

---

# REALTORS TODAY

---

## NEWSLETTER



Office Hours  
Mon – Fri  
8-4:30  
Open during lunch  
hours

## Inside This Issue

Birthdays	Page 2
App of the Month and Leadership Directory	Page 3
Newmie's Newbie Blog and Board Store Special	Page 4
Agents on the Move	Page 5
BOD Minutes	Pages 6-9
Market Statistics	Pages 10-12
Board of Directors	Page 13
Safety Summit	Pages 14-16
All-Member Luncheon	Page 17-18
MR Fall Business Mtg.	Page 19
Banquet Flyer	Page 20
Tour of Homes Schedule	Page 21

## Calendar of Events

October 9-10	- MR Leadership
October 11	- Membership Committee 10:00 Community Relations Committee 11:00
October 12	- Finance Committee 10:00 MLS Committee 11:00 Program/Events Committee 1:30 Trivia Night 6:00pm
October 13	- Awards Committee Meeting 10:00
October 16	- Leadership Development Committee Meeting 2:30
October 17-18	- MR Local Leadership Alumni Retreat
October 19	- RPAC Meeting 12:00
October 25	- Governing Docs Task Force Meeting 1:00
October 26	- BOD Meeting 9:00
October 31	- Halloween



**Meridian Title Company**

2023 Platinum Level Affiliate

2902 Arizona  
Joplin, MO 64804  
417-623-1910  
[www.mtc.llc](http://www.mtc.llc)



**OGAR**

Ozark Gateway  
Association of REALTORS®

2023 Gold Level Affiliate



**Central Bank  
of the Ozarks**

**HOME IS MORE  
IMPORTANT  
THAN EVER**

Need a loan to buy your next new home? Build your dream home? Improve your current home? We're ready to help. Apply online today!

2023 Gold Level Affiliate  
[www.arvest.com](http://www.arvest.com)

[arvest.com/homeloan](http://arvest.com/homeloan) **ARVEST  
BANK**

Member FDIC. Equal Housing Lender. Loans subject to credit approval.

For Great Online CE and Monthly  
Promotions Visit:  
<http://theogar.theceshop.com/>



**The CE Shop**  
INNOVATING CAREER EDUCATION

# Birthdays

## October

1  
Sherri Garvin  
Kim Cox  
Keri Ralston  
Brandi Haddock

2  
Courtney Maresh

3  
Morgan Faubion  
Shelby Hartwell-Crowder  
Sydney Smith

4  
Gail White

5  
Kenny Stevens  
Chuck Parsons

6  
Cassie Berryman  
Daren Strait  
Lalaine Mohr

7  
Mason Williams

8  
Belinda Hurley  
Shelly Mock  
Tyler Casey  
Lindsey Niebaum

9  
Vicki Chew  
Cody Smith  
Tiffany Rea

10  
Rick Muenks  
Heather Griffith  
Riley Thompson

11  
Holly Mitchell  
Aaron Arlington  
Shannon Van Gorp

12  
Jerald Frazier

13  
Kelly Roberts

14  
Anthony Hance

15  
Howie Nunnely  
Angela Bollman  
Adam Johnson

16  
Michele Buhr

17  
Sherry Lawrence

18  
Taylor Reece  
Cody McNary

19  
Justin Landry

20  
Brit Hale  
Valerie Searcy

21  
Candi Thompson  
Jennifer Prine

22  
Susie Goodall  
Ed Berberich  
Michael Yates

23  
Kevin Hunter  
Tiffany Jamison

24  
Melissa Gibbens  
Wilber Guerra  
Lacey Baker

25  
Marcee Carpenter  
David Dunn  
Jennifer Atnip  
Dan Forbes

27  
Jeremy Beres  
Mike West  
Mandy McCoy  
Ryan Hubbard

28  
Kathleen Denham  
Aaron Mullin  
Dylan Brooks

29  
Dustin Davidson  
Jill Welch  
Brittney Guthrie  
Michelle Cantrell

30  
Dara Steffen  
Stacy Beasley

31  
Brittany Samuelson

## November

1  
Carol Goad  
Amanda Grubb

2  
Darrel Phipps  
Lesley Cowger

3  
Zach Divine  
Codi Cook  
Jonathan Russell

4  
Karen Love  
Andy Queen

5  
Jenn Marti

7  
Nick Kanakis

8  
Tatyana Jones

9  
Wyatt Jones  
Jason Franklin  
Rebecca Beal  
Heidi Queary

10  
Grant Guillory

11  
Sally Bush  
Brett Siebert  
Sarah Vickers  
Luis Rangel  
Jeremiah Johnston

12  
Alan Buttram  
Alisha Nunnely Coles  
Mendy Lasley  
Stephanie Kendall  
Caleb Bowen  
Kaleb Foster  
Roberta Gotchie

