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NOVEMBER, 2012

BOATING ON BACK

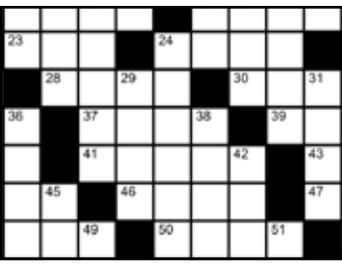
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Parkway extension shows promise

By Nancy Zoellner-Hogland

The Missouri Department of Transportation's design of the Expressway, particularly at the Key Largo intersection, has been blamed for arresting business growth in Osage Beach, particularly on the west end of town. However, MoDOT's willingness to consider constructing – and funding a portion – of a slip ramp with roundabout and an outer road running from Osage Beach Parkway to Route Y may result in new developments in the area.

At the October 18 board of aldermen meeting, Bob Lynch, district engineer for MoDOT, presented the newest option showing the slip ramp that would tie in with a roundabout to be located near the intersection of Osage Beach Parkway and Lazy Days Road. City Engineer Nick Edelman also prepared a summary of the four options on the table – the slip ramp with a roundabout, the slip ramp without a roundabout, the outer road to Route Y and an interchange at Key Largo – which he distributed to the board.

After a lengthy discussion, the board voted to ask MoDOT for both the slip ramp with the roundabout and the 2.75-mile-long two-lane, two-way outer road that would hook up with the existing service road running from Route Y to Lamar Advertising. They also asked MoDOT to enter into a 50-50 cost-share agreement on the



Osage Beach and Missouri Department of Transportation officials hope the slip ramp and roundabout depicted in this engineer's rendering, as well as construction of an outer road that will extend the Osage Beach Parkway to Y Road (not pictured) will bring traffic back to the area. The plan is already drawing interest from property owners along the proposed route.

slip ramp and a cost share program for the outer road with one-third coming from the city and the other two-thirds coming from MoDOT, as originally offered. According to estimated figures, if MoDOT agreed to the city's proposal, the cost to Osage Beach to do both projects would be \$1,414,500; MoDOT's share would be \$2,437,500.

Edelman said that soon after MoDOT offered up the plan, the city started receiving calls from property owners along the proposed outer road asking

about annexation and the availability of city sewer and water.

"The restrictions that are placed on developers who want to put in water and sewer are getting more and more difficult – and it doesn't look like it's going to get any easier in the future – so when they heard they might be able to annex into the city, hook into the city's services and get police protection, they decided it would be a very good thing – especially since it's looking like they might have

a nice new access road running past their properties," he said.

Since MoDOT cut off west-bound access to the Expressway from Key Largo last spring, the city has been seeking solutions that would be palatable to business owners in the area who complained that the lack of drive-by traffic was driving down revenues. Some of those who spoke out at workshops said the west end had become the "dead end." Mark Beeler with RE/MAX Lake of the

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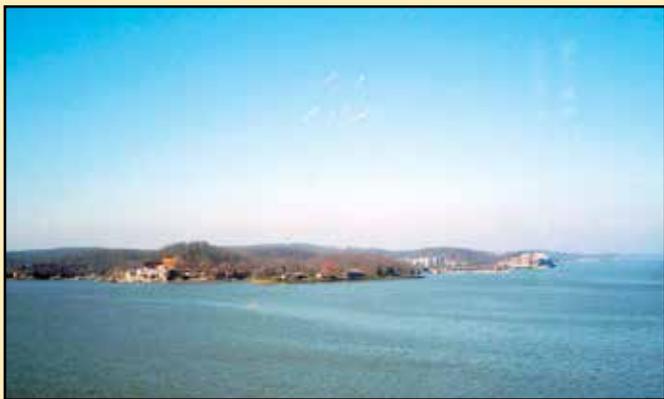
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Who's representing YOU at the negotiating table?

For the latest market stats and real estate info turn to Page 24 for this month's
"As the Lake Churns"

LAKE OF THE OZARKS

BUSINESS JOURNAL



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Armchair Pilot

By Nancy Zoellner-Hogland

Those planning to travel over the holidays should buy their airline tickets as soon as possible. Spokespeople for several travel websites warn prices will be raising daily – even as much as \$5 per day the closer it gets to Thanksgiving or Christmas, or this year, the weekend before Christmas. According to those spokespeople, airlines typically charge 30 to 70 percent more for holiday travel. This year flying will cost even more than in the past because airline fares have increased across the board. Fly.com said some fares are up 15 percent from a year ago. In addition, many major airlines are charging additional fees for special seating near windows or on aisles and some are even charging more for guarantees that travelers can sit next to family or friends who booked earlier.

American Airlines canceled nearly 100 flights last month in order to install locking mechanisms on passenger seats. The work was done on the airlines' Boeing 757s. According to an airline spokesperson, during inspections, loose seats were found on six jets. American Airlines is the second-busiest carrier at Lambert-St. Louis International Airport.

Kansas City International Airport is moving ahead with plans to replace its three terminals with a single, multi-story building on the current site of Terminal A. Design plans, which also call for a several-story parking garage and a drop-off and pick-up plaza to ease congestion, soon will be submitted to the FAA and once approved, the city will move ahead, with construction beginning in mid-2014. In the meantime, United will soon begin consolidating its operations in Terminal A. Southwest Airlines will remain in Terminal B during construction. The \$1.2-billion project, expected to take about two years and create 1,800 con-

struction jobs, will be funded by federal grants, passenger and carrier fees and the sale of bonds.

Just when you thought you knew your way around Lambert, airport officials changed things again. In mid October, US Airways, the fourth largest carrier serving Lambert, moved to the recently expanded Concourse C, which is now the largest concourse at the airport. Passengers will board and exit planes from gates C16, C18 and C24. According to an airport spokesman, the change will result in shorter security checkpoint wait times in Concourse A. U.S. Airways operates 17 flights serving more than 1,000 passengers per day from that location.

It might be a little tougher for travelers to navigate Lambert if they spend too much time at the newly opened St. Louis Brewmasters Tap Room located near gate E-24 at the west end of the Terminal 2 concourse. The 1,400-square-foot restaurant features several St. Louis brews, including Anheuser Busch, Schlafly and O'Fallon, as well as Pale Ale pulled pork sandwiches, Brewmasters' grilled buffalo chicken salad and the Taproom's signature cinnamon waffle with warm Nutella and vanilla ice cream for dessert.

Beverages can also cause other problems. A loose can that rolled under the brake pedal of a catering truck was blamed for an accident that damaged an AirTran jet parked at the Milwaukee airport. According to the National Transportation Safety Board, the can kept the truck driver from applying the brake so he struck the plane, substantially damaging its right front service door. Although the plane received quite a jolt, none of the passengers were injured. However, they were forced to wait for another flight.

Visitors to Disney's California and Florida parks will get a few surprises next year. The parks will use social media to announce im-

promptu concerts, dance parties, colored lighting, character meet-and-greets, and specials on menu and merchandise items in park restaurants and gift shops. Guests will also get to provide instant feedback, vote on their favorites and participate in scavenger hunts through Twitter, Facebook and other sites.

Those looking for different vacation destinations should check out the U.S. Department of Interior's list of 27 places designated as new National Historic Landmarks. Secretary of the Interior Ken Salazar said the sites, which include the gravesite of Civil War Naval Commander Admiral David Glasgow Farragut, two New England churches and the San Juan Extension of the Denver and Rio Grande Railroad, highlight the nation's beautiful land, diverse culture and rich heritage. The complete list can be found at <http://www.doi.gov/index.cfm>.

Because of the success of the U.S. Transportation Security Administration's PreCheck program, it will be expanded to 35 additional airports by the end of this year. Under that program, frequent travelers who provide requested information to the TSA can be pre-approved and avoid removing clothing and shoes, taking liquids out of their bags or opening laptop cases. The director of the International Air Transport Association said at a recent global airline conference that similar moves in other countries needed to be adopted in order to avoid lines that stretched longer than the terminals that housed them. Officials also stressed the need to adopt uniform screening standards. During a stopover at Los Angeles International Airport last month, U.S. Federal Marshals arrested a man flying from Japan to Boston after it was discovered he was wearing a bulletproof vest and flame-resistant pants and was traveling with a suitcase full of weapons, leg irons, a smoke grenade, a gas mask and a bio-hazard suit. The TSA is questioning why the man was even allowed to board the plane.

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Village signs up for another year of protection

By Nancy Zoellner-Hogland

Citing extreme satisfaction and ease of doing business, last month the Village of Four Seasons trustees renewed their contract for law enforcement protection with the Camden County Sheriff's Office.

Under the agreement, the Village will again pay \$60,000 annually, which will be split between the General Fund – \$18,000 – and the Street Fund – \$42,000, and will be paid in four equal quarterly installments of \$15,000 each. The Village also will continue to provide use of the 800-square-foot substation free of charge. In return, the deputies will enforce Village traffic ordinances, conduct business checks, perform criminal investigations and provide court security. They also respond to calls for service on the rest of Horseshoe Bend that's outside Village limits.

The board of directors for the Four Seasons Property Owners Association (POA), which last year voted to reduce the size of their private secu-

rity force and instead contract with the sheriff's office for services, also renewed its contact last month. According to that agreement, which also begins January 1, deputies provide 24-7 patrol of the 143 miles of roadway inside the boundaries of the association as well as in Porto Cima; they physically check all amenities – pools, campground, activity center, etc.; they report problems with wastewater lights; they perform "away-from-residence" checks when requested; and they assist other law enforcement in emergency situations.

Both entities jointly require deputies to log their mileage and provide detailed, accurate and legible reports of actions taken during their shifts; attend monthly meetings for updates; and enhance community relations. The two contracts combined provide a total of eight deputies patrolling on the various shifts – the salaries of three deputies are funded by the POA and the sheriff's office matches by paying salaries of three more; and one

deputy's salary is funded thru the Village and then matched by the sheriff's office. All moneys paid by the two entities are in addition to taxes paid by residents.

