CAMDEN COUNTY, MISSOURI · 2027 OUTLOOK

Camden County Outlook for 2027

A Look into the Future

2015–2027 General Fund · A Decade of Growth

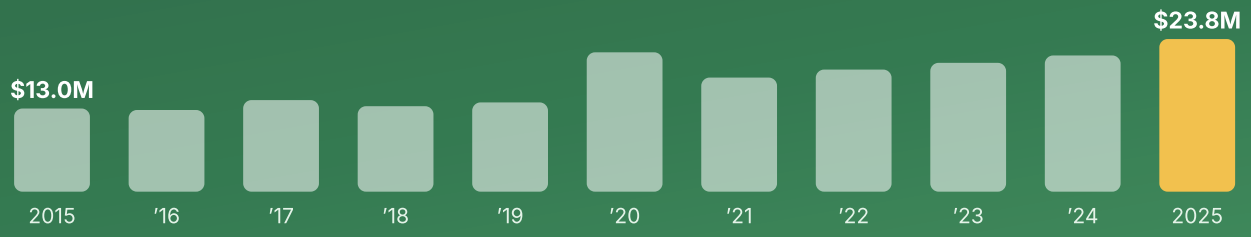
November 2026

> **Revenue under-budgeted, spending over-budgeted.**
> **A county with the cash to meet its obligations.**

A decade of growth

General Fund revenue, 2015 to 2025 ($13.00M → $23.84M)

+83%



$23.75M
Cash and CDs on hand, Sept. 30, 2026

$6.4–7.4M
General Fund at year-end 2026 (budget planned $2.90M)

+$30.7M
General Fund revenue above budget estimates, 2015–2025

2.6×
Use-tax revenue, 2021 to 2026 ($1.17M → about $3.1M)

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PREAMBLE

About this report

This report looks at where Camden County's finances stand at the end of 2026 and what 2027 holds, with the General Fund in the lead and the 2015–2026 record behind it.

The county budgets on the calendar year. Each budget book carries the prior year's actual results beside the current-year estimate and the new budget. The report follows that rhythm: the 2026 status, the 2027 outlook, then the decade of results that shows how the county's revenue has grown. Pass-through money collected for fire, ambulance, schools, SB40, senior services and the cities is shown in its own section, so the county's own finances stand on their own.

ABOUT THE COUNTY

Camden County, Missouri

Illustration

Camden County sits at the heart of the **Lake of the Ozarks**. It was organized in 1841, and its county seat is **Camdenton**, built in the 1930s after the new lake covered the old county seat of Linn Creek. Osage Beach is its largest city. The lake draws visitors, second-home owners and new residents year-round, and the county's revenue has grown with it.

42,745	44,047	709 sq mi	1841
Residents, 2020 census	Estimated residents, 2025	Total area, 53 sq mi of water	County organized

County seat
Camdenton, home to the courthouse and county offices, sits on the Lower Niangua arm of the lake.

Lake communities
Osage Beach, Lake Ozark, Sunrise Beach, Four Seasons, Laurie and Linn Creek all sit in the county.

Ha Ha Tonka State Park
Castle ruins, a natural bridge and one of Missouri's largest springs, just outside Camdenton.

Tourism and boating
Marinas, resorts, golf and fishing bring visitors who shop, dine and stay across the county.

Why it matters for the budget: sales and use taxes carry about three-quarters of the General Fund. When visitors and residents spend at the lake, the county's revenue grows, and General Fund revenue is up 83% since 2015.

01 Key findings

Camden County is in a strong cash position, and its General Fund will end 2026 far better than the budget said. The budgets understate revenue and overstate spending, so the deficits they print rarely happen.

> **The theme of this report: revenue is under-budgeted and spending is over-budgeted.** From 2015 to 2025, General Fund revenue came in **$30.7M above** the budget estimates, and spending came in **$22.5M below** appropriations. The budgets showed **$49.8M of deficits**; the actual result was a **$3.4M surplus**. The 2026 budget repeats the pattern: a $4.6M deficit on paper, and a result near break-even in practice.

1. **The budget understates revenue every year.** In 2024, for example, use tax was budgeted at $1.6M and brought in $2.73M; the half-cent sales tax was budgeted at $5.9M and brought in $6.63M; interest was budgeted at $40,000 and brought in $354,572. The 2016–2023 budget letters say the estimate “should provide a favorable variance” at year-end.

2. **The budget overstates spending every year.** Appropriations ran $1.0M to $4.7M above what was spent in ten of eleven years. In 2026, $3.47M sits in seven contingency, transfer, capital and miscellaneous lines that had spent $53,334 by Nov. 2.

3. **The county has plenty of cash.** The Treasurer held $23.75M in checking and CDs on Sept. 30, 2026, up $486,834 in a month, and the bank reconciliations tie to the ledger to the penny. CD interest is already above its full-year budget.

