be found online at LakePartyRentals.com.



The Lake Area Chamber recently held a ribbon cutting for My Clean Boat, at their office, 12 North Shore Drive in Lake Ozark. My Clean Boat specializes in mobile boat cleaning, detailing, gelcoat restoration & boat re-upholstery. Serving Lake Ozark, Osage Beach, Camden-ton and surrounding areas. Check out their website to see some of their work, www.MyCleanBoat.com or contact them today for a free estimate, (573) 365-5396.



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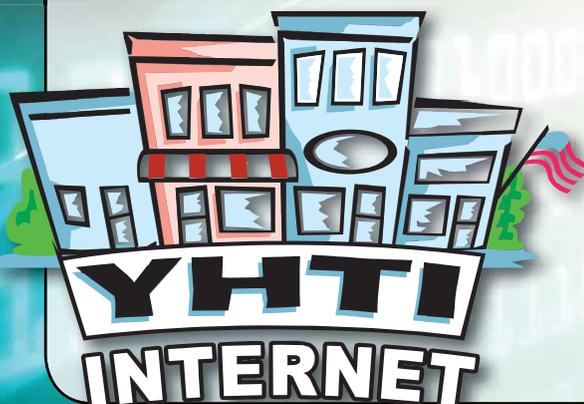
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The Lake Area Chamber recently held a ribbon cutting for Direct Primary Care Clinics, located at 5780 Osage Beach Parkway, Suite 215. Direct Primary Care Clinics offers exceptional healthcare 24 hours a day, 7 days a week for one low monthly fee. Their number one priority is helping prevent, diagnose and treat health issues you are facing, with affordable solutions that work best for your life. To learn more about Direct Primary Care Clinics visit their website www.dpcareclinics.com or contact them at 573-933-0870.



The Lake Area Chamber recently held a ribbon cutting for El Gallito Authentic Mexican Restaurant located in Luby's Plaza, on the Bagnell Dam Strip. The ribbon cutting was immediately followed by their Grand Opening and Cinco de Mayo Celebration. Stop by for lunch or dinner, 1371 Bagnell Dam Blvd located in Luby's Plaza and follow them on Facebook ([facebook.com/ElGallitoAuthenticMexicanRestaurant](https://www.facebook.com/ElGallitoAuthenticMexicanRestaurant)) and Twitter (twitter.com/ElGallitoRes).



The Exchange offers an unique, memorable event venue. The Camdenton Area Chamber of Commerce recently held a ribbon cutting for The Exchange Wedding and Events Venue, 51 Court Circle, S.W., Camdenton. With over 6,000 square feet of versatile space and many notable features, your event will be full of charm and character. To inquire for details and pricing call 573-216-2358. Pictured among friends and family, Janet Valverde Baker and Herb Baker, Owners [with scissors].

Canon's "In-Between" G3X Superzoom

If you shoot photos a lot for your business (Realtors and Car/Boat Dealers come to mind) you appreciate a camera that meets a few criteria. It has to have good resolution. It has to have wide-angle and zoom capabilities. Smaller and lighter and easy-to-use are also high on the list.

Canon brings the Powershot G3X Superzoom. It has a 1" 20 megapixel image sensor with a bright, tiltable screen (but no viewfinder). And, it is light, small and easy to use.

It offers some borderline-DSLR (Digital Single Lens Reflex) features, like 5.9 continuous frames per second, 31-point autofocus, digital-optical hybrid image stabilization, 1080

high-definition video capture and a super-high 12800 ISO setting.

So it is almost a DSLR. But just a bit more than a zoom or point-and-shoot. It has an incredible focal range from 25mm at wide-angle to 600mm long zoom (with superb Canon glass elements). A large aperture (f/2.8 at 25mm, f/5.6 at 600mm) comparable to big lenses. Fast frames, image stabilization, all the settings, built-in flash and tilt screen along with great resolution. What's missing?

The price. At \$999, it puts the Canon G3X --even with all of its features-- firmly into the middle of Prosumer DSLR prices. For comparison you can get an

18 megapixel full-size Canon EOS Rebel T5 DSLR with lens for \$400, or the Nikon D3200 24 megapixel DSLR with 2 lenses for \$500. For compact zooms you can buy the GE X600 with



a 26x zoom for \$200, or the far-superior Nikon Coolpix L840 with its 38x optical zoom and 16 *continues on page 29*

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With Dwight Weaver

THE NEARLY FORGOTTEN

As the years roll by we tend to forget how it used to be at Lake of the Ozarks. Here are some reminders:

- When Bagnell Dam was finished in 1931 and began generating electricity, the power was sent eastward and not to local communities. Lake Ozark, sitting at the west end of the dam, had no electricity until the mid-1930s and was

upset about it. "Most of those who are now living at New Bagnell (a name proposed for Lake Ozark before its official name was adopted) have formerly lived in the city and are have difficulty getting used to doing without electricity," said the Eldon Advertiser March 31, 1932.

- When the Dam began generating electricity it was generally thought that the

availability of lots of water and electricity would lead to the development of a manufacturing complex near the dam, thus bringing jobs to the local economy. It didn't happen.

- In the 1930s Holiday House, a tourist facility built on the bluff overlooking the Dam, was the premier luxury resort at the Lake. The resort had five cabins, 15 rooms in the lodge and could accommodate

58 people. Compare that with the condo resorts of today.

- Tan-Tar-A Resort, in an effort to stimulate winter business at Lake of the Ozarks in the 1960s, tried to establish a ski resort. They had 12 snow-making machines that would cover the slopes with snow at night. But Missouri's winter weather would not cooperate. There were too many warm ups. But they did have a neat Ski Lodge as seen in this 1960s color postcard (photographer unknown).

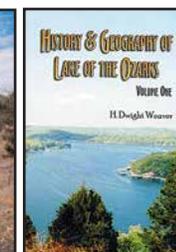
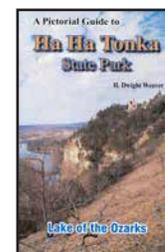
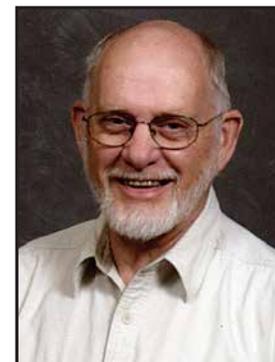
- The Lake's first tourist bureau was called the Lake of the Ozarks Improvement and Protective Association. The name lasted just a few years and was changed to just Lake of the Ozarks Association.