13  
Zach Divine  
Jason Rawlings

14  
Marilyn Schultz  
Steven Mott  
Michael Zouglas  
Elizabeth Turner

15  
Eric Putnam  
Karla Vargas

16  
Levi Utter  
Jillian Bennett  
David Cook  
Tiffany Blair  
David Schibi

17  
Beth Ratchford  
Susan Wallace  
Christina Dicken  
Brittney Straw  
Grant Ousley  
Deborah Woods

19  
Ashley Dhooghe  
Devyn Kyle  
Connie Shull  
Robert Conway

20  
Kristi Celata  
Darrell Hindman

21  
Bill Goodwin  
Arlisa Arwood  
Richard Calvert

22  
Diane Newman

23  
Mark Emerick  
Michael Randolph

24  
Tim Reavis  
Randi Jo Werries

26  
David Salts

27  
Greg Wells  
Tamie Hurt  
Dave Bush

28  
John Yaple  
Dave Hunt  
Kendra Rosinski  
"Vic"tor Johnson  
Elizabeth Gold  
Newt Sharp  
Jace Opel

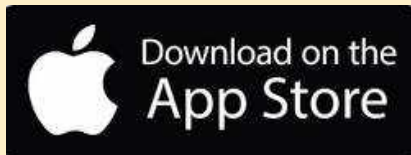
29  
David Thornton  
Shiloh Williams

30  
Russell Reed



# APP OF THE MONTH

COMPLIMENTS OF THE OGAR TECHNOLOGY AND  
EDUCATION COMMITTEE



## Lensa



Lensa is a photo editor tool for retouching portrait selfies. The app has many photo editing filters and techniques for pictures to get a sweet selfie, remove any blur background or do any other necessary editing. With its simple editing features and camera editor effects, you can make every photo perfect 365 days a year.



**Home loans. Made human.®**

**Andrea Malcolm**

Branch Manager | nmis# 1877264

**417-439-8161**

Equal Housing Lender. Member FDIC. © 2023 Nations Lending Company, Inc. All rights reserved. See www.nationslending.com for more information.

2023 Gold Level Affiliate

2023 Platinum Level Affiliate  
[www.wacotitle.com](http://www.wacotitle.com)



[wacotitle.com](http://wacotitle.com)

### 2023 MR STATE DIRECTORS

- Jessica Hubbard
- Donny Allen
- Kalan Hubbard
- Forrest Stodghill
- Melissa Annis
- Debbie Barlos
- Crystal Pierson
- Brandi Haddock
- Jennifer Reaves
- Kim Cox

### 2023 OGAR LEADERSHIP

- Jessica Hubbard, President
- Courtney Denney, President Elect
- Kandice Yapple, Vice President
- Jeremy Ritchie, Treasurer
- Chris Nickle, Past President
- Michael Wicklund-3 Year Director
- Steve Johnson-2 Year Director
- Judy Lowe-1 Year Director
- Kalan Hubbard-1 Year Director
- Heather Owens-1 Year Director
- Audrey Sneed-MLS Chair/1 Year

### OGAR STAFF

- Kim Cox, Association Executive/CEO
- Stephanie Burkhart, Director of Operations
- Diane Newman, Membership Director
- Cassia Ferrell, Member Services Coordinator
- Michelle Delaney, MLS & Education Director

# Newmie's Newbie Blog

Fairhaven is a town every REALTOR® should visit.

Fair housing can no longer be about checking a box or doing the bare minimum to avoid litigation. It must be more. With less emphasis on lectures and instruction and more emphasis on experiential learning, NAR created Fairhaven, a fair housing simulation that uses the power of storytelling to help members identify, prevent and address discriminatory practices in real estate.