4. **The General Fund is healthy.** It is projected to end 2026 at **$6.4M–$7.4M**, not the $2.90M the budget planned. It has never ended a year below zero, sits near its 2017–2019 level, and covers about four months of county-wide payroll, twice the GFOA two-month minimum.

5. **Using the carried-forward balance is normal.** Missouri's County Budget Law counts the prior year's balance as money available, and counties routinely draw on it. The county's occasional draws have been a small fraction of what the budgets predicted.

6. **2027 looks manageable.** The planning range runs from –$2.1M to +$0.4M, most likely about –$0.7M, which the balance covers comfortably. Given eleven years of results beating the budget, the actual outcome is likely to be better than the 2027 budget book will show. The items to watch are health-plan claims, the Public Safety General Government fund and Sheriff hiring.

7 **Sales tax keeps growing.** Sales tax is up 3.9% and use tax 8.7% over 2025, and 58% of the year's receipts arrive July through December. The 2026 budget assumed even faster growth, so 2026 lands about $1.35M under the estimate across the operating funds while still beating 2025.

8 **Pass-through money is under-budgeted most of all.** The fire, ambulance, SB40, senior services, school-fine and city taxes the county collects for others are not county money and are left out of every county figure here. They were budgeted $3.0M–$6.7M a year below collections ($31.1M over 2019–2025), which distorts the all-funds totals.

9 **Other funds and idle money.** LEST, fund 020 and E-911 finish the year in balance. The Health Care Fund needs its $300K transfer, and TCLA/CCBD paid $896K to the Health Department without an appropriation. About $11.8M sits in funds with little or no 2026 spending, most of it controlled by individual elected officials (see Idle balances).

10 **Cost growth and controls deserve attention.** Elected-office budgets grew 48% from 2018 to 2025 and officials' base pay 37.5% since 2016. Legal bills run $420K–$550K a year, more than 90% of the opioid settlement is unspent, and the Collector's vendor-account practices should be tightened.

02 Terms used in this report

Term	Meaning here
General Fund	The County Revenue Fund (001) only. It receives the two general half-cent sales taxes, use tax, the county property levy, fees and interest. It pays for county offices, transfers to Road & Bridge and the Sheriff, the Health Department and debt.
Reserves	All county cash and CDs on the Treasurer's monthly GL & investments report. The General Fund reserve is the Fund 001 share; money in other funds is not available for general use.
Restricted money	Cash that law, a voter-approved tax, a bond, a court or an agreement limits to one purpose, or that belongs to someone else (cities, fire districts, former owners).
Reserve floor	About three months of General Fund spending, roughly $6.1M. The 2026 budget book used a narrower base and set the need at $2.8M.
Appropriation	The legal spending limit the Commission sets for each fund and line: a ceiling, not a forecast.
Budgeted vs. actual result	Budgeted result = revenue estimate minus appropriations. Actual result = what came in minus what was spent.
Structural gap	A shortfall that repeats every year because ongoing costs exceed ongoing revenue, as opposed to a one-time purchase or a timing difference.
Pass-through funds	The 400-series funds: fire, ambulance, road districts, nursing home, sheltered workshop and similar. The county collects these taxes and pays them out, so revenue equals spending.

03 The General Fund in 2026

The General Fund is on track to end 2026 with **$6.4M–$7.4M**, against the $2.90M the adopted budget planned. At Nov. 2 (83% of the year, with payroll and sales tax posted through October) it had collected 82% of budgeted revenue and spent 70% of appropriations.

> **The 2026 budget, in one line:** it planned a **$4.6M General Fund deficit**. With revenue on pace and **$3.47M of one-time appropriations largely untouched**, the fund is tracking close to break-even and will end the year with more than twice the balance the budget projected.

County Revenue Fund (001)	2026 budget	Through Nov. 2	Share
Revenue	$22,940,903	$18,754,604	81.8%
Spending	$27,537,235	$19,272,076	70.0%
Net	−$4,596,332	−$517,473	

Where the money comes from: sales taxes $11.26M (60%), use tax $2.58M (14%), property tax $1.84M (10%), Collector commissions and fees about $1.0M, and everything else about $2.0M.

Where it goes: $5.11M has been transferred to the Sheriff (LEST) and $5.08M to Road & Bridge, together more than half of General Fund spending. These transfers pass sales and use tax through to the funds the voters dedicated them to. County offices and general government make up most of the rest, plus the Health Department (about $0.9M) and debt service ($0.53M).