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

The author's latest book on Lake history - Images of America, Osage Beach - is now locally available and is a pictorial history of Osage Beach from 1880 to 1980. Weaver's book "A Pictorial Guide to Ha Ha Tonka

State Park" contains more than 300 photos of the park, which include all of the park's significant natural and man-made features along its trails and boardwalks.

Contact him at: dwight-weaver@charter.net or call 573-365-1171. Visit www.lake-of-the-ozarksbooks.com to obtain more information or to purchase one of his books on line.





The Lake West Chamber recently held a ribbon cutting at Elite Roofing & Siding, located at 1029 Ozark Care Drive, Osage Beach. At Elite Roofing & Siding they are specialists in the Lake of the Ozarks area, and their goal is to make sure that you are 100% satisfied. For more information visit them on Facebook, their website: eliteroofingandsiding.com or call them at 573.302.ROOF (7663)



The Lake Area Chamber recently held a ribbon cutting for Yacht Club Powersports, at their new location, 4760 Formula Drive in Osage Beach. Yacht Club Powersports celebrates the Grand Opening of the new Powersports Supercenter in Osage Beach located off Passover Road. The new facility features 30,000 square feet of sales and service to accommodate their customers and multiple lines of ATV's, UTV's, motorcycles and personal watercraft. Brands include Polaris, Arctic Cat, Kawasaki, Can Am and Sea Doo personal watercraft. For more information go to ycpowersports.com or stop by the new facility located off Passover Road in Osage Beach.



The Lake Area Chamber recently held a ribbon cutting for Stryker Orthodontics, located at 293 E Hwy 54, Suite 102 in Camdenton. Dr. Stryker and his team have been in the Lebanon, Waynesville, St. Robert, Ft. Leonard Wood and surrounding communities in Missouri since 1994. They are proud to announce they have a new office location open in Camdenton. To learn more visit their website www.StrykerSmiles.com or contact them at (573) 525-5141.



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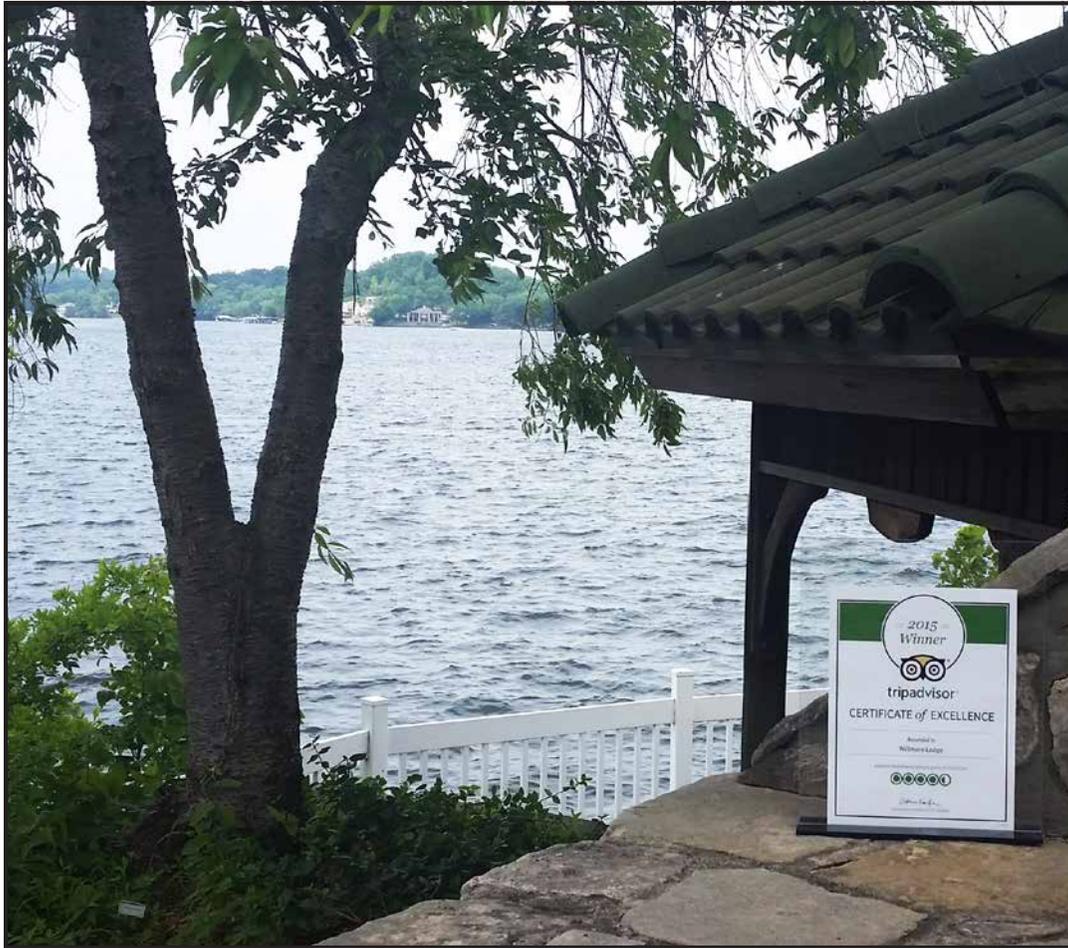
Businesses at Lake of the Ozarks Awarded Certificates of Excellence by Trip Advisor

The Lake Area Chamber of Commerce is proud to announce that Willmore Lodge was awarded the Certificate of Excellence by Trip Advisor for being the #5 Top Thing to do at Lake of the Ozarks. Willmore Lodge was in good company on their list of Top Things to do at Lake of the Ozarks, with others on the list receiving Certificates of Excellence as well. The Lake Area Chamber is proud to have some of the attractions on

lowing categories: Top Restaurants in Lake of the Ozarks; #2 JB Hooks, #3 The Trophy Room at Old Kinderhook, #5 Bentley's, #8 Baxter's, #10 Savannah Grille, #13 Nok's Wok-N-Roll. Top Restaurants in Lake Ozark; #1 JB Hooks, #2 Bentley's, #3 Ruthie D's, #5 Savannah Grille, #6 Nok's Wok-N-Roll. Top Restaurants in Camden; The Trophy Room at Old Kinderhook. Top Hotels in Lake of the Ozarks; Guesthouse Inn

"TripAdvisor is pleased to honor exceptional hospitality businesses that have received consistent praise and recognition by travelers on the site," said Marc Charron President, TripAdvisor for Business.