"I can't say enough about Sgt. Shawn Gerdiman and the deputies that have been assigned to us as well as Sheriff Franklin, who was willing to work with us to get the details ironed out and get this set up a year ago," said Board President Gordon Ellison. "The deputies are all so professional and polite but they're getting the job done. We appreciate them and I personally feel they're the reason why we don't see the traffic issues that we used to have on a regular basis."

Ellison said that in the past, it was common to see cars using the Horseshoe Bend Parkway center turn lane as a passing lane with drivers greatly exceeding the speed limit or to have to get out of the way of drivers drag racing down the Bend.

Gerdiman said the change could be due, in part, to the

120,000 miles that were logged by the deputies over the past 11 months and the traffic enforcement efforts of the team.

"Some people don't necessarily think we should be out there writing tickets, but honestly, it's not about the tickets – it's about making the roads safer for all drivers. We do have a strong presence in the community, but I believe that's a deterrent to anyone that's thinking about driving drunk or recklessly – or committing a crime. They never know when a deputy is going to come rolling around the corner," he said, adding that Sheriff Franklin's approach to community oriented policing and his strong support for training also came into play. "Some of the deputies are young but they know what they're doing when they hit the streets. That's invaluable."

Also deemed "invaluable" are the home and business checks. Under that program, headed up by Corp. Jim Elkins, properties are assigned to deputies who, once each shift,

walk the perimeter to look for problems. Gerdiman said if they find a broken window or door ajar, they immediately call the listed contact person to see how they want them to proceed.

"The home checks slowed down over the summer but with winter weather coming and the 'snowbirds' leaving, I'm sure we'll start getting a lot more people signing up for that service," he said, adding that Horseshoe Bend residents can register for the checks by visiting www.fourseasonspoa.com and clicking on the "Camden County Sheriff's Department" link under the "Contact Us" pull-down menu or by calling the sheriff's office at 573-346-2243. "I really enjoy this type of community law enforcement. This has been the best assignment of my life."

At their regular monthly meeting, Village officials said the lack of complaints and the abundance of compliments was a testimony to the job Gerdiman and the members of his team were doing.

Breast Self-Awareness

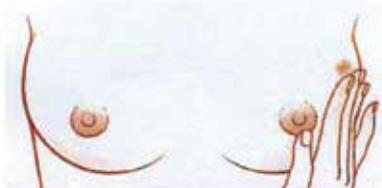
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3. Know what is normal for you
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- Itchy, scaly sore or rash on the nipple



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- Change in the size or shape of the breast



- Dimpling or puckering of the skin



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- New pain in one spot that does not go away



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Foundation asks businesses and their employees to care, share

By Nancy Zoellner-Hogland

Food has been going out the door faster than it's been coming in at most Lake-area food pantries and the number of people needing assistance has risen drastically.

Pat Woodward, the director of Lamb House, a non-profit, faith-based thrift store and food pantry located in Camden, said requests for assistance with food have tripled this year over last and the number of people needing help paying for prescription drugs has doubled.

"We serve the poorest areas of Camden County but I imagine that if we're seeing these kinds of needs, the other food pantries in the area are facing similar situations," she said, adding that last year, Lamb House helped 9,379 people with a variety of needs.

Organizers say that's why it's more important than ever to get involved with the Sharing and Caring Foundation of Camden County. The 501 c(3), which is completely run by volunteers, was established in 2005 to support the financial needs of local non-profit organizations and provide a convenient way for local residents and businesses to give back to the community. In the past, donations have been received primarily through payroll deductions and individual business donations. Several employers in the area, including Lake Regional Health System, the city of Osage Beach and the Camdenton R-III School District participate in the program. However, Jackie Rasmussen, secretary for the organization, said when Modine, their largest source of payroll donations, closed down, it be-

came more difficult to meet their needs so other groups got involved in fund-raising.

"We'd like to encourage more businesses and then their employees to sign up because it's such an easy way to give. The company's payroll clerk or accountant simply deducts the amount the employee wants to donate from his or her paycheck and then deposits that into the Sharing and Caring account. And by having the money taken out before you even see your paycheck, you don't really miss it," she said.

To date, the foundation has awarded more than \$140,000 to such organizations as:

- Lamb House,
- Medical Missions for Christ,
- Share the Harvest Food Pantry,
- Lake Area Helping Hands
- Big Brothers Big Sisters
- Woman 2 Woman
- Lighthouse Missions
- Kids Harbor
- The ARC of the Lake
- Camden County Child Advocacy
- Citizens' Against Domestic Violence

However, Rasmussen said because funding is down, this year they may be forced to provide money only to organizations that meet basic needs such as food and shelter.

In the meantime, Rasmussen said the grant window is open.

"Non-profits have until November 30 to apply for assistance. Then in December we'll review all applications and based on our anticipated revenues, we'll award the money to those organizations that we choose," she said.

For more information or to schedule a visit to your business, call Rasmussen at 573-836-0002 or email her at rasmussenj@missouri.edu.

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Handling criticism of business on social media

By Nancy Zoellner-Hogland

The customer is always right – or is he/she – especially when that customer airs his or her grievances on Facebook for all the world to see.

The Small Business Administration (SBA) recently shared tips on managing criticism of a business, products or even staff on social media and online review sites such as TripAdvisor.com.

“Receiving criticism is never easy; it can also damage your business reputation,” warned Caron Beesley, who works with the SBA.gov team to promote entrepreneurialism. “However, feedback and criticism in an open and social forum also gives your business an opportunity to deflect negativity and even earn you respect – if you handle it right.”

The first tip presented to business owners was to regularly monitor the social media sites where the business has a presence.

“Don’t forget industry, product or even local community forums. For example, does your

neighborhood or home owner’s association have an online forum? Folks may be reviewing local businesses there,” she said.

The SBA warned that although business owners may feel tempted to respond quickly to a negative comment or even delete it, some negative reviews aren’t always worth a response. Some posters may be negative just to get attention, or their comments are just so over the top and rude that responding to them will only draw attention to an issue that clearly is a one-off or that no one else is aware of. Beesley advised that sometimes it’s just best to ignore those posts.

However, according to the list of tips, business owners shouldn’t let all negative comments linger.

“Fans have come to expect a timely response from brands they follow. By chiming in early you can quickly stop others from jumping in on the topic while demonstrating that you value opinion and feedback. Even if you don’t have an im-

mediate answer, tell the commentator that you hear them, acknowledge their complaint, and promise to investigate further. ‘I’m sorry to hear this...’ is a great softener and shows you care,” she said.

The SBA release said business owners should also always make it a practice to acknowledge and never deny complaints because avoiding feedback or criticism may come back later to “bite you.” Then investigate to get to the root cause of the complaint. Figure out where the business went wrong and determine if it was a simple misunderstanding or if internal changes need to be made.

Then apologize.

“If you find that your business has been in the wrong or you’ve let your customers down, apologize sincerely. Acknowledge that you’ve investigated the complaint. State clearly that you regret the poor service that the customer has received (i.e. you know what a pain it is when things don’t go as expected), cite it as a lesson

learned and let everyone know you will take steps to ensure it doesn’t happen again. Above all, avoid formal language. Take off your sales and marketing hat and be human. End your posts with your name, so the complainant knows who they’re dealing with. Be conversational. ‘I’m so sorry you had this experience. Let me look into it right away and get back to you – Todd,’ instead of ‘Your comment has been acknowledged. We will look into this matter further.’ You might even own up to the fact that you’ve been experiencing some hiccups in one particular area – whether it’s a new product line, or shipping times – and that you want to hear more if consumers have further issues,” Beesley said, adding that business owners also should consider offering to make things right either through reimbursement or a discount on future purchases – and then promptly follow through with the promise.

She also said that although some conversations with irate

customers are best handled offline by providing an email address or phone number, this should be done only after the problem is publicly acknowledged and any needed apologies are offered.

The goal here isn’t putting out the fire out by taking it offline but offering an open invite to continue the dialogue further and address the complainants’ specific concerns. It’s a strategy that works, she promised.

Bottom line – when a business’ reputation is on the line, demonstrating a commitment to customer satisfaction – and then backing it up with action – is a must.

“Ironically, one unhappy customer converted back into a loyal fan of your business can be far more influential in the word-of-mouth driven world of social media than one happy customer ever can be! So go ahead, embrace comments negative or otherwise – you might just win some more fans,” Beesley said.

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County still pondering special use tax on ballot

By Nancy Zoellner-Hogland

Camden County is waiting for year-end figures to decide whether to place a special use tax on the ballot next spring. That measure, if approved, would allow them to collect sales tax when new vehicles or boats were purchased outside the county or when used vehicles or boats were purchased from family, friends or individuals inside the county. To date, 41 of the 114 counties in Missouri have passed the special use tax including Miller and Benton counties. Several more will be placing the measure in front of voters on the November 6 ballot.

A State of Missouri Supreme Court ruling went into effect on March 21, 2012 that stopped collection of county and city sales taxes on out of state purchases of cars, trucks, boats, motors, and trailers, and in state transfer of the same property between individuals. So far, the state has reported a 30-per-

cent reduction in revenues to the CART (County Aid Road Trust) fund. Adopted in 1962, CART returned a portion of the gasoline taxes collected by the state to the cities and counties. Later, a portion of license and registration fees was added to the shared funds. By legislation, the monies are to be used strictly for construction, reconstruction, maintenance and repair of roads and bridges.

Camden County Presiding Commissioner Kris Franken said that based on previous years' figures, the change has meant a \$100,000 reduction in revenues for the county's Road and Bridge Department. However, because revenues are up in other areas of the CART fund, the county has actually taken a hit of approximately \$2,000.

"Figuring how much we're down is really a stab in the dark because you're making assumptions about what would have been purchased, plus, we still collect sales tax

on those items bought in the county. However, just based on the amount we received in previous years, it looks like we're down about 30 percent – maybe a little less," he said, adding that if the county decides to pursue the matter, it would be placed on the April ballot.



Camden County Presiding Commissioner Kris Franken

The retroactive House Bill 1329, approved in the spring by the General Assembly,

would have reinstated the tax but the measure was vetoed by Gov. Jay Nixon, who said it was wrong to impose the tax without a vote of the people. The Senate chose not to override the veto.