Seven lines explain most of the planned deficit. They hold $3.47M of appropriations and had spent $53,334 by Nov. 2:

Line	Budget	Spent through Nov. 2
Miscellaneous (001-019-59999)	$872,304	$24,580
Transfer to CERF	$742,083	$0
Contingency / emergency fund	$626,000	$0
Main building	$427,696	$28,754
Transfer to Health Care fund	$300,000	$0
Capital improvements	$254,184	$0
Special audit	$250,000	$0
Total	**$3,472,267**	**$53,334**

RSMo 50.540.4 requires an emergency fund of at least 3% of estimated General Fund revenue, which covers the contingency line. At 3% of $22.94M the minimum is $688,227, so the $626,000 line is about $62,000 short of it. The other $2.85M is discretionary.

How 2026 ends depends on those lines:

Year-end case	Revenue	Spending	Dec. 31 balance
Current pace; no one-time items spent	$22.40M	$22.47M	$7.43M
Current pace + CERF and Health Care transfers made	$22.40M	$23.51M	$6.39M
All $3.52M of one-time items spent	$22.40M	$25.99M	$3.91M
Adopted budget	$22.94M	$27.54M	$2.90M

The projection runs line by line from the Nov. 2 report, using each fund's own November–December spending history. Every case except spending all one-time items ends above the $6.1M reserve floor.

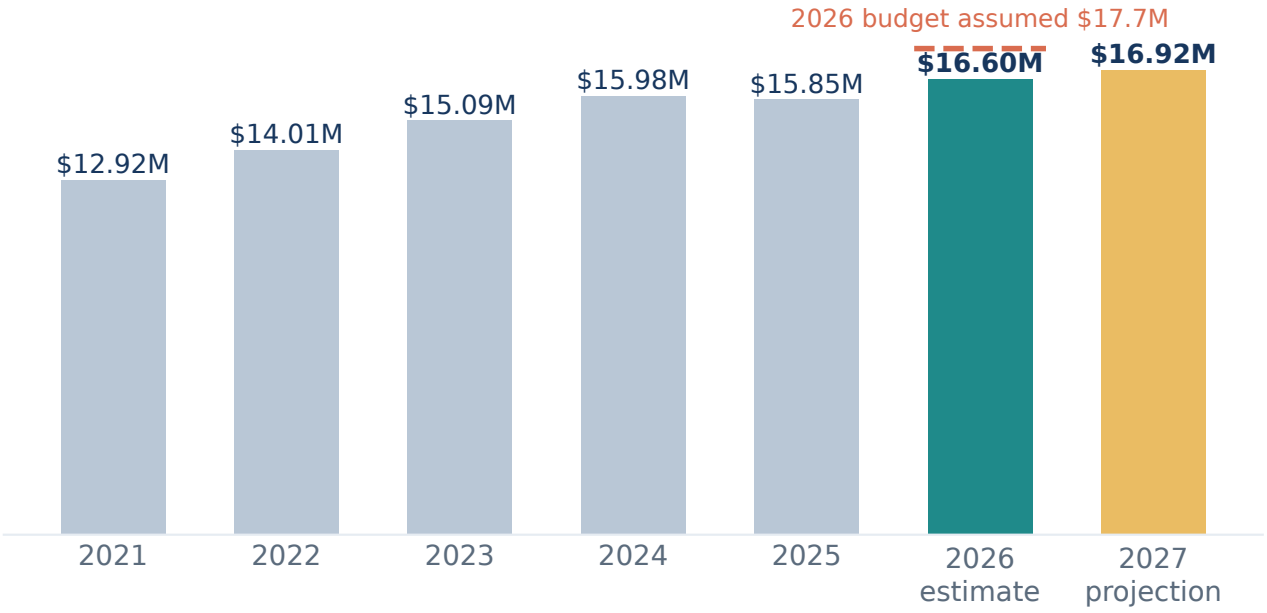
Interest is running ahead of budget. General Fund interest reached $200,812 by Nov. 2, already the full $200,000 budgeted; the county earned $329,141 in 2025. The two Central Bank CDs that renewed in September added $60,637. Three CDs totaling $8.97M mature between Oct. 13 and Dec. 28, 2026, and their renewal rates will set most of 2027's interest income. ARPA interest of $112,423 was also moved into the General Fund this year, unbudgeted.

04 General Fund revenue: sales and use tax

Sales and use taxes are about three-quarters of General Fund revenue. They grew 18% in 2021, about 8% in each of 2022 and 2023, and 6% in 2024. They dipped 0.8% in 2025 and are up about 4% in 2026. Use tax is the growth engine: from $1.17M (2021) to about $3.1M (2026).