Get started by visiting [fairhaven.realtor](https://fairhaven.realtor) to explore the fictional town of Fairhaven and assess how well you are adhering to fair housing principles.



*First American Title*™

2023 Platinum Level Affiliate

[www.firstam.com](https://www.firstam.com)



## Board Store Special

**Buy 2 Signs, Get 1 Sign FREE!**

**Sale**



# Agents on the Move

## New Members

Julie Vaughn  
A-List Properties Premier, LLC

Mandy Whannell  
A-List Properties Premier, LLC

Tracy Stauch  
United Country/Lake Area  
Properties & Auction, LLC

Josh Fiscus  
Red Cedar Land Co.

Sam Wohlenhaus  
Alpha Realty

LeAira Kitchen  
Show-Me Real Estate

Tera Dover  
Barn Door Appraisals

Alyssa Vaughn  
A-List Properties Premier, LLC

Lindsey Macfee  
Keller Williams Elevate

Zachary Macfee  
Keller Williams Elevate

Emma Bushnell  
Keller Williams Elevate

Wayne Gray  
Real Broker, LLC

Adam Escoto  
Keller Williams Elevate

Deanna Marroquin  
Charles Burt Joplin

Chance Mehrhoff  
Team Ozarks Realty

## Transfers

Brandi Haddock  
to RealPro Carthage

Warren Johnson  
to RealPro Carthage

Jennifer Clark  
to EXP Realty, LLC

Linda Madison Hays  
to Keller Williams Elevate

## New Offices

A-List Properties Premier, LLC

United Country/Lake Area  
Properties & Auction, LLC

Red Cedar Land Co.

Barn Door Appraisals

## New Affiliates

None

## New MLS Only Members

None

## New MLS Only Offices

None

## New Appraisers

None

## Drops

Jennifer Bridges  
Realty One Group Ovation

Hugo Avendano  
Casa Verde REA, LLC

Kasey Cowger  
First Community Bank

Melissa Boes  
Waco Title

Kelsey Stirewalt  
Ferguson Property Management,  
LLC

Michelle Landry  
Ferguson Property Management,  
LLC

Meredith Moritz  
Keller Williams Elevate

Richard Jaynes  
Benchmark Appraisals

Jana Jeffery  
Real Broker, LLC

Amber Dietz  
RealPro Columbus

JaNell Simpson  
ListwithFreedom.com



# Board of Directors Minutes

Ozark Gateway Assoc of REALTORS®, a Regional MLS

## Board of Directors Minutes

Thursday, September 28th, 2023, at 9:00 am

Present: Jessica Hubbard, Courtney Denney, Michael Wicklund, Judy Lowe, Kandace Yapple, Jeremy Ritchie,

Chris Nickle (zoom), Steve Johnson, Kalan Hubbard, Heather Owens and Audrey Sneed.

Staff Present: Kim Cox and Diane Newman

Roll call was taken from attendance in the room by the Association Executive.

President called meeting to order.

Motion made to approve the September meeting agenda as emailed.

Motion made to approve minutes from the August BOD meeting.

Motions/Recommendations brought forward by committees/AE/BOD/members:

1. Recommendation by the Finance Committee. Motion made and approved to approve the financials

for August and the Year-To-Date for 2023.

2. Recommendation by the Finance Committee. Motion made and approved to donate \$250 in the name of Richard Jaynes to St. Jude's Children Hospital.

3. Recommendation by the Finance Committee. Motion made and approved to send to Governing Docs to implement making it a standard practice to donate, upon death of a member, \$250 to the family and/or charity of their choice (if noted) and \$100 if it's a member's immediate family member.

4. Recommendation by the Finance Committee. Motion made, amended, and approved to set up a new account with US Bank for members to be able to pay online for all charges, as well as have member approved recurring charges automatically charge on a specific date each month.

Discussion was held and DR's will be notified of the change and the staff attempting to have it implemented by Annual Dues billing.

5. Recommendation brought forward by the RPAC & Advocacy Committee. A recommendation was brought forward to select TWO parking spots in the OGAR parking lot and have signage on them that says "OGAR RPAC Major Investor Parking ONLY" did not move forward due to lack of a motion.