When selecting Certificate of Excellence winners, TripAdvisor uses a proprietary algorithm to determine the honorees that takes into account the quality, quantity and recency of reviews and opinions sub-



the list as part of our Chamber Family; #1 Ha Ha Tonka State Park, #2 Ozark Distillery, #4 Bridal Cave, #7 Lake Ozark Helicopter and #10 Osage Beach Premium Outlets. Certificates of Excellence and Recognitions were also awarded by individual cities – Top Things to do in Lake Ozark; #2 Lake Ozark Helicopter, #4 Willmore Lodge. Top Things to do in Osage Beach; #1 Ozark Distillery, #2 Osage Beach Premium Outlets. Top Things to do in Camden; #1 Ha Ha Tonka State Park, #2 Bridal Cave.

The Lake Area Chamber would also like to congratulate our members that received Certificates of Excellence and/or were recognized in the fol-

& Suites. Top Hotels in Lake Ozark; #1 Camden on the Lake. Top Hotels in Osage Beach; #1 Guesthouse Inn & Suites. Top Hotels in Sunrise Beach; #1 Lone Oak Resort, #2 Lakeview Resort. Top Specialty Lodging in Osage Beach; #1 Kapilana Resort.

Now in its fifth year, TripAdvisor's Certificate of Excellence award, celebrates excellence in hospitality and is given only to establishments that consistently achieve great traveler reviews on their site. Certificate of Excellence winners include accommodations, restaurants and attractions located all over the world that have continually delivered a superior customer experience.

mitted by travelers on TripAdvisor over a 12-month period as well as business's tenure and ranking on the Popularity Index on the site. To qualify, a business must maintain an overall TripAdvisor bubble rating of at least four out of five, have a minimum number of reviews and must have been listed on TripAdvisor for at least 12 months.

"The Lake Area Chamber is proud to continue supporting such a wonderful business community," stated Wendy White, Executive Director for the Lake Area Chamber of Commerce.

Managing Rental Property

The Digital Age

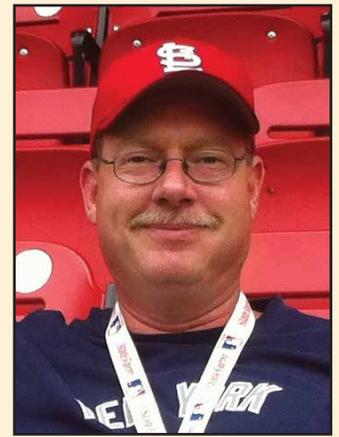
In today's world electronics and the digital spectrum play an important role in vacation rentals. Apart from the obvious, that people are using the internet to find a vacation rental property, there is the in house experience once the guest arrives. From keyless entry to Wi-Fi the digital age has arrived for the vacation rental industry.

Twenty years ago we had bulky, heavy television sets, not much need for the internet, very few cell phones, no digital devices and we were still using mostly keys to unlock the doors. In today's world, that all seems like so much ancient history. In the 21st century we have to be "connected" 24/7 or we think that we are going to miss something. In the "olden days" people would actually venture from their homes, in a car, without a cell phone. They never thought, "what if I break down, how would I call someone". Now you can't even make a quick trip to the grocery store without your cell phone.

The vacation rental industry has followed suite. Most guests today want to stay in a home or condo with all the "digital" comforts of home. They want flat screen televisions, Blu-ray DVD players, a secured Wi-Fi connection, docking stations for their digital devices and keyless entry so they don't have to worry about losing their keys.

Increasingly we find our guests making their rental decisions based on these amenities. Currently 90% of our homes and condos have Wi-Fi, all of our properties have keyless entry, most of them have upgraded to flat screen televisions in the living areas and master bedrooms and our owners are switching their DVD players to Blu-ray players.

Some of our owners have even added digital thermostats that they



Russell Burdette

can control the heat and AC from their primary homes via Wi-Fi in their rental home allowing them to control the temperature when their property is not being used. This allows them to save electricity, adjust the temperature prior to their own arrival or if they forgot when they left to go back home.

When considering how you are going to decorate your vacation rental home or condo you will also need to look to the future. Many of the older entertainment cabinets were not designed for a flat screen television and will need to be replaced along with the old television. Access for cables, hiding the cables, location of the Wi-Fi for maximum reach, etc. are all things that now need to be considered as part of outfitting your rental property.

Russell Burdette is the owner/broker of Your Lake Vacation, a professional vacation rental management company at the Lake of the Ozarks since 1986. Russell has served as the vice-chairman of the Tri-County Lodging Association, is past president of the Lake of the Ozarks Vacation Rental Association and sits on the board of directors for the Lake of the Ozarks Golf Council. 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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Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files

Canon G3X Compact Zoom

continued from page 25
megapixels for \$250. There are also mirrorless compact DSLRs on the market with interchangeable lenses and super image quality for \$600-\$1200.

So who is this new Canon for? Users who want a sturdy well-built camera with superior 1" sensor image quality and resolution. They want zoom, but not the hassle of interchangeable

lenses. Pro look and feel, pro-consumer settings and capabilities like a DSLR but smaller, lighter and more user-friendly. This is their camera, and even though it is certainly priced at the top of its class many of its qualities are also leading the pack. If you need small, high quality and don't mind the sticker shock it's for you too.