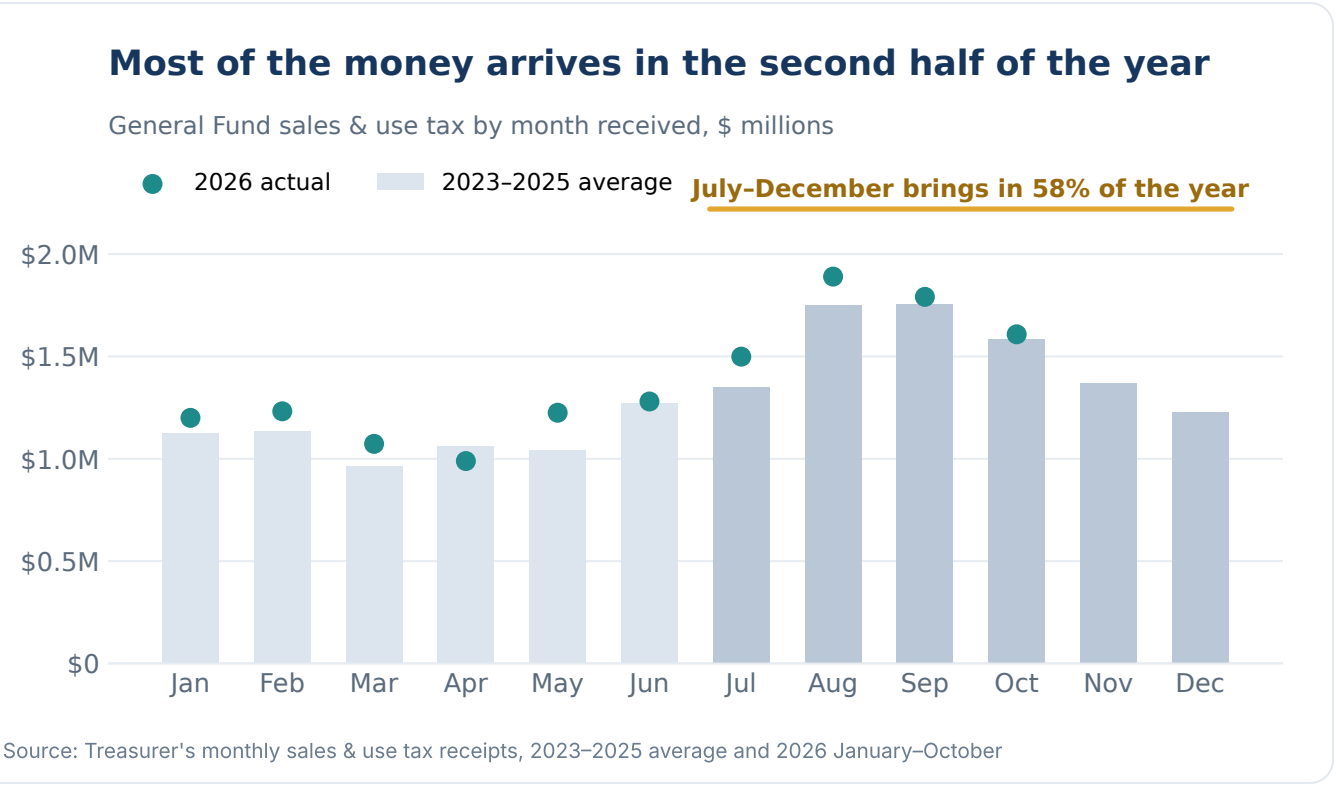
Sales and use tax keeps growing every year

General Fund 2007 sales tax + half-cent sales tax + use tax, $ millions



Source: Treasurer's sales & use tax receipts 2021–2025; 2026 = Nov. 2 report, 10 months × 12/10; 2027 = three-year trend; 2026 budget from the budget book

The 2026 budget assumed the three taxes would bring in $17.7M. At the current pace they finish near $16.60M. On the three-year trend, 2027 brings about $16.9M; a flat year like 2025 would cost about $0.5M against that trend.



January–October 2026 receipts were $13.79M, 5.7% above the three-year average for the same months. Because most of the money comes in during the second half of the year, a report run in spring or early summer always shows revenue behind a straight-line pace. That is timing, not a shortfall. The slowest stretch is March to May, at about $1.0M a month, and the General Fund balance covers that dip several times over.

Line by line, the 2026 sales-tax shortfall against budget, including the law-enforcement and E-911 taxes:

Line	2025 actual	2026 budget	Growth assumed	YTD Oct	Projected 2026	vs budget
001 Use tax	$2,848,035	$3,705,000	+30.1%	$2,579,729	$3,095,674 (+8.7%)	–$609,326
001 2007 half-cent sales tax	$6,501,365	$7,000,000	+7.7%	$5,628,124	$6,753,749 (+3.9%)	–$246,251
001 Sales tax distribution	$6,503,490	$7,000,000	+7.6%	$5,629,505	$6,755,406 (+3.9%)	–$244,594
010 LEST2 sales tax (2