6. Motion made to enter Executive Session.

7. Motion made to exit Executive Session.

8. Recommendation by the Membership Engagement Committee. Motion made and approved to approve the conditional memberships for agents listed below:

New Agents: (2nd = Secondary membership)

New Agents:

David DW Walker – United Country/Lake Area Properties & Auction, LLC

Gail Bottom – RealPro Carthage Logan Yates – Keller Williams Elevate

Clorissa Fauvergue – Realty One Group Gavin White – RealPro Carthage

Tami Wittcock – Keller Williams Elevate LeAira Kitchen – Show Me Real Estate

Tracy Stauch – United Country/ Lake (2nd) Adam Johnson – Alpha Realty (2nd)

Amber Dietz – RealPro Columbus (2nd) Julie Vaughn – A-List Properties Prem (2nd)

Mandy Whannell – A-List Properties Prem (2nd) Tara Sartin – Reece Nichols Springfield (2nd)

Samuel Wohlenhaus – Alpha Realty (2nd)

# Board of Directors Minutes

## New Appraisers:

Tera Dover – Barn Door Appraisals (2nd) Jerald Frazier – Mid America Appraisals (2nd)

## New Offices:

Alpha Realty – DR is Adam Johnson (2nd)

United Country/Lake Area Properties & Auctions, LLC – DR is Tracy Stauch (2nd)

A-List Properties Premier, LLC – DR is Julie Vaughn (2nd)

Barn Door Appraisals – DA is Tera Dover (2nd)

## Affiliates:

Images of Home by Lacey Baker

Superior Roofing & Construction, LLC – Carlos Carrasco

## Committees that met with no Recommendations/Motions:

1. Community Relations didn't meet but held safety session each week this month (Courtney Reports)

2. Membership Engagement: Courtney Denney and Diane Newman met to discuss Facebook Rules as requested by the BOD. The staff will pin the rules at the top and new members moving forward will have to agree to the page rules before they are accepted as a member of it. Here is the layout that was presented:

Rules for this group: Be kind. Be professional. Any posts/comments showing signs unbecoming of a member or that may be an anti-trust violation will be deleted by OGAR staff. For deleted posts, the member will be sent a warning, a 2nd offense will be a 90-day suspension from the page, and a 3rd warning will be a 12-month suspension from the page. The page is for networking between realtors and affiliates and is a non-public page. Negative banter will NOT be tolerated.

Members may use their own personal pages if they choose. This is not a mandatory page for members to join. Recruitment of any kind is NOT allowed. July 29, 2020 - BOD approved allowing members a one-time, informational announcement/post regarding their candidacy and that NO solicitation be included in the post.

BOD discussed the above and also wants verbiage regarding Fair Housing/Code of Ethics added

to the page rules and something to the effect that "A property cannot be shared that is not listed in the OGAR MLS". Item to come back to the BOD next meeting final approval of verbiage.



# Board of Directors Minutes

## President's Report – Jessica Hubbard

1. Reminded BOD of the RPAC Trivia Night and that everyone needed to get their RSVP's in. Teams will consist of up to 8 people.
2. Informed BOD of topics at the September MR Business Conference including nationwide rent control, MR's stance on Simpler and Safer Missouri Statewide Building Code. It is blanketed for cities with a code already. Look for more information to come, eventually could result in commercial form changes. Kalan Hubbard encouraged everyone to get involved at the State Level.
3. Informed BOD on the Appraisal Group meeting at MR that Fannie Mae and Freddie Mac have started allowing non-appraiser "drive-by" appraisals (for less money), that are then approved by an appraiser. This is very concerning. More information to come as this plays out.
4. Informed BOD of the Missourians for Fair Governance Campaign that MR is working on, regarding the initiative petition process. MR is siding with the current Missouri Constitution, citizen's right to citizen's democracy. More information to come out as they progress with the campaign.