In the meantime, Franken said the department directly affected by the Supreme Court ruling has been making progress in recuperating from the loss of CART funds and the budget cuts that evolved from the economic downturn that began in 2007.

"When I came on board, the commission had already reduced the Road and Bridge employee hours from 40 to 35 hours per week. The money just wasn't there and the county had already made the decision there were some things that just couldn't be cut – asphalt, salt," he said, adding that the 35 hour week was maintained while tax revenues stabilized and started to recover. Then in 2011, the commission increased Road and Bridge em-

ployee hours from 35 hours to 37 hours per week based on allowable budget modifications for that year. "By making more efficient use of what was available and by restructuring, Rick (Pieper, Road and Bridge supervisor) was able to show that the employees could be brought back to 40 hours a week without reducing items or compromising service."

Franken said the change to the 40-hour work week starts November 5 – the start of Daylight Saving Time which also, in the past, has marked the start of bad weather. He said the structure of the 2013 budget would allow continuation of this schedule as long as income remained stable. Road and Bridge employees will be working five 8 hour days during Central Standard Time, and four 10 hour days during Central Daylight Saving Time.



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Carol Schien Named Kiwanian Of The Year

The Kiwanis Club of Ozark Coast has named Carol Schien as Kiwanian of the Year. The award, voted by members, is given annually to the Kiwanis member who demonstrates superior leadership qualities and best exemplifies the ideals of Kiwanis through participation in the organization's fund raising programs and other activities.

Presenting the award to Ms. Schien, who is also secretary, is new president, Aaron Spieler.

The Kiwanis Club of Ozark Coast has served Osage Beach, Lake Ozark, and surrounding areas since 1988. They meet weekly at noon at Port Arrowhead Resort in Lake Ozark.

For more information, see www.ozarkcoastkiwanis.org.

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Lights shining bright in Laurie

Thanksgiving marks kick-off of Christmas festivities around Lake area

By Nancy Zoellner-Hogland
The city of Laurie received an early Christmas gift and as a result, will be brighter than ever this Christmas season. The Lake Holiday Lights Committee gave more than 80 displays valued at between \$35,000 and \$50,000 to the city for use at their Enchanted Vil-

lage of Lights display. The Tri-County Lodging Association (TCLA) also voted to appropriate \$10,000 out of its current fiscal year budget to the City of Laurie for use in improving and promoting the city's holiday light park. Additionally, the Lake of the Ozarks Area Business District Advisory Board of Morgan County has appropriated an additional \$2,000 for use in promoting and adver-

tising the Enchanted Village of Lights for the 2012 holiday season.

In September, Jacobsen offered the two semi-trucks full of lights to the city of Osage Beach, which previously played host to the display. However, the board decided not to take advantage of the offer. City Administrator Nancy Viselli said because of the layout, the city

park was unsuited to the display. She also said city crews were trying to get the fields to a professional playing level and the displays tore up the grass.

Susan Huff, who oversees Laurie's light park, said when she heard about Osage Beach's decision, she immediately got on the phone and called the TCLA.

"I told them we wouldn't change the name of our park and that we wouldn't be able to get them all up this year, but promised we'd keep them and not sell them to anyone else. That seemed to satisfy their board because soon after we were told we would get them," she said, adding that they were thrilled with the gift. "We've wanted to increase our number of displays and lengthen the route and now we can do that. We're only going to be able to use about 30 of the displays this year but hope to work them all in over the next three years."

Jacobsen said that since the Holiday Lights committee had a goal to keep all the decorations together and in the Lake area, they were pleased that Laurie was able to take them.

Huff said they are in the process of putting up displays now and will be bringing in a charter bus to do a test run to make sure the bus can make the turn at the vendor circle before completing the job.

The city also plans to serve hot chocolate and hot cider and offer pictures with Santa and Christmas caroling on various nights throughout the season. Times and dates will be posted on the city's website, www.cityoflaurie.com, as soon as they are available. Carriage rides, which have a fee, will also be available. Huff also said that while the drive-thru park

is free, donations are "accepted and appreciated. That's what allows us to replace the hundreds of burned-out bulbs for the following year!"

The 19th Annual Enchanted Village of Lights will be held at Laurie's 27-acre fairgrounds off Highway 5. Last year 3,275 vehicles carrying 10,052 people and 244 pets visited the display. The village is open from 5 to 9 p.m., each Sunday through Thursday, and from 5 to 10 p.m. Fridays, Saturdays and holidays, from Thanksgiving through Jan. 1.

The Festival of Lights at the Shrine of St. Patrick, off Route 5 just north of Laurie, will also be operating again this year. With 4,000 strings of lights, more than 60 automatic timers and more than 350 extension cords, the Festival of Lights has also become a popular destination over the Christmas season. Instead of animated displays, the focus is on the true meaning of Christmas - Jesus and His mother, Mary. Started in 1981, the St. Patrick display is the oldest light park in the area. As in the past, it will be open daily from 6 to 10 p.m. from Thanksgiving through Jan. 1. There is no charge to see the display. For more information, visit www.mothersshrine.com.

A few miles up Highway 5, the city of Versailles will once again light up its city park with the Unity Circle of Lights, named after the monument erected at the park entrance to show cooperation among various community entities. The display, located at the junction of Highway 5 and Route 52, includes 40 stationary and animated scenes. The display will operate daily from 6 to 10 p.m. November 27 through January 1

continues on page 14

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Despite objections Camdenton R-III joins Race to the Top

By Nancy Zoellner-Hogland

The Camdenton R-III School District applied for a federal grant that, if approved, will guide students as young as pre-school towards careers so they can decide what they want to be before graduation – not after.

According to the application, the Race to the Top grant, offered by the U.S. Department of Education, would allow Camdenton R-III and Knob Noster school districts to partner with State Fair Community College and the University of Central Missouri to build a facility to house some of Camdenton's programs; it would provide Personalized Learning Environments (PLE) in the form of take-home laptops, iPads and tablet computers for all middle and high school students in the two districts; and it would allow the districts to integrate career planning systems and develop curriculum designed to focus on "real-world applications" of academic content in order to allow students pre-kindergarten

through 12th grade and their parents to better plan for the future. The Marshall School District initially planned to be part of the grant but opted out because they couldn't get their information together fast enough.

The grant was initially offered Aug. 12 and Camdenton Schools had expressed interest in program to the U.S. Department of Education by Aug. 30. However, it wasn't presented to the board until Oct. 8. Although the board was asked to approve the grant at that meeting, they voted to table the matter until the following meeting in order to learn more. Deadline for submission was Oct. 30.

Pat Gillman, the director of College and Career Readiness for State Fair, who took the lead on preparing the grant, explained Race to the Top at the October 23 Camdenton Board of Education meeting.

"You would be surprised at the number of students that enroll in college with undecided majors – they don't know what they want to be – and

their parents don't know what they want to be either. A lot of students don't even decide until August that they want to go to college. It's hard to guide students on a career path when they don't know what career they're seeking," she said. "I saw this grant as an opportunity to change things – to bridge the gap between secondary and post-secondary schools and give the students more guidance on their career path."

Gillman said that for many years, students in fifth grade and above have been using Missouri Connections or a similar program to conduct a skills assessment and interest inventory based on what they'd like to do after graduation. They enter information about their interests and the lifestyle they want to lead and then the program guides them toward career paths that line up with their responses. The school district has used another system to choose courses of study and sign up for classes.

"Unfortunately the two data bases aren't connected

so as a student who wants to be an engineer goes through school, he may not be making class choices that will help him work towards his career. I also want to bring information about other opportunities for jobs and include a system that would allow students and parents to access college information for State Fair and Central Missouri, as well as all other community colleges and universities. However, it takes money to do that. This grant would provide the funding needed," she said adding that in lower grades, students would be given more exposure to career choices through videos and visits from members of the community that are actually working in different fields.

In an earlier interview, Gillman said that in some cases, parents – and students – don't think elementary school is all that important, "but if we can get the kids excited about a career and then help them stay excited enough to stay on top of their school work, everyone wins."

She and Superintendent Tim Hadfield said because accreditation standards had recently changed, and schools would be "graded" on their career readiness programs, the timing couldn't have been better. And Gillman said because more and more textbook companies were sharply raising prices and encouraging schools to use video textbooks instead, it made the PLE part of the proposed plan even more valuable.

"The students can personalize learning to what they want. If you have a culinary arts student and an engineering student in the same class, you're training down the middle and not really doing what either student needs. However, with this program students can get what they need," she said, adding that the computers would be "warehousing" each student's data and providing career assessments along the way.

Gillman also explained the portion of the grant that would be used to construct a

continues on page 15

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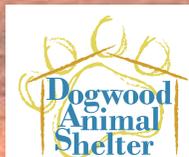
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Lights shining bright in Laurie

continued from page 10
and is free.

The only display on the east side of Lake of the Ozarks will be at Tan-Tar-A Resort off State Route KK in Osage Beach. To help kick off the season, the public is invited to a bonfire and sing-along planned for 5:30 p.m. Thanksgiving evening in the Hidden Lakes parking lot. At 6:30 p.m., the lights, which are spread throughout the grounds, will be turned on just as Santa arrives. He and his helpers will then move indoors to Suite G where kids can visit with Santa from 6:45 to 8 p.m. Pictures with Santa will be available for \$8 each. Everyone is invited to stick around for a free hypnosis show from 7 to 8 p.m. that features Brian Powers Comedy "Powers of the Mind."

The festivities don't end with light displays.

On Saturday, December 8, the Bagnell Dam Strip Association (BDSA) will hold its 28th Annual Christmas parade. The parade, which has the theme of "Christmas Magic, will begin at 1 p.m. Participants will line up along Route 242 and then turn right to head down the Bagnell Dam Strip, ending at the dam. First, second and third place ribbons will be awarded in the business, civic organization and youth categories and an "Overall Best" float ribbon will also be given. Following the parade, Santa will be at the White House to visit with children, who will receive a small gift. Free hot chocolate, coffee and cookies will also be offered. For more information or an entry form call Jeff VanDonsel at 573-365-2460 or Mike Page at 573-280-4589 or email rockwoodmotel@att.net.