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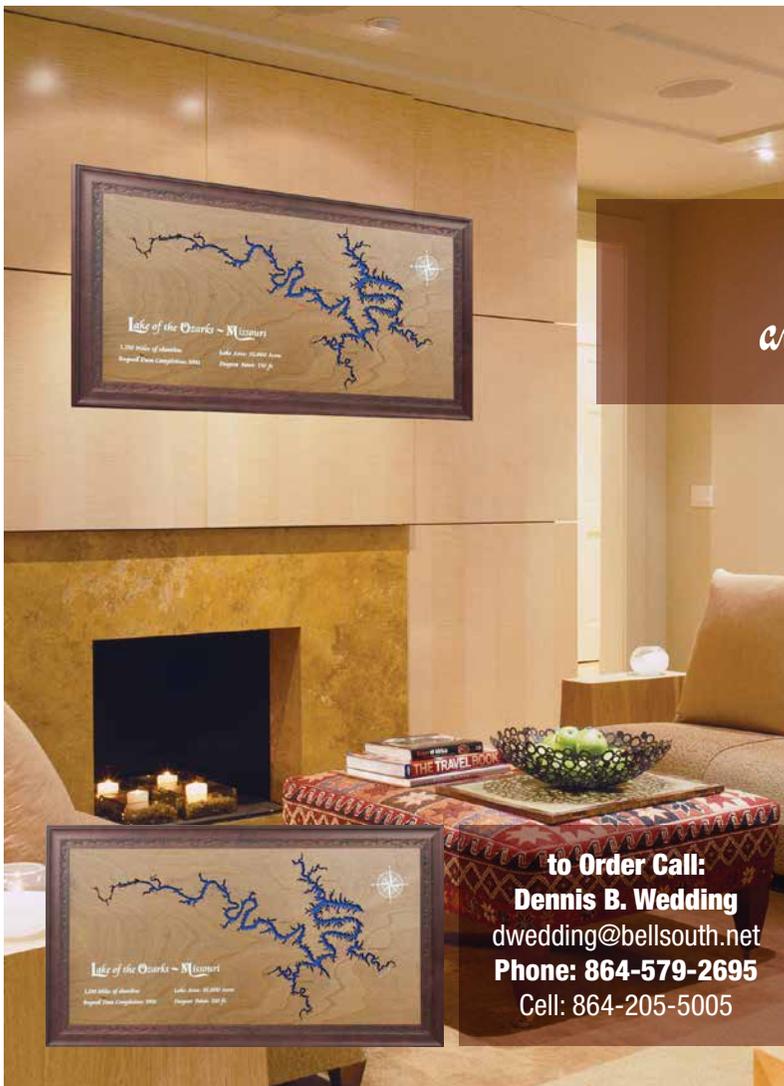
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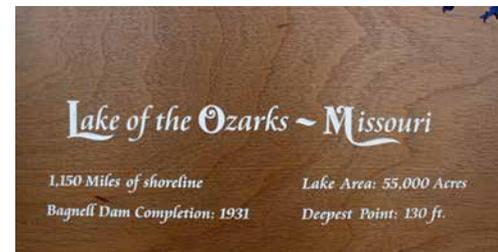


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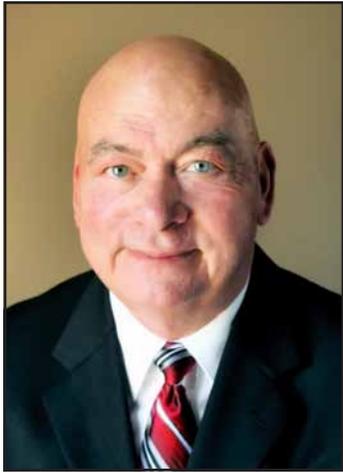
Spradling Promoted to Senior Mortgage Loan Officer

Bank Star One has announced the appointment of Tom Spradling to the position of Senior Mortgage Loan Officer in the Mortgage Lending Department at the Lake Ozark branch.

Spradling will be responsible for taking mortgage applications and working with customers on securing all necessary supporting documentation through the loan funding process.

“Tom will be a key contact for customers in the Camden-ton and Lake West markets for mortgage loans,” says Gary Tuorto, Senior Vice President of the Mortgage Division of Bank Star One. “He’ll work to pre-qualify customers for mortgage loans and will walk them through the application process, credit review and final funding.”

Spradling has more than 30 years of experience in real estate, including private mort-



gage insurance, wholesale and correspondent lending and retail mortgage lending. Most recently, he has served with First State Bank of St. Charles and US Bank as a loan originator.

For information on all Bank Star products, visit their website at www.bank-star.com or call 573-365-BANK. Bank Star One is a Member FDIC and an equal housing lender.

Iberia Student Wins Award in Intl. Aviation Art Contest

Ethan Wracher, a fifth grade student at Iberia R-V Elementary was recently presented with

ing an assembly at his school where MoDOT Aviation Construction Inspector Darrell



a first-place award in this year’s International Aviation Art Contest, sponsored by the Missouri Department of Transportation and the National Association of State Aviation Officials.

Contestants were asked to submit artwork on the theme “World Air Games.” Statewide winners were selected in three age categories: Junior (ages 6-10); Intermediate (ages 11-14) and Senior (ages 15-18). Ethan won first place in the Intermediate Category and competed nationally.

Ethan was honored dur-

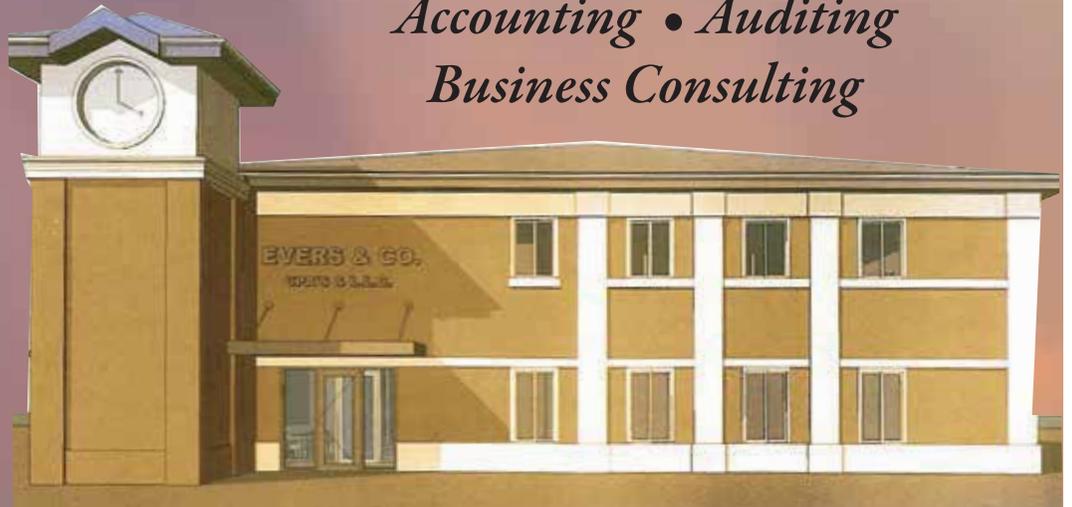
Goth presented Ethan with a plaque, which included a picture of the student’s artwork.

The International Aviation Art Contest has been sponsored by the Federation Aeronautique Internationals (FAI) since 1989. This contest challenges young people to illustrate the importance of aviation through art. Demonstrating the impact of aeronautics through an interactive, fun medium motivates youth of all ages to become more familiar with aeronautics, engineering and science.