## Association Executive Report – Kim Cox

1. Updates on conference center kitchen and bathroom remodel quotes. We received an updated quote from Generation Construction that will be sent to Finance. No other companies responded.
2. Gave quote on security camera for the OGAR office/conference center and Motion was made and approved to spend up to \$2,000 for the security cameras and add an LED light in the breezeway.
3. Let the BOD know that our State Director's meet before conference and after conference to make sure we are following all things that could affect our members. MR mentioned that DEI task forces have been formed in local associations and we should take this into consideration. A recommendation was made to send to the Strat Plan Committee next year for discussion.
4. MR's State Leadership Academy project was a huge success, and we are going to put the flyers that they made (regarding Robert's Rules of Order) in our conference center for future reference.
5. Core Standards are completed for 2023...Woo-Hoo!!!

## Recurring business – Reported by Association Executive (Kim Cox):

1. Accounts past due presented; 9 agents, 1 company, 0 affiliate.
2. Violations and Tribunal update; 0- CCP violations. Violation breakdown (5): 2 - No photo; 1 - Status Updates needed, 2 - Sentrilock serial numbers missing; 0 - No room dimensions.

# Board of Directors Minutes

## New Business:

1. A Motion was made and approved to ratify the newly elected 2024 Board of Directors for our records. MLS chair will be chosen at a later date.
2. Another MLS is requesting an agreement that they may publish our member's listing photos that have the OGAR watermark on them. No motion made.
3. Kalan Hubbard brought forward some info from the MR Finance committee about some key metrics that they are implementing and thought we might want to do the same thing locally. BOD asked that he bring back more information on this subject once implemented at MR. He also wanted to make sure everyone knew that MR dues are increasing by \$9.00 per member.

The above motions passed with majority vote.

Meeting adjourned.



# MLS Statistics

August RESIDENTIAL SALES TRENDS Figures are taken from a comprehensive report compiled monthly By the MLS Service of the Ozark Gateway Association of REALTORS®, Inc.

Number of Units SOLD

Number of Units FINANCED

Year	Total	1-2 Bed	3 Bed	4+ Bed	Conv.	FHA	VA	Cash	Own	Lease Purch	RD	Other
2018	3091	612	1716	759	1378	390	149	755	13	157	208	31
2019	3281	628	1867	779	1393	445	170	765	14	243	228	22
2020	3497	620	2042	870	1497	557	193	702	9	231	311	35
2021	3965	763	2189	1013	1797	554	225	997	5	116	243	28
AUG. 2022	356	81	194	81	135	49	16	119	1	13	15	7
AUG. 2023	294	64	164	66	114	40	22	85	0	14	13	5

**Total Number of Active & Pending Listings: 1001**

**1-30 Days: 55 31-60 Days: 136 61-90 Days: 58 91-120 Days: 17 120+ days: 28**

**Total Units Sold: 294 Avg. DOM: 65**

**Avg. Sold Price: \$198,754 Median Sold Price: \$175,000**

**Absorption Rate: 2.55 months**

Summary Statistics	AUG.-23	AUG.-22	% Chg	2023 YTD	2022 YTD	% Chg
Absorption Rate	2.55	1.99	28.14	2.12	1.57	35.03
Average List Price	\$301,536	\$242,303	24.45	\$242,823	\$217,448	11.21
Median List Price	\$227,250	\$184,950	22.87	\$199,900	\$180,000	11.06
Average Sale Price	\$198,754	\$192,890	3.04	\$199,348	\$197,579	0.90
Median Sale Price	\$175,000	\$169,000	3.55	\$177,750	\$173,750	2.30
Average DOM	65	62	4.84	73	69	5.80
Median DOM	49	50	-2.00	53	51	3.92



## MARKET STATISTICS

August 2023

Prepared September 25, 2023

Number of Listings	April-23	May-23	June-23	July-23	August-23	August-23 Pending
Number of Listings from Reporting MLS's	7,386	7,961	8,877	9,168	9,902	34.5% of Listings

Year-to-date Figures	August-20	August-21	August-22	August-23	2023 YTD vs 2022 YTD	2023 YTD vs 2021 YTD	2023 YTD vs 2020 YTD
Number of Residential Properties Sold - YTD	55,138	63,113	57,661	48,129	-8.6%	4.6%	-12.7%
Median Residential Property Selling Price-YTD	183,000	215,000	240,000	249,900	11.6%	31.1%	36.6%