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Despite objections Camdenton R-III joins Race to the Top

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 new building on the campus and said that even through the grant application states that using funding for construction is discouraged she believes the reviewers will change their minds when they see how closely the building is tied to the success of the proposed programs.

"It will provide opportunities to do more career exploration and provide opportunities for more parents and the community to get more involved," she said.

However, not everyone was convinced. After the lengthy presentation board members Jim Besancenez, Laura Martin and John Beckett voted against applying for the grant; Nancy Masterson, Chris McElyea, Sellynn Barbour and Jackie Schulte voted in favor of applying.

Martin, Besancenez and Beckett expressed concerns that the changes would place an additional burden on teachers; they said they hadn't been provided with enough infor-

mation on how the district could sustain the program after the four-year grant ended and reminded the board that they had decided last May that the upkeep on personal tech-

hadn't been involved in the planning process. Martin and Beckett also warned that there was no such thing as "free money," and questioned why the district would want to po-

At the Oct. 23 meeting, close to a dozen district residents spoke out against the grant, voicing similar concerns. Only one person spoke in favor of the district's efforts to obtain

found at www.martin4sunshine.com. She provides a link to the district's application on that site.

According to the U.S. Department of Education (DOE), Congress allocated \$383 million to the Race to the Top - District program, which is open to all school districts across the nation. Hadfield said close to 900 districts had expressed an interest in the grant. These 4-year awards will range from \$5 million to \$40 million, depending on the population of students served through the plan. Camdenton reported an enrollment of 4,305 students - 2,262 from low-income families, 775 identified as "high-need" students, and 339 participating educators. Knob Noster reported an enrollment of 1,555 students, 638 of which are from low-income families, 200 of which are classified as "high-need" students and 142 participating educators. The DOE is expecting to make 15 to 25 awards and will announce the winners by Dec. 31.

"The students can personalize learning to what they want. If you have a culinary arts student and an engineering student in the same class, you're training down the middle and not really doing what either student needs. However, with this program students can get what they need."

Pat Gillman, Director of College and Career Readiness,
 State Fair Community College

nology would be too expensive for the district to maintain. They also questioned why the city of Camdenton, the Camdenton Area Chamber of Commerce and other groups had been contacted for letters of support when the teachers

tentially open the door to more government intervention in the school system.
 For a summary of the grant requirements visit <http://www2.ed.gov/programs/race-tothetop-district/applicant.html>

the grant and she spent much of her time scolding Martin for her lack of trust in the administration and criticizing her attempts to inform the public. Martin maintains a blog where she discusses school district information. The blog can be

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Seven Tips for Establishing Good Credit

Statepoint

Having a good credit score is increasingly important, as more Americans rely on credit to make daily and major purchases.

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ancial education for your success and well-being cannot be overstated."

Ally Wallet Wise, a financial education program from Ally Financial, offers some tips on taking better control of your finances and personal credit:

1. Make sure you know what is included in your credit report. It is important to review

your credit report at least once per year to ensure there aren't any mistakes and you have not been the victim of identity theft. Your credit report contains information about you and your payment history. It's collected and organized by a credit reporting agency and is available to those who are considering granting you credit. Your credit score is a number that reflects the information found in your credit report.

You can obtain a free copy of your credit report once every 12 months by visiting www.AnnualCreditReport.com

2. Create a budget and stick to it. Understand needs versus wants and avoid using credit to buy things you cannot afford.

3. Pay your bills on time. Your payment history is one of the most important factors when determining your credit score. You are usually considered a good credit risk if you have a history of paying your bills on time.

4. Have a small amount of total debt. Make sure your total debt is not too large. If a large

portion of your income each month is already committed to paying off other credit, creditors may be hesitant to extend you additional credit.

5. Don't have a lot of open credit. Excess open credit can result from having too many credit cards. While you may think having a lot of credit cards with high limits is a sign that you have good credit, creditors may look at your available credit as being a potential debt. In other words, creditors may believe too much open credit may lead you to overextend yourself in the future.

6. Only use a small amount of your total available credit. Creditors like to see that you use your credit with restraint -- using some but not "maxing out" your cards.

7. Showcase that you are stable and responsible. Creditors look for signs of stability and responsibility. Numerous changes in address and/or employment may hurt your rating.

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Village looks for ways to make condominiums safer

By Nancy Zoellner-Hogland

Village of Four Seasons building officials said the September 2012 fire at Water's Edge Condominiums and the May 2011 blaze at the Willows Condominiums have shown them that stricter measures governing fire safety need to be put into place. According to Chief Building Inspector Robert Davis, at both fires the routes that would be used to escape the buildings were made of wood and both were severely damaged by the flames. However, because they can't require buildings to be retrofitted to comply with newer codes, Davis said he's hoping residents will put pressure on their homeowners associations to take a serious look at adopting additional safety measures.

"Our issue is that the people buying condominiums, not only in these two projects but also in others, probably don't even give a thought to what they'd do in the event of fire. It's usually not uppermost in people's minds when they're buying a vacation home," he said, adding that because most second-home owners come from the city, where fire codes have been enforced for many years, they probably just assume that such is the case at the Lake.

Davis said when you combine lack of escape with one of the most common situations in the area – barbecue grills placed at the front of buildings where escape routes are usually located – you have a recipe for disaster.

Such was the case at the Willows.

He said residents there were preparing to grill on the ground floor near the egress of the three-story building when the propane tank exploded. Two men in a first-floor condo jumped over the rails of the deck on the lake side to escape and a woman on the third floor was able to exit down steps before they caught on fire. Davis said if the men had decided to cook late at night, when people were in bed asleep, there could have been a different outcome.

He explained that although

most condominium units, including the Willows, have back decks, other issues come into play.

"This woman was on the third floor. Like most of the condominiums, the grade is such if the fire didn't kill you, the fall would," he said, adding that Water's Edge is a prime example.

"The stairs and walkway at the front of the building were both badly damaged. Because of the grade, only the first-floor residents would have been able to jump to safety – and that's even questionable. The rest probably would have died if they had tried that," he said, adding that although the buildings included a ladder, it would have been difficult for anyone to use unless they were physically fit. "The elderly, a mother with a baby or small children, the obese – those people probably wouldn't have been able to make it out. Because many buildings were constructed right along the seawall, the fire department couldn't get a ladder up to the back of the building to save them. Even if people had their own throw-out safety ladders, because some of those built along seawalls have screened in porches, it would be even more difficult to escape."

Because all condominium units inside Village limits were built prior to the addition of the building inspection department, few, if any, have sprinkler systems or hard-wired alarm systems that warn all residents when any unit is on fire. Davis said they know that they can require developments to comply with the most recent set of building codes when they rebuild, as in the case of Water's Edge, but they're not sure what they can require when projects are "reconstructed" because the code is a little "wishy-washy" in that area, Davis said. "Does 'reconstruct' mean taking a piece of wood off a deck or does it mean total replacement?"

He said that's why he invited architect Dan Mills to attend their October board of trustees meeting and share insight into the issue.

After detailing existing building code requirements, Mills said the least expensive way to make the buildings safe would be to sprinkle the escape routes. He said water lines could easily be run along decks and down stairs and would help keep fire from totally engulfing the egresses, hopefully providing a way out. However, he said water pressure would come into play.

John Summers, general manager of the water company that serves the Village, said in an earlier interview that water lines in many parts of the Lake, including the Village, were designed to provide drinking water – not to handle fire suppression – and retrofitting would be "incredibly expensive."

Mills also said he felt the Village could require safety ladders, and while he said he thought metal circular staircases would definitely provide a safer escape route, he



No one was in the Water's Edge building at the time of the fire – a good thing, according to Village of Four Seasons Chief Building Inspector Robert Davis, because they likely would have died. The only set of stairs, which ran down the front center of the building, was destroyed by flames and the metal escape stairs at the back of the building melted in the heat and were rendered unusable. Photo contributed by Robert Davis.

didn't think the Village could force existing condominium projects to add them if they weren't undergoing major renovation.

In the meantime, Village Attorney Jon Kaltenbron said he would be looking into the matter.

Davis also said he planned to meet with Water's Edge members to discuss not only the rebuilding process but

how they could make their buildings safer.

"Sadly, it usually boils down to money but my thought is, how much is a life worth? If I lived in one of the projects, I'd sure think my life, or the lives of my children or grandchildren were worth spending a little extra to make the buildings safe. Hopefully, their residents will feel the same," he said.

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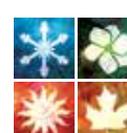
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The Lake Area Chamber of Commerce held a ribbon cutting ceremony for Fired Up! BBQ and Ozark Tap House, celebrating the opening of their second location. Fired Up! BBQ is located at 3285 Bagnell Dam Blvd, in Lake Ozark. Attending the ribbon cutting from left to right: First Row, Heather Jackson, Owner; Brittany, Fired Up! BBQ; Billie Jean, Fired Up! BBQ; Jason Jackson, Owner; Wendy White, Executive Director of the LACC; Ben Mesiti; John Caran, KRCG; and Kristina Pahlman, CBOLO. Back Row: Jean & Paul Brazill, CAV; Arline DeWald, CAV; Jim Tolbridge; Joe, Fired Up! BBQ; Jeff Nichols, Middle Class Financial; Joe Roeger, First Title Insurance Agency; and Steve Naught, Naught-Naught Agency.

Testimonial

Not a single day goes by that we don't get a compliment on the Business Journal column and we have had 3 closings this year that I can attribute directly to it and getting ready to list 4 properties that are tied to it. - Karen Elliott

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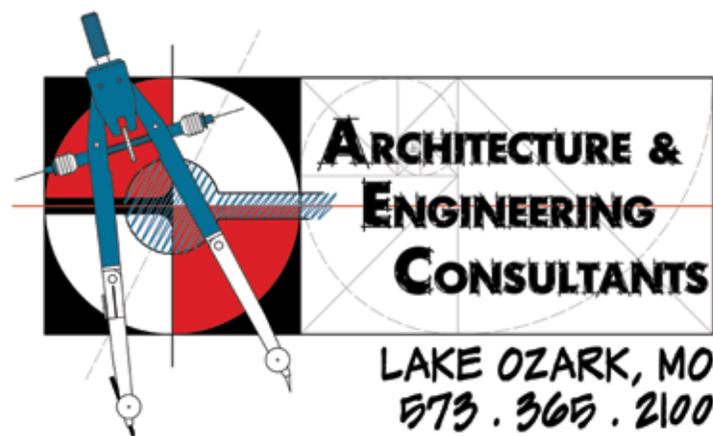


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Expert Advises: Consider Buying Your Office Space

The '5 Cs' Lenders Look for When Considering Applicants

It's not a question of if, but when most business owners should think about owning commercial property, says financial expert and small-business advocate, Chris Hurn.