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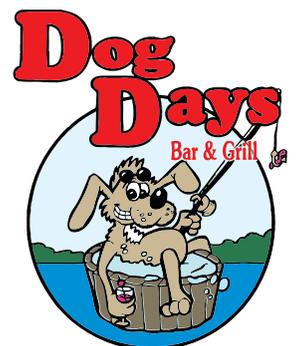
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Crossword Puzzle

Solution page 38 THEME: LOVE SONGS

ACROSS

1. Northern Scandinavians
6. To use a Singer
9. *Al Green: "_____ Stay Together"
13. Like unlucky straw
14. Paleontologist's estimate
15. Confusion
16. Emotion at a funeral
17. *Beach Boys: "_____ Only Knows"
18. Like worthless promise
19. *Billy Joel: "... just the way _____"
21. *Sonny & Cher: "I _____ Babe"
23. Type of evidence
24. "The Blair Witch Project" emotion
25. School of thought suffix
28. Obsolete phone feature
30. The 1 1/2 calorie breath mint
35. Throat-clearing sound
37. Lovers' quarrel blow
39. *Deniece Williams: "I just wanna _____, let's hear it for the boy"
40. *Depeche _____: "Just Can't Get Enough"
41. Impede or bar
43. Guesstimate phrase
44. Scoops water out of a boat
46. Symphony member
47. Nile dweller
48. Condition
50. Someone _____
52. Tarzan's adoptive mom
53. Found on a rosary
55. *"_____ for Two"
57. *Bette Midler: "Some say love is like a _____"
60. *Simple Minds: "Don't you _____ about me"
63. Bear Down Under
64. Pitcher's stat
66. Tiny amounts
68. In an unfriendly manner
69. And not
70. Related on mother's side
71. In 1492, it sailed the ocean blue
72. "Much _____ About Nothing"
73. Button on many mechanical units

DOWN

1. Lysergic acid diethylamide
2. Call to a mate
3. Ralph Lauren's inspiration
4. Like honors student's parent
5. _____ of hair
6. Like Solomon
7. Bigheadedness
8. Type of salad
9. Containing limestone
10. Former Montreal player
11. "Swan Lake" outfit
12. "I _____" guessing game
15. System used in most of world, except U.S.
20. Employer's good news
22. Quaker Man's cereal
24. Roofless, sideless truck
25. Metrical units in poetry
26. Sheep + goat
27. The press
29. Additionally
31. Colloquial British abbreviation for particular sweet
32. "Earth" to Virgil
33. Famous fabulist
34. *If he "could save time in a bottle"
36. *Modern English sang about doing this with you
38. It can be indoors or outdoors
42. Basil-based sauce
45. Rapid transit
49. *"I'm Beginning to _____ the Light"
51. Scarier
54. Rome's Colosseum
56. In the past
57. Many focuses
58. Been in bed
59. Paella pot
60. Wild West card game
61. Estimated arrivals
62. London art museum
63. Kith partner
65. *_____ Stewart: "Have I told you lately"
67. Part of tennis match

CROSSWORD														
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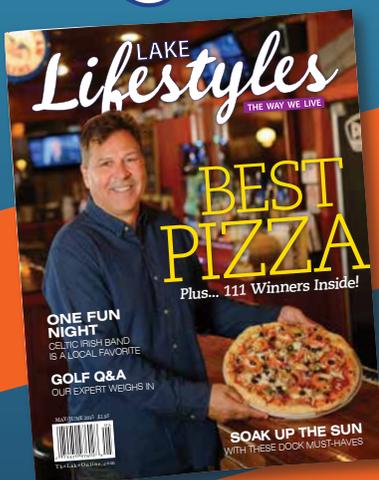
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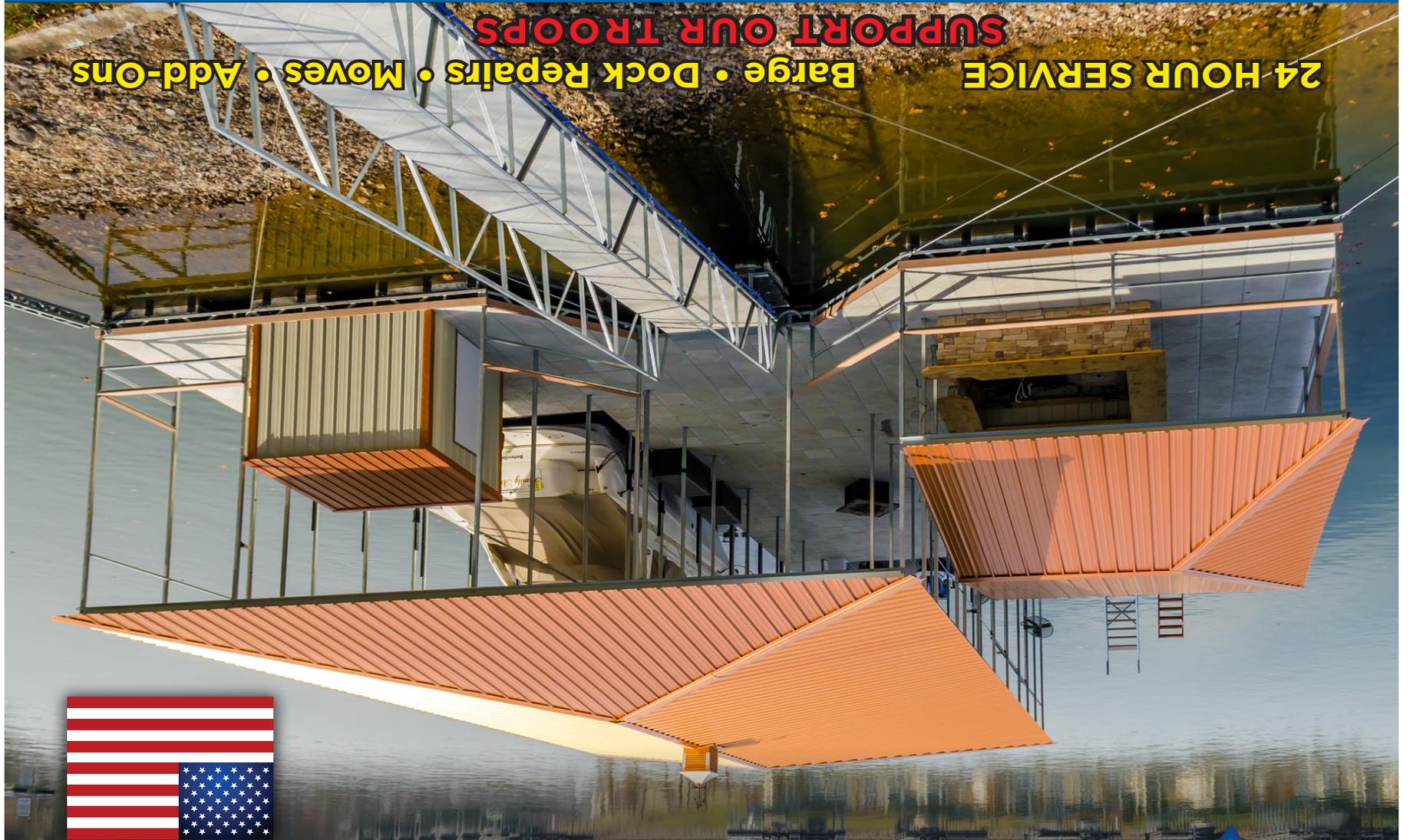
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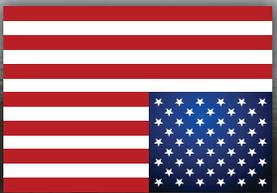