Monthly Detail Comparison	August-21	August-22	July-23	August-23	August vs July	August '23 vs August '22	August '23 vs August '21
Number of Homes Sold	9,623	8,180	6,650	7,184	8.0%	-12.2%	-25.3%
Number of Days on Market	24	25	31	30	-3.2%	20.0%	25.0%
Average Selling Price	\$262,780	\$289,014	\$307,361	\$311,651	1.4%	7.8%	18.6%
Median Selling Price	\$225,000	\$245,000	\$259,900	\$259,950	0.0%	6.1%	15.5%
Monthly Dollar Volume	\$2,528,733,553	\$2,364,134,840	\$2,043,949,986	\$2,238,903,182	9.5%	-5.3%	-11.5%

The statewide information in this report is furnished by participating Local Boards, Associations and Multiple Listing Services.  
This information does not reflect all real estate activity in Missouri.

MR Membership	August-21	August-22	July-23	August-23	August vs July	August '23 vs August '22	August '23 vs August '21
Number of REALTORS®	25,276	26,155	25,964	26,169	0.8%	0.1%	3.5%



### Ozark Gateway Association of REALTORS®

Designated REALTOR® 49  
 Designated Secondary REALTOR® 47  
 MLS Only Designated REALTOR® 18  
 REALTOR® 553  
 Secondary REALTOR® 75  
 MLS Only REALTOR® 55  
 Salesperson 12  
 Designated Appraiser 32

Designated Secondary Appraiser 12  
 Associate Appraiser 4  
 Associate Secondary Appraiser 3  
 MLS Only Associate Appraiser 1  
 MLS Only Designated Appraiser 19  
 Designated Affiliate 61  
 Affiliate 57

**Total Board/MLS 880**  
**Total Board with Affiliates 998**

# Market Summary

Residential, August 2023



Congratulations to the following members  
voted to be on the 2024 Board Of Directors!

We appreciate their service to the board!

Thank you, Richard Huskey, Jackie Brummett and Vanessa  
Williams for helping to count the ballots.

We appreciate you!

PRESIDENT: Courtney Denney - Realty One Group Ovation  
PRESIDENT ELECT: Kandace Yaple - House of Realtors  
VICE PRESIDENT: Jeremy Ritchie - Keller Williams Elevate  
PAST PRESIDENT: Jessica Hubbard - Hubbard Realty Group  
TREASURER: Amy Hunt - Keller Williams Elevate  
3 YEAR DIRECTOR #1: Judy Lowe - Pro 100 Realtors  
3 YEAR DIRECTOR #2: Forrest Stodghill - REAL Broker LLC  
2 YEAR DIRECTOR #1: Steve Johnson - Keller Williams Elevate  
2 YEAR DIRECTOR #2: Heather Owens - Pro 100 Realtors  
1 YEAR DIRECTOR #1: Kyle Lewis - Pro 100 Realtors  
1 YEAR DIRECTOR #2: Linda Richmond - Charles Burt Realtors  
1 YEAR DIRECTOR #3: Jeremy Beres - Realty Executives  
MLS CHAIR: To be appointed by the 2024 President

They will all be installed at the November Installation  
Banquet at Downstream Casino. CONGRATULATIONS!

2023 Bronze Level Affiliate  
[apex-closings.com/neosho-team/](http://apex-closings.com/neosho-team/)



[www.gershman.com](http://www.gershman.com)