Owning your workplace is a path toward long-term wealth—one that doesn't rely on constantly bringing in new income, says Hurn, author of "The Entrepreneur's Secret to Creating Wealth: How the Smartest Business Owners Build Their Fortunes," (www.TheEntrepreneursSecretBook.com).

"Once they've established their business, usually after about three to six years of operation, they should look into property ownership—owning their store, office, or other workspace," says Hurn, who has been featured in the Wall Street Journal, the New York Times, Bloomberg Businessweek and other financial publications and TV news shows.

"The smartest way to do that is through the SBA 504—a little-known loan program administered by the Small Business Administration. It offers long-term financing at below-market fixed rates, which businesses generally can't get through banks."

Whether or not business owners qualify for the SBA 504, they will benefit by knowing the "five Cs" lenders look at when considering loans, Hurn says.

- Collateral: Lenders—usually banks—will want to know that the property in question is worth the loan. The property to be purchased is the lender's collateral, so it must have the potential to cover the loan if for some reason owners can't. Lenders will consider the age of a property and other factors, including whatever equipment may be involved.

- Cash flow (or capacity): The lender will look to see how much cash the business generates along with the amount of existing and proposed debt. In other

words, they'll want to know the cash available to service the total debt. A lender will also consider current rental payments, plus noncash expenses such as depreciation, amortization and interest costs.

- Credit analysis: This reveals the business owner's history of making good on debts and other obligations. The higher the credit scores, the better. Lenders generally shy away from credit scores lower than 650, however, they will often listen to credible explanations on lower scores.

- Character: Numerous late payments, for example, suggest that owners do not manage debts responsibly, which will likely be indicated in a credit score. Factors that determine character judgment are largely subjective. An applicant can supply evidence in his or her favor.

- Conditions: What are the conditions in the industry and the economy? The better those conditions, the more likely lenders are to give applicants a plus in this bracket. Conditions are often out of a borrower's control, which makes a positive showing of the other four factors that much more important.

Chris Hurn is CEO and co-founder of Mercantile Capital Corp. based in Orlando, Fla. MCC has earned numerous accolades and has been featured in the *Wall Street Journal*, the *New York Times*, *Bloomberg Businessweek* magazine, *Forbes* and *SmartMoney*, among others. Hurn has been a frequent guest on Fox Business News and PBS. He graduated from Loyola University Chicago with two magna cum laude bachelor's degrees and earned his master's degree from the University of Pennsylvania's Fels Institute (formerly at the Wharton School of Business). He is also the CEO, chairman and co-founder of an upscale men's barbershop franchise called Kennedy's All-American Barber Club.

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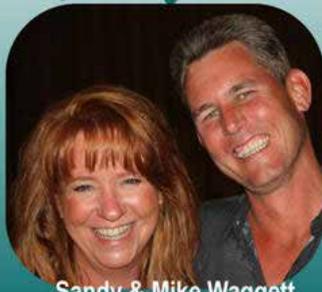
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Sandy & Mike Waggett
 Owners

Parkway extension

continued from page 1
 Ozarks presented numbers to back up those statements. At a September board of aldermen meeting, he said 20 businesses west of the Grand Glaize Bridge were for sale at the end of August and another seven were in foreclosure. He also said property values on the west end of town had dropped to \$1.13 to \$3.26 per square foot compared to \$9.40 to \$13.75 on the east side of the bridge.

However, in a later interview, Edelman said the extension of the Parkway and the resulting new business should turn those numbers around.

"I've personally had discussions with property owners so I know there's strong interest. If MoDOT agrees to our proposal, it's going to be a real good thing for everyone," he said.

City Administrator Nancy Viselli said Mayor Penny Lyons put the board's proposal in writing on October 19 and emailed and mailed a hard copy to MoDOT Central District Engineer David Silvester. The city had not received an answer by the deadline for this issue of the "Lake of the Ozarks Business Journal."

Viselli said if MoDOT approves the city's proposal, the two entities would then enter into a formal agreement.

Lynch said because MoDOT already owned the right-of-way that would be needed for the project, they could start work immediately. Weather permitting the entire project could be finished by late 2013.

"The city's share of the project would be paid for out of the Transportation Fund, which comes from several different areas. We collect a 1-percent sales tax, which goes to General Fund, and a 1-percent CIT tax, which usually goes to water and sewer projects but can go to transportation projects if necessary. It varies from year to year depending on which fund needs money the most," Viselli explained, adding that

they hadn't used CIT money for transportation since 2009. "We also get a county road property tax, taxes from sales of motor fuel and vehicle licenses, plus some money from the Osage Beach Special Road District, which again, varies by year depending on projects. Finally, we also have some money coming in from interest and transportation grants."

She said the city also received \$2 million from MoDOT several years ago for taking over Osage Beach Parkway. However, that money is being used to purchase equipment that will be needed and cover the costs when the city starts maintaining the roadway.

"We would have to cut other projects if we were to spend funds on this intersection and/or the outer road. We start the budget process the first week of November, so hopefully we will have MoDOT's response to the mayor's letter before we begin that process," Viselli said.

The board also voted in October to go with the most expensive option for signage along the Expressway. In September, Silvester told the board that MoDOT would be willing to pick up the tab for new signs if the city wanted to again change the name of old Highway 54 – now Osage Beach Parkway. Business owners complained that those coming to the Lake for the first time since the new Expressway was completed are having a hard time finding their way around town. Silvester presented several different options to the city which carried price tags ranging from \$16,000 to \$251,000. The most expensive proposal included larger signs which would need larger trusses at the Grand Glaize Bridge.

Viselli said she was told the new signs would be in place before the start of the 2013 season, adding "since we were totally expecting to have to pay for the signs ourselves, this was a great surprise."

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Building an effective web presence

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Google and Your Business

In the last week, I was talking with two different business owners who made the statement to me that when they "Googled" their business name, they were happy to see their website was at the top of the search results. My question to them was "so what if they are not searching for your business name, but for your service or product instead?"

You should be dominating Google for your business name!

Unless your website has no content referring to your business name or website address, you SHOULD be the first result in Google when someone is searching for your business name. In fact, you should DOMINATE the first page of results. Results should include individual pages of your website, press releases, social media pages, your business profile on LinkedIn, listings on paid advertising services, and reviews from your clients. If this is not happening, you need to quickly determine why not!

Have your site optimized for the primary search terms related to your business.

Yes, it's imperative that you come up on page one of Google for your business name, but you should also be working toward ranking well for the primary search terms for your service or product. Let's say you are in the restaurant business at the lake. A possible Google search term for someone visiting our area could be "restaurant at lake of the ozarks". Notice that I used "lake of the ozarks" in the search term. People search local. A query for "restaurants", would display a list of restaurants nationally unless the user was signed in to Google. For best organic search results, localize your search terms.

Another example might be a boat business. A local marina may optimize their website for terms like "boat dealer lake of the ozarks" or "boat repair osage beach". By localizing the search terms, you have a much greater chance of ranking near the top of page 1 on Google and you'll receive more target traffic to your site as a result. This ultimately means a higher conversion rate.



Mike Waggett

What are some tools to help you look at what people are searching for?

There is a great tool to help you examine what folks are looking for when they search Google. Go to www.googlekeywordtool.com and click on the Google Keyword Tool link. You use this tool to see how many people monthly are searching for a particular term. To illustrate my above points, I entered the business name of a large local real estate company. The results showed 320 "global searches" for the company name. When I searched for "lake of the ozarks real estate", this tool told me that 6600 searches were made for this term in the last month.

Google is where your customers will find you online

Google is by far the most utilized search engine in the world. By making good choices on how to optimize your website, you have the best chance on reaching as many viewers as possible. If you throw in some social media and drive traffic back to your website, you can dramatically increase traffic to your business website!

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"Insurance Talk"

with Nick Brenizer of
Golden Rule Insurance

"Whose fault is it?"

"Risk transfer" is an agreement whereby responsibility for payment of specified losses will be shifted from one party to another. Risk transfer is something that we use in the insurance industry every day. Whether it is a general contractor that uses subcontractors or if it is a building owner that is having a room painted. Either way there needs to be good risk transfer in place to acknowledge who is responsible if something was to happen.

The most common type is a General Contractor. They get the job and then they sub out work that their company doesn't do. If the general contractor doesn't require the right insurance, and they don't have good risk transfer through a well written contract. If they get sued for something the sub did they can't make the sub be held responsible. Who is responsible with having to pay the lawsuit?

From the other end of that spectrum if you are a subcontractor and you don't go through the contracts before signing them, you could be taking all the risk without even knowing it. This is why we suggest getting competent legal advice from a lawyer before signing anything and going to your agent making sure that your current policy can cover the insurance requirements of the contract. We get phone calls daily from people saying I need this insurance so I can show it to the GC on a big job. Little, do they know that the insurance, requirement for the contract would cost more than the job.

Even as a homeowner or landlord when someone is doing work for you whether it is at your house or at your place of business. If you don't have a written contract stating out the requirements for insurance, and they cause damage to your building or to someone in your building, they can



Nick Brenizer, AIP

come back on your insurance.

Many people make sure that the people they are hiring have general liability, which is good, but another type that you CAN NOT forget is Workers Compensation insurance. Whether you are a general contractor or you are a retail business owner, in the state of Missouri if you have someone do work for you that does not have workers compensation and they or one of their employees gets hurt, you are responsible for paying the workers compensation claims which are NEVER cheap. For general contractors this can be extremely hard because your subcontractors may hire a sub that you don't even know about and if they don't have proper risk transfer the general contractor will be paying all those claims their self or their insurance.

You have to have contracts and get proof of insurance from everyone that does work for you, whether you are a big developer or you're the subcontractors. Agreements in writing stating who is responsible for damages in advance are always the best policy for good risk transfer.

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

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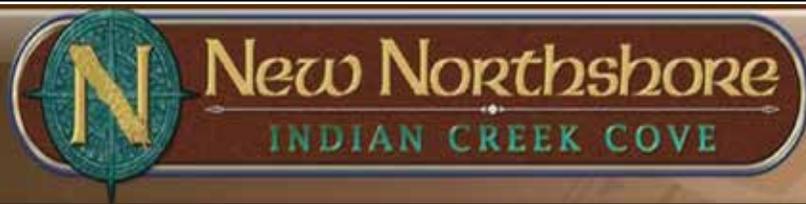
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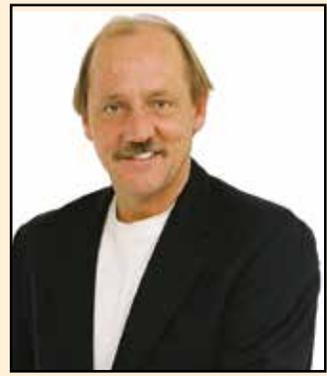
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**As the Lake Churns
Lake Sales**



Real Estate and Lake News with C. Michael Elliott

Lake Home sales are back to 85.5 percent of the peak in 2007 and up 29.8 percent over the low point in the market of 2010. The condo market also continues to strengthen, currently at 64.5% of where we were in 2007. Average sales prices for lake homes are down 6.3 percent over last year and condo sales prices are down 5.3 percent over 2011. The free fall has slowed however, and as I reported in last month's column, some areas at the lake are experiencing an increase in values.

Inventories of homes are dropping, with the days on the market getting shorter as well. Home buyer demand is increasing, with housing affordability still high and record low interest rates driving up buyer's purchasing power. The rise in demand will also cause asking prices to rise. Last month, the national median asking price was up 0.8 percent compared to 2011. The national inventory of homes for sale dropped 18 percent from the previous year.

Getting the distressed properties off the books will also drive new and existing home sales. Our rate of distressed lake homes was low compared to the national average but there were still a number of short sales, foreclosure and simply owners that had to sell and could not ride out the downturn in property value.

As I am writing this, we are in the throes of the election campaign, with the third and final debate just last night. Many of you will already know the outcome

by the time you read this in the November issue. No matter your politics, we all need to watch our leaders and make sure they don't impose unnecessary burdens on real estate ownership. Buyers need reasonable access to mortgage funds and owners need to count on mortgage and other deductions that help make ownership more affordable. On average an existing home purchase puts \$60,000 into the economy. (And no, that's not counting the real estate commission).

Information based on data from the Lake of the Ozarks MLS system from January 1 to October 20 of each year reported.

If you would like a detailed sales report on your specific property type or neighborhood, or would like information on the best buys at the lake, contact C. Michael Elliott & Associates at 866.Your.Lake or cme@yourlake.com. View thousands of lake area listings at www.YourLake.com. You can also log your opinions on Michael's real estate blog, www.AsTheLakeChurns.com

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The Lake Area Chamber recently held a ribbon cutting for Luxury Nails & Spa. Luxury Nails & Spa is Osage Beach's upscale nails salon offering a variety of services including shellac, waxing and child pedicures. Luxury Nails & Spa is located at 3797 Osage Beach Pkwy in the Stone Crest Mall; and are open Monday – Saturday from 9am to 7:30pm and Sunday 10am to 5pm. For more information call (573)348-4888. From left to right: Lien Ton, Owner; Michelle Cook, Lake Printing, Huy Duong (Whisky), Owner; Wendy White, LACC Executive Director; Jeff Nichols, Middle Class Financial Planning; Darline Schmitt, CAV; Paul and Jean Brazill, CAV.

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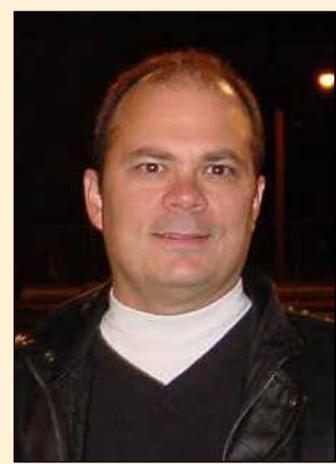
The Holiday season is almost here again. This month I am going to stray off my normal topics just a little. This is the time of year when we look back and give thanks. The past few years have been tough especially in the construction and real estate markets. The old boom days may never come back as they were before, many have said this is the new normal and we need to get used to it.

While I know it has been tough I also believe that every adversity brings with it a seed to a greater success. Instead of waiting for the economy to change maybe we should look for the opportunity in this and create our own economy. The government's is not going to bail us out; they should get out of our way and let the private sector lead the way.

To start we must open our minds to new possibilities and ideas, if we close our mind to a certain way of doing things and we are convinced we already know everything, we cannot grow. Are you open to new ideas? Be aware when your mind is closed nothing new can get in.

The fact is, if we didn't have open minded individuals unwilling to accept old thoughts and beliefs we would have never progressed in this country, we would still be without electricity, roads or cars. A four minute mile was once believed impossible for the human body to run, now it is common and accepted as the norm. Many things once thought ridiculous or impossible are now a way of life.

How many so-called facts do we believe today that will be debunked and something entirely different be the new norm in the future? Science, technology and innovation is what keeps us growing and prospering by providing new opportunities. In just the last 30 years we have created new paradigms and ways of life we believed impossible before. None of these things would have been possible with a closed mind.



Many areas of our life and society are constantly changing; there is no better example of this than the building industry, the green building industry in particular. Basic building structures or practices have changed very little over the years, but science and technology is now challenging and changing that. Who knows what type of homes we will have in the future, but one thing is certain they will be different, so we need to be willing to adapt and be open to new possibilities it will bring with it.

The best way to adapt and prosper in this new economy is to open your mind and ask questions; WHY & HOW? If your mind is open the answers will come in. It is time to get out of the box we have been put in.

There are a certain set of rules that have never changed and that would be the laws of nature, when something ceases to grow, it dies. This is true of everything around us, and without an open mind there cannot be growth or progress. Keep in mind most progress is made while others are saying it can't be done.

This Holiday Season open your mind to new possibilities for the future and be thankful that we still live in a country where we can determine our own destiny.

David Braddy is the General Manager of Bolivar Insulation Systems in Linn Creek Missouri, you can contact him at 573-346-3321 for more information.

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

THE PALISADES

One meaning for the word "palisade" is "a line of bold cliffs." Although the word could easily be applied to other cliffs that border the Osage, only one particular line has traditionally been known as "The Palisades" since the days of steamboat pilots. It is located between the 27- and 28-mile

marks on the Osage Arm bordering the Lake's east or Osage Beach side. The unbroken wall of rock begins at the mouth of Shoop Hollow Cove less than one mile up-Lake from Tan-Tar-A Island and continues in a gentle curve for a mile-and-a-quarter to play out at the mouth of Racktrack Hollow.

Topping out between 120 and 200

feet above the water, the wall has a high talus slope covered by heavy vegetation so that only the upper half of this majestic cliff-line is exposed. To this day development along the crest of the bluff is minimal and located primarily at its southern tip. In summer, the Palisades talus slope is a blanket of various shades of green intermingled with blooming vines that burst with color. The upper lip of the bluff is irregular and craggy with picturesque rock features and ancient cedar trees with gnarled and twisted trunks and limbs.

At one place can be seen an enormous block of dolomite that has fallen from the face of the bluff to land at the base of the talus slope, its lower edge at the water line. The evidence here is enough to prove that cliff faces can be unpredictable and present potential hazards at any time of the year. The photo that accompanies this article was taken by the author in 2005. ■

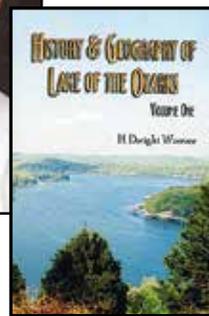
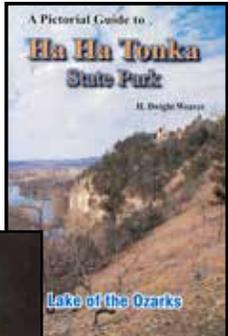
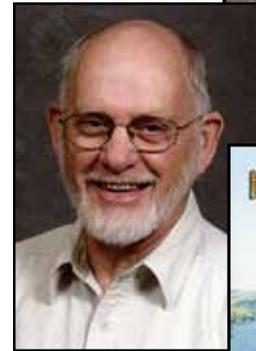
This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

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

1880 to 1980.

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

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



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If you love motorcycles, but hate the high price of gas these days, Hanebrink has the answer for you. The Hustler X5 is an all-electric street bike that—get this—can hit 80 miles per hour during your morning commute. And, it can get there between stop-lights. It weighs just 120 pounds- thanks to its dual suspension monocoque chassis with aircraft-grade seamless aluminum tubing. It is powered by a Crystalyte 5303 Mid Motor with a 14-speed transmission. The batteries can take you 200 miles on a single charge, but if you run out of juice you can drop the lower fairing and use the included pedals— no, really. So how much for this high-tech ride? Hanebrink says the bike will be available March 2013 retail starting at **\$17,000**. Danhanebrinkbikes.com



iPad Mini

Despite the fact that the iPad is less than three years old, Apple introduced a fourth version of the popular tablet. But, they gave the iPad a sibling. The iPad MINI is everything the iPad is, just smaller. Only the price isn't that much smaller. The premium pricing begins at **\$329** and climbs from there to **\$659** for the wifi and cellular-equipped 64GB model. The iPad (4th generation) starts at \$499 and climbs to \$829 with similar features. Android tablets in the 7" category can be had for as little as \$80 online. But if image is important to you the price may be of no consequence. One thing however—the iPad mini uses the same processor as the 2nd generation iPad did. www.apple.com



MadCatz S.T.R.I.K.E.5 Keyboard

Don't let your kids read about this one. Mad Catz, the company that produces the award-winning R.A.T. Gaming Mouse, has introduced the S.T.R.I.K.E.5 gaming keyboard. Looking like something that would be more at home on the *Millennium Falcon*—not a desk—this keyboard is radical in design to say the least.

It was designed with "the professional or competitive gamer in mind", according to the company. The five separate interlocking modules can be configured in a seemingly endless variety of ways. The set allows the user to customize and configure the keyboard's size, fit, sound, color and programming.

"Some of the S.T.R.I.K.E.5's key features include: Control Module with E.Y.E. OLED display and 6 built-in Apps for keyboard control, 63 user-definable commands via 3 Modes and 21 programmable macro buttons, full RGB backlighting, powerful macro programming support, highly responsive key bed, modular NumPad capable of loose or fix-mounted positioning, 3-Part active Palm Rest and 2 Wrist Rests"—and more (from the website). **\$200** www.madcatz.com

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Tips for Buying and Maintaining a Fuel Efficient Vehicle

Driving is getting more expensive. According to a recent study by AAA, the cost of owning and operating a car rose nearly 2 percent on average over the past year. That's why so many consumers who are in the market for a new vehicle are putting a premium on fuel efficiency.

"Whether you're looking to go green for the sake of the planet or for the sake of your pocketbook, you're in luck," says Andrew Stoy, Digital Editor for the Autoweek Media Group. "Federally mandated efficiency standards are becoming more stringent."

Luckily, the experts at shopautoweek.com have identified the top fuel-efficiency performers in each vehicle category. So before driving that car off the lot, consider those cars that top their respective categories:

- Two-Seaters: Honda CRZ HEV – 37 MPG
- Mini-Compact: Scion iQ – 37 MPG
- Subcompact: Mitsubishi i-MiEV (electric) – 112 MPG
- Compact: Focus BEV FWD (electric) – 105 MPG
- Midsize: Nissan Leaf – 99 MPG (electric)
- Sedans: Hyundai Sonata – 28 MPG
- Small Station Wagon: Audi A3 – 34 MPG
- Midsize Station Wagon: Toyota Prius V Hybrid – 34 MPG
- Small Pickup Trucks: Toyota Tacoma 2WD – 22 MPG
- Standard Pickup Trucks: GMC Sierra 15 Hybrid tied

with Chevrolet Silverado 15 Hybrid – 21 MPG

- Minivan: Mazda 5 – 24 MPG
- Sport-Utility Vehicle: Lexus RX450h – 30 MPG

No matter what vehicle you purchase, you'll save some pain at the pump with proper maintenance. In-

crease your fuel efficiency with these great tips:

Give your engine a tune-up: If your engine is in need of a tune-up, chances are you are compromising your fuel economy. It could mean you have a more serious problem such as an electronic one. Replacing a faulty oxygen sensor for example can improve your MPG.



The 2012 GMC Sierra Hybrid, a top performer in fuel-efficiency.

Maintain proper tire pressure: You can't just set the correct tire pressure and forget it. The volume of air in your tires is constantly changing due to the passage of time and shifts in environment. Keep your tires inflated to the recommended

omy, the Department of Energy recommends using motor oil designated as "energy conserving," as it contains friction-reducing additives.

Don't carry extra gear: Extra weight can greatly reduce fuel economy. Take a look at what you are carrying around and remove anything you don't need on a daily basis.

More automotive tips and advice can be found at www.shopautoweek.com.

Don't let the rising cost of fuel take a bite out of your wallet. Opt for models adhering to the new fuel economy and maintain your vehicle for optimal performance.

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Lake getting new energy source faster than anticipated

By Nancy Zoellner-Hogland

As of late October, Summit Natural Gas had installed nearly 30,000 feet of pipeline. According to Annica Russo, public relations specialist for Summit, if the weather cooperates and all goes as planned, service will be available in much of the Lake area by the start of the 2013 heating season. Previously the company estimated the service lines wouldn't be complete until late 2014.

She said Summit's contractors are currently laying pipe along Highway 5 in Gravois Mills, Laurie and Sunrise Beach on the west side and along Bagnell Dam Boulevard and on Horseshoe Bend on the east side. Crews planned to be in Camdenton by the end of October. Next, they'll continue to Linn Creek and Osage Beach, as well as points north, south, east and west to reach most of Miller, Camden and Morgan counties.

"We've actually been able to move along a lot more quickly than originally thought. People comment on the rock here but this is nothing new to us," Russo said, adding that the steel pipe bringing natural gas to the Lake area from Lincoln was about 50 percent complete.

Once installed, customers that are within 300 feet of service lines can be connected at no charge – and in most cases, Summit Natural Gas will convert propane appliances, also at no charge. For those that have all-electric homes, Summit also will be offering rebates on select appliances like furnaces, ranges and hot water heaters to help with the costs of switching over. However, Russo said they won't be selling garage fill stations for CNG-powered vehicles. "A lot of people have asked about that but so far, that's not in our plan."

Earlier this year the Department of Energy announced they would make \$30 million available for new research on tapping into domestic natural gas supplies to power vehicles and Shell Oil Company announced it would partner with Travel

Centers of America to build and operate 200 natural gas filling stations along interstate highways throughout the Midwest.

Summit, which currently serves more than 11,000 customers in portions of Northwestern, Southwestern, and Central Missouri, decided to make the move to the Lake because of the positive response received to a 10,000-postcard survey conducted in 2009. According to Summit officials, 15 to 20 percent of the cards came back with all but a few saying they would be interested in hooking up to the service if it became available. Company officials then obtained franchise agreements with municipalities that allow Summit to run its lines through easements. In return, 3 percent of all gas bills will be given to the municipalities and counties in unincorporated areas.

Natural gas information

The Natural Gas Caucus states the United States supply of natural gas has as much energy potential as Saudi Arabia's entire supply of oil.

According to a report by the U.S. Department of Energy, production of that gas will average an all-time high of 68.85 billion cubic feet per day this year – up 4 percent from last year. In addition to maintaining low prices, the record production also means the U.S. will be able to cut its reliance on imported fuel. In fact, a report in the "Bloomberg Businessweek," states that if the trend continues through the end of the year, America will reach the highest level of self-sufficiency since 1991.

Energy officials said the boon is due in part to the record number of rigs drilling for natural gas. To date, 427 rigs are operating and some of those companies are seeking approval to expand operations.

And that equates to jobs all across the nation - 622,411 direct jobs and 723,102 indirect jobs. Moody's Analytics reported that since 2002, exploring for natural gas deposits and subsequent drilling has created more than 1

million jobs. Locally, Russo said more than 300 jobs have been created.

Statistics from the Natural Gas Caucus website:

- 32 percent of natural gas is used by the American industrial sector

- 24 percent is used by the power generation industry

- 22 percent is used by residential customers

- 50 percent of all U.S. homes are heated by natural gas

- 14 percent is used by commercial customers

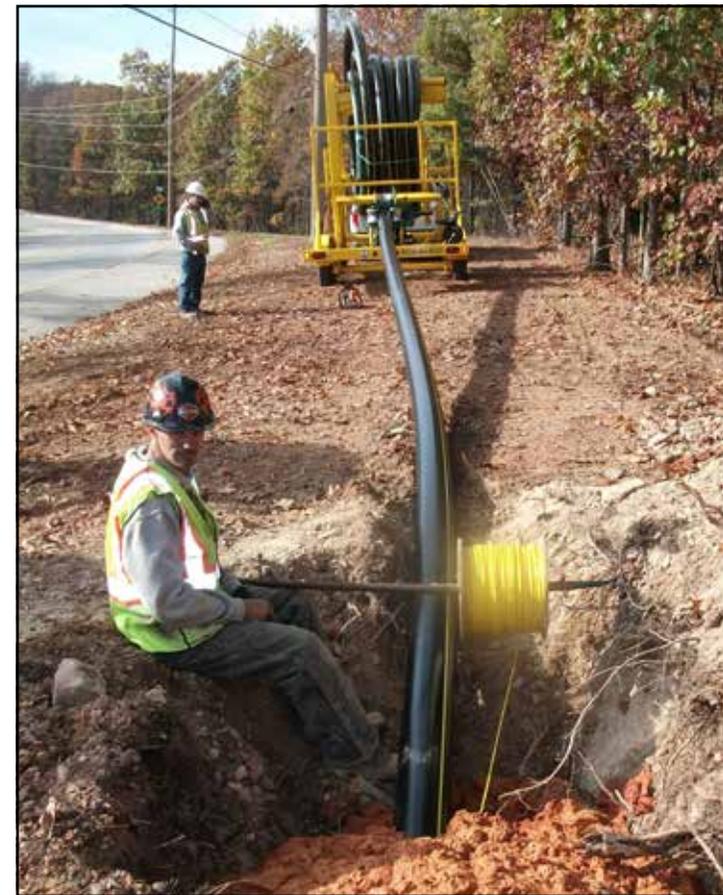
- 8 percent is dedicated to other uses

- There are more than 1,700 natural gas power plants in the U.S.

- Natural gas vehicles can reduce tailpipe emissions up to 95 percent over gasoline or diesel vehicles

- U.S. currently ranks 12th in the world in amount of natural gas powered vehicles on the road

- U.S. has more natural gas underlying soil than any other country



Summit Natural Gas is in the process of installing service lines in several areas around the Lake of the Ozarks area, including Horseshoe Bend. Nancy Zoellner-Hogland photo.

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What is a VA Guaranteed Loan

VA guaranteed loans are made by banks, savings & loans, or mortgage companies to eligible veterans for the purchase of a home --which must be for their own personal occupancy.

To get a loan, a veteran must apply to a lender. If the loan is approved, the Veteran's Administration (VA) will guarantee a portion of it to the lender. This guaranty protects the lender against loss up to the amount guaranteed, and allows a veteran to obtain favorable financing terms.

There is no maximum VA loan. However, lenders will generally limit VA loans to \$417,000. This is because lenders sell VA loans in the secondary market, which currently places a \$417,000 limit on the loans. For loans up to this amount, it is usually possible for qualified veterans to obtain no down payment financing.

A veteran's basic entitlement is \$36,000 (or up to \$104,250 for certain loans over \$144,000). Lenders will generally loan up to four times a veteran's available entitlement without a down payment, provided the veteran is income and credit qualified and the property appraises for the asking price.

Note: For properties in Hawaii, Guam, Alaska and the U.S. Virgin Islands loan limits can be up to \$625,000.

VA Loans Offer the Following Important Features:

- Equal opportunity for all qualified veterans to obtain a VA loan.
- No down payment (unless required by the lender or the purchase price is more than the reasonable value of the property).
- Buyer informed of reasonable value.
- Negotiable interest rate.
- Ability to finance the VA funding fee (plus reduced funding fees with a down payment of at least 5% and exemption for veterans receiving VA compensation).
- Closing costs are comparable with other financing types (may be lower).
- No mortgage insurance premiums.
- An assumable mortgage.
- Right to prepay without penalty.
- VA assistance to veteran borrowers in default due to temporary financial difficulty.

VA does not do the following:

- Guarantee that a home is free of defects. The VA guarantees only the loan. It is the veteran's responsibility to assure that he/she is satisfied with the property being purchased. The VA appraisal is not intended to be an "inspection" of the property. A veteran



should seek expert advice (a qualified residential inspection service), as necessary, BEFORE legally committing to a purchase agreement. If you have a home built, the VA cannot compel the builder to correct construction defects--although the VA does have the authority to suspend a builder from further participation in the home loan program. The VA cannot guarantee a veteran is making a good investment. The VA cannot provide a veteran with legal services.

How Does a Veteran Obtain a VA Guaranteed Loan?

Contract to purchase: Veteran selects home and discusses purchase with seller or selling agent and signs purchase contract conditioned on approval of a VA guaranteed loan.
Loan application: Veteran selects lender, presents Certificate of Eligibility, and completes loan application. Lender will develop all credit information and request VA to assign a licensed appraiser to determine the reasonable value for the property. Veteran will pay for credit report and appraisal unless the seller agrees to pay. Either VA or the lender will issue a value for property for loan purposes based on the appraisal.
Loan decision: If the established value is acceptable to all parties and the lender develops that a veteran is credit and income qualified, the loan may be approved. Most lenders are authorized to make this decision.
Loan closing: Veteran (and spouse) attend the loan closing and sign the note, mortgage, and other related papers. The lender or closing attorney will explain the loan terms and requirements as well as where and how to make the monthly payments.

How Can I Obtain More Information About VA Home Loans?

This is just a brief summary of how the VA Mortgage Product works, for more information on this and other Mortgage related topics please contact Michael Lasson at First State Bank Mortgage at 573-746-7211 or on line at www.fsbfinancial.com or www.yourlakeloa.com.

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Trenny Garrett, J.D., CTFA

This year has been another roller coaster ride for investors. The sovereign debt problems in Europe are hanging on like a bad cold, casting a pall over the financial markets. It seems that the economy can't shift into the next gear, perhaps because of the prospect of the "tax cliff" this coming January. Low interest rates usually spur more economic activity, but oddly they now seem to have taken the urgency out of making decisions. No one feels the need to "lock in" today's low rates, which, in turn, contributes to economic sluggishness.

There can be little question that the economy is fragile at the moment. This has been the weakest recovery in living memory. The usual responses of policymakers to economic weakness do not seem to be having the expected results. That puts investors in a bind. We suggest enlisting the services of seasoned professionals.

What We Bring to the Table

We'd like to be able to say that we have a magical solution to every investor's needs right now. We don't. No one does. And you probably already understand that. What we do have are trust and investment services that are objective, personalized and comprehensive.

Objective: Our investment advice reflects the same high standards that guide our work as trustee. We don't deal in exotic financial engineering; we invest in instruments that ordinary people have heard of and can understand. To remove any chance of conflict between our organization's interests and our client's interests, we do not work on commission. Instead, we charge moderate annual fees, based on the market value of our clients' holdings. When the dollar value of a client's account grows over the years, we receive more dollars of

compensation. If a client's account shrinks in value, so does our reward.

Personalized: As we see it, our business is not simply managing investment programs. Our business is helping people—helping our clients achieve their financial goals. We've learned that serious investors can't settle for a "one size fits all" approach. We see each of our clients as possessing a unique mix of financial facts, family circumstances and personal goals. The better we understand each client's unique situation, including his or her tax picture, the better our chances of retaining the client's business for many years to come.

Comprehensive: In addition to providing our investment clients with unbiased guidance, we keep accurate records, submit detailed statements and safeguard securities under strict audit control—all for moderate fees that can be substantially lower than the fees at some other firms.

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Trenny Garrett is Senior Vice President at Central Trust & Investment Company, Lake Ozark. You can contact her at 573-302-2474 or visit www.centrustco.com. Central Trust & Investment Company is affiliated with Central Bank of Lake of the Ozarks.

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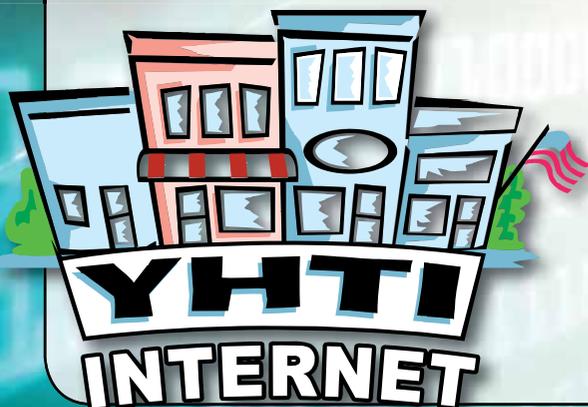
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Crossword Puzzle

THEME: FAMOUS ATHLETES

ACROSS

1. Like winters in the North, e.g.
6. Western omelet ingredient
9. One of the Three Bears
13. Japanese port
14. International Labor Organization
15. Peeled or trimmed
16. Drawing support
17. A nervous ____
18. Plural of #10 Down
19. *Most decorated Olympian
21. Unwelcome to a comedian
23. High rocky hill
24. Ditto
25. Wear and tear
28. Opposite of warp in weaving
30. Exhort
35. South of Market Area in San Francisco
37. Like Oscar in "The Odd Couple"
39. Composer of American military marches
40. Wing-shaped
41. *2002 gold medal skater, Hughes
43. Angelina's husband
44. Like a wall covered with certain evergreen
46. Hurtful remark
47. *Quipping Hall-of-Famer
48. *PGA great, Byron
50. Snakelike sushi staple
52. Last word of "America, the Beautiful"
53. Wasn't straight
55. Romanian money
57. *He led an army?
60. *"His Airness"
63. Rub hard
64. Boiling blood
66. Farewell, to ami
68. African tea or chew
69. Rank above maj.
70. Prison-related
71. Strong desires
72. ____ Aviv
73. Go the way of Vesuvius

DOWN

1. Tiller's tool
2. Hurry!
3. Poison ivy woe
4. Clay pigeon shooting
5. Render something holy
6. Not misses
7. *Rhyming fighter
8. Cafe order
9. Central to NYC
10. Seed cover
11. *Soccer great known by single name
12. Online pop-ups
15. *Reggie Miller's team
20. *Ali seem to relish it
22. Down Under bird
24. With an illustrious past?
25. *Fastest man on Earth
26. To crack, as in case
27. Inbox letter
29. We pledge allegiance to it
31. Pass
32. Continental money
33. Missouri River tributary
34. *Bela Karolyi prodigy
36. Mars, to the Greeks
38. *He was passed by Hammerin' Hank
42. Conversation starter
45. Sorrows
49. Not a thing
51. Colorful Mexican wrap
54. Order
56. Milk dispenser
57. Dull pain
58. Multicolored horse
59. Brazils or filberts, e.g.
60. Become gelatinous
61. Hokkaido language
62. Less than average tide
63. Blue hue
65. Future fish
67. Last, abbr.

The solution is on page 25.

CROSSWORD														
1	2	3	4	5		6	7	8		9	10	11	12	
13						14				15				
16						17				18				
	19				20			21	22					
				23				24						
25	26	27		28		29			30		31	32	33	34
35				36		37			38		39			
40					41				42		43			
44				45		46					47			
48					49		50			51		52		
					53		54			55		56		
		57	58	59					60				61	62
63						64	65			66				67
68						69				70				
71						72				73				

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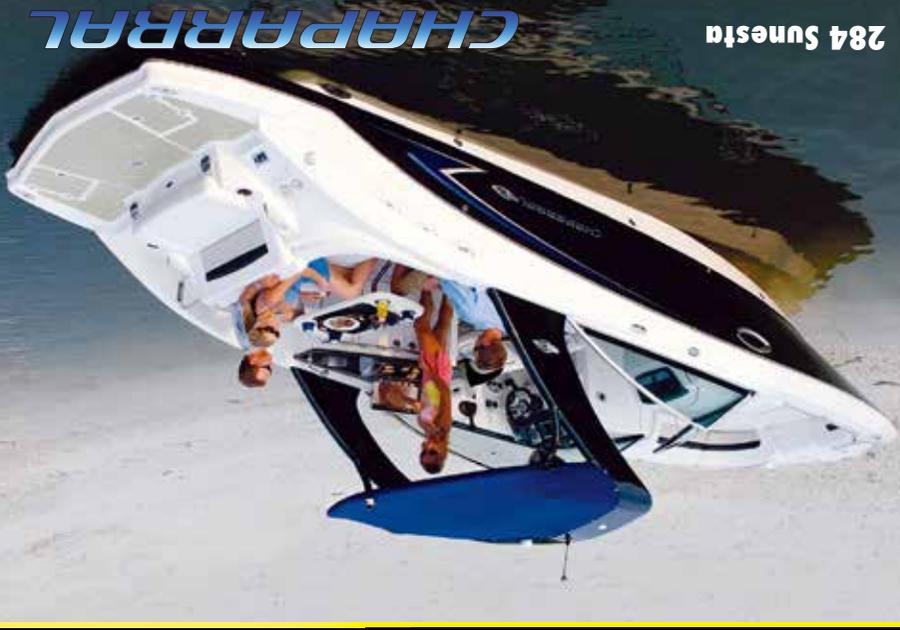
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