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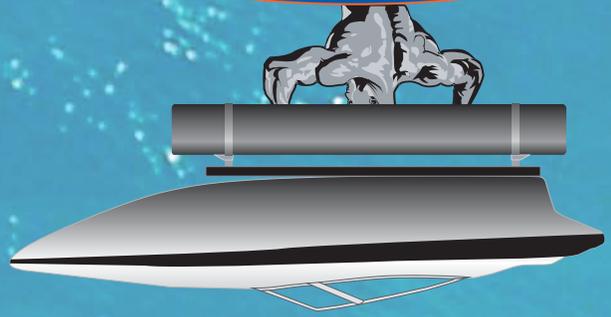
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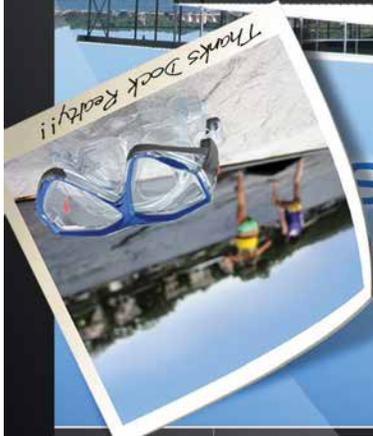
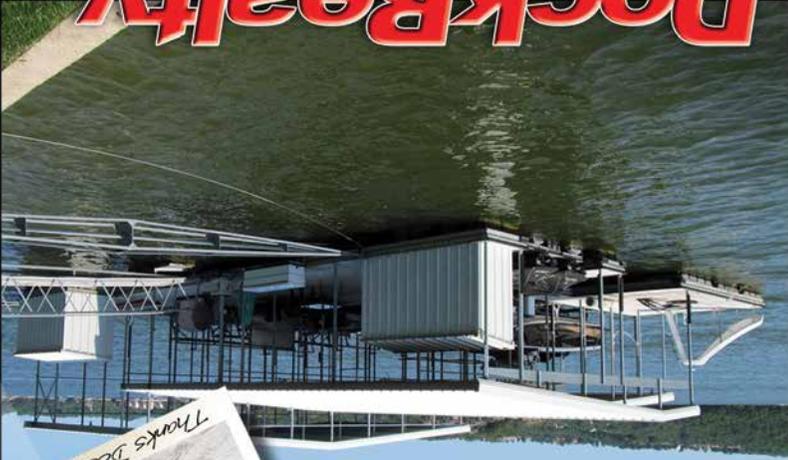


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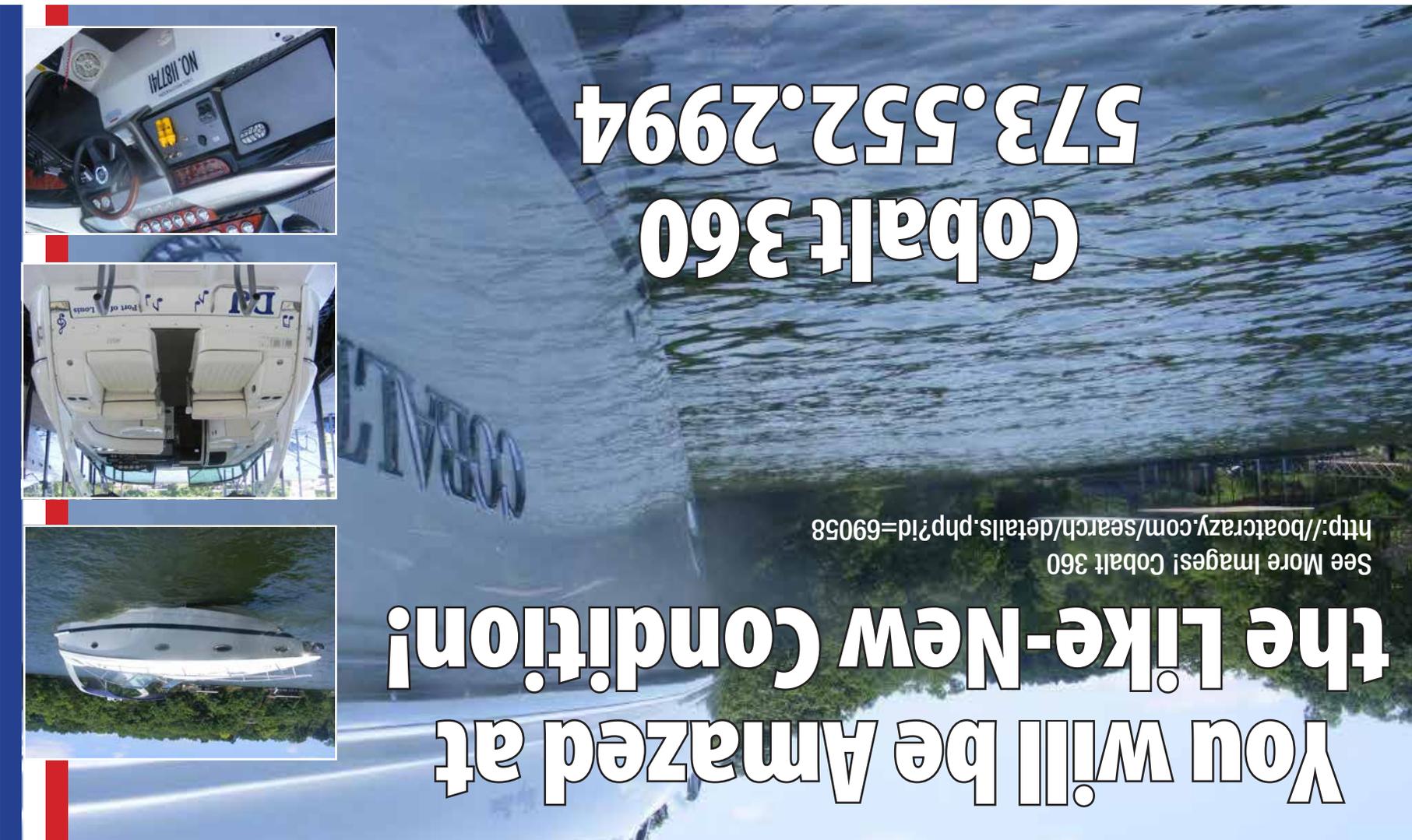
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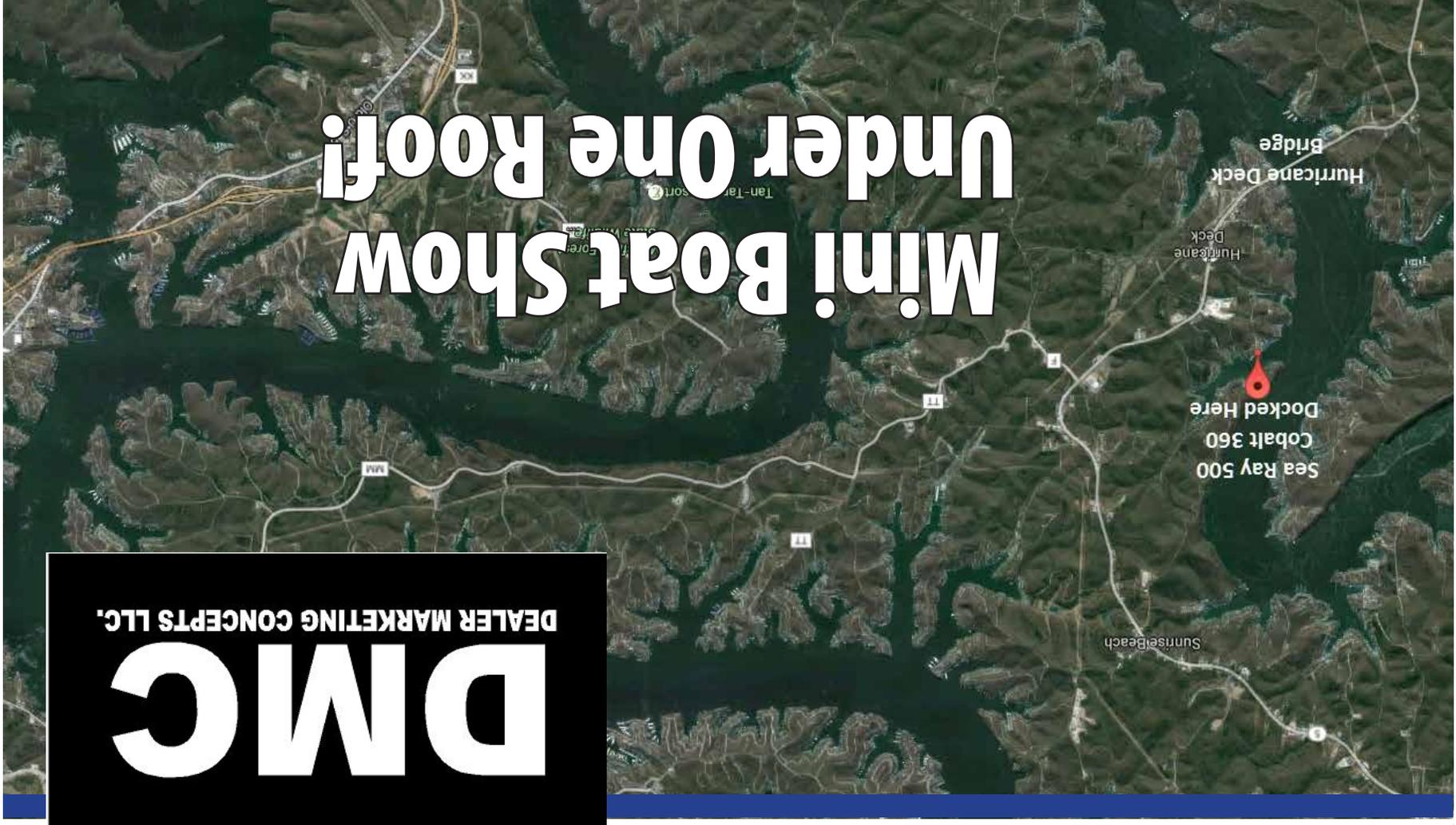
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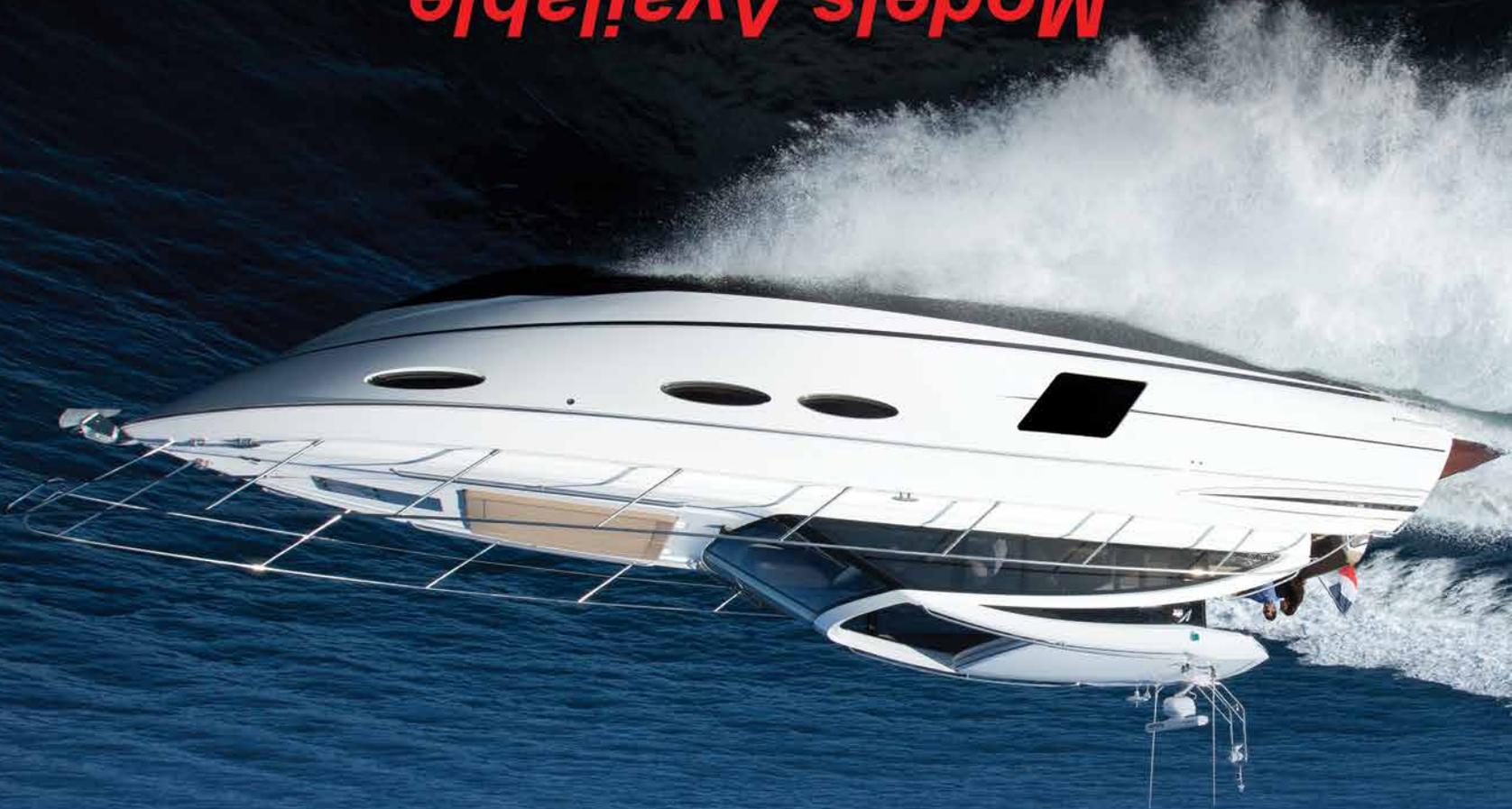
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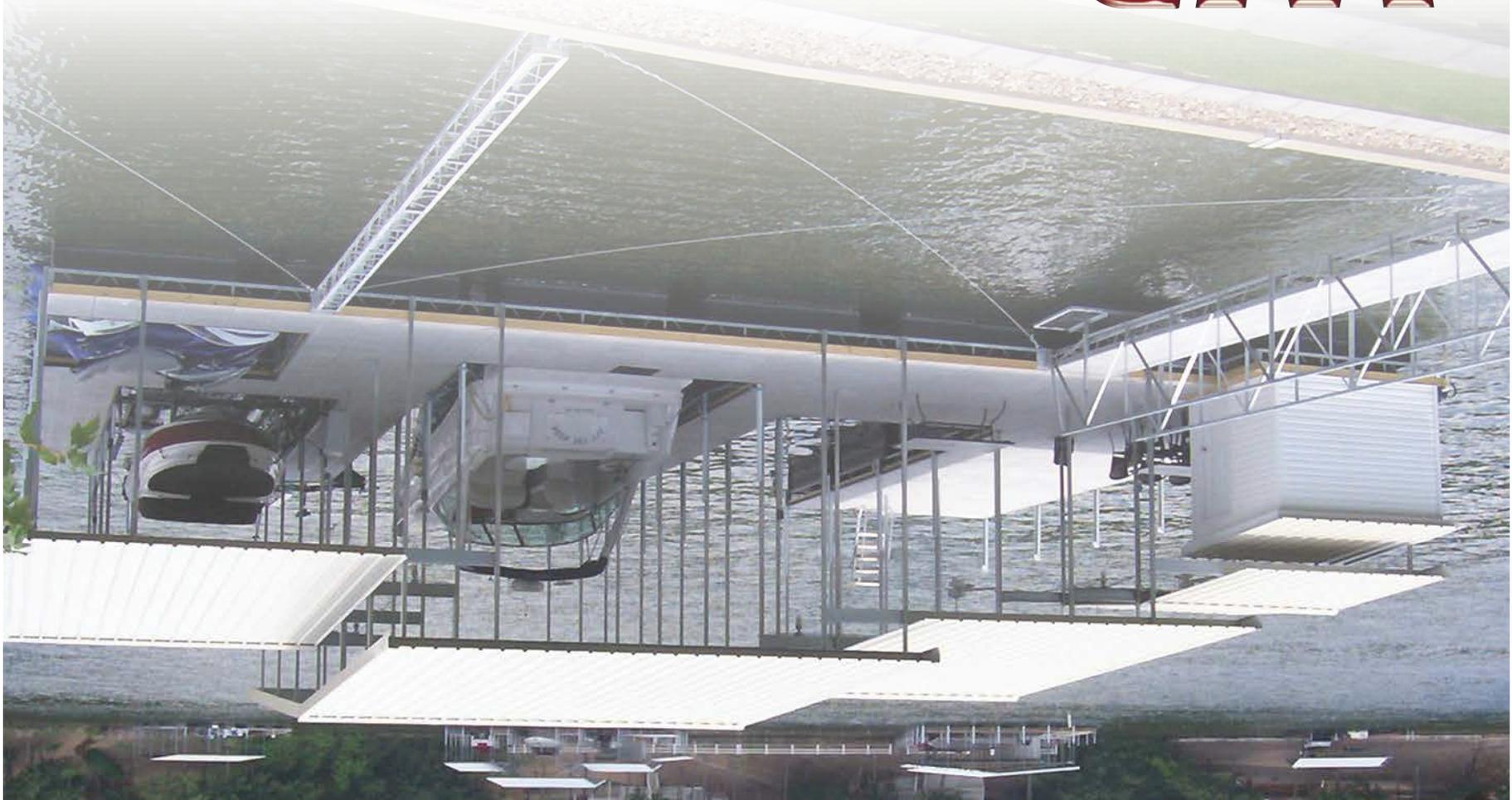
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