2023 Bronze Level Affiliate



2023 Silver Level Affiliate  
[www.jomomoving.com](http://www.jomomoving.com)



2023 Silver  
Level Affiliate

Thank you to the following affiliates who sponsored sessions of our

# September Safety Summit:

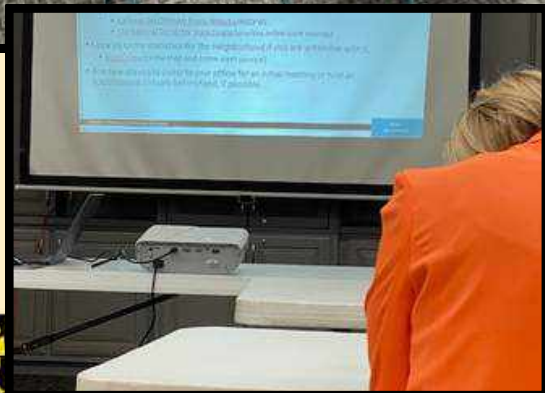
Jared Dickey with Central Bank

Rashele Hubbard with USA Mortgage

Lacey Baker with Images of Home

Johnny Murray with Missouri Farm Bureau

Derek Gander with Premier Home Inspections







# A Few Takeaways from The Beverly Carter Story

- “Bad Guys” fit no definable profile.
- Insist upon an in-person, pre-showing buyer consultation in a public place.
- Obtain identification & share it with colleagues in a secure location.
- Use the internet to research new clients.
- Share your itinerary & location.
- Trust your instincts!
- Keep your back to the door; clients go first!
- Report suspicious activity to the authorities immediately.

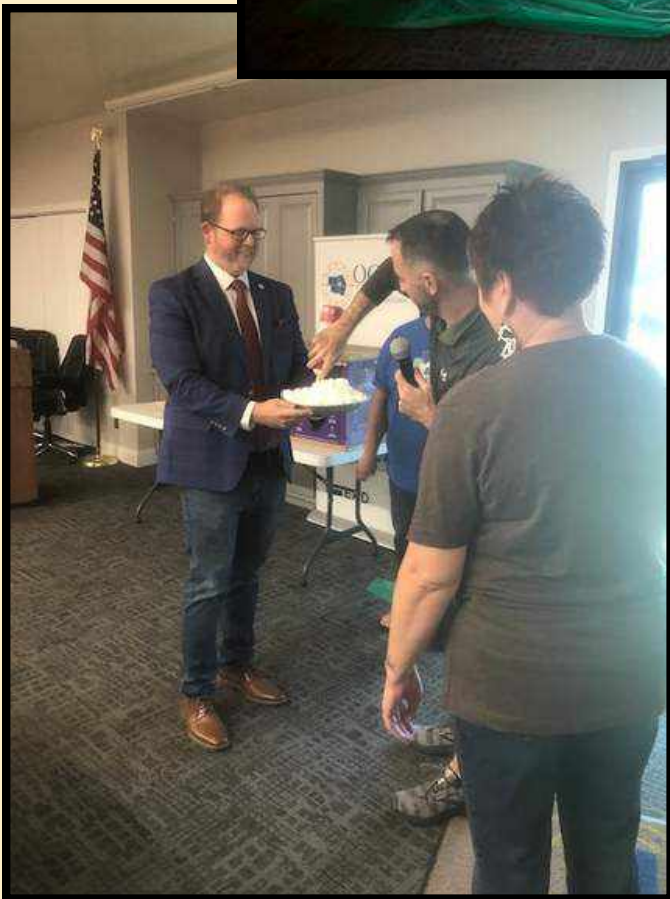
-Carl Carter, Jr.

---

**Congratulations to Suzi Yust who won the drawing for 1 month of free MLS dues!**



Thank you to everyone who was able to attend the All-Member Affiliate Appreciation Luncheon and RPAC Auction.





THANK  
😊 YOU



# MR Business Conference



**Forrest Stodghill  
won the Elizabeth Mendenhall E-3  
Award**



**Andy Beasley and Dena Loder-  
Hurley received the MR Leadership  
Academy Award**





# Steampunk

WHAT TO  
WEAR?



WHERE HISTORY AND  
FANTASY COLLIDE WITH  
TECHNOLOGY

RSVP HERE



## ANNUAL INSTALLATION AND AWARDS BANQUET

SATURDAY, NOVEMBER 4TH AT 6:00 P.M.  
DOWNSTREAM CASINO

RSVP by October 20th to enter a \$250 drawing.

# Tour of Homes

## 2023 Schedule

### August

1st: NE  
8th: NW  
15th: S  
22nd: NE  
29th: NW

### September

5th: S  
12th: NE  
19th: NW  
26th: S

### October

3rd: NE  
10th: NW  
17th: S  
24th: NE  
31st: NW

### November

7th: S  
14th: NE  
21st: NW  
28th: S

### December

5th: NE  
12th: NW  
19th: S  
26th: NE



**Ozark Gateway  
Association of  
REALTORS®**

NW — N of 7th & W of Main (CJ)  
S — Everything S of 7th  
NE — N of 7th & E of Main (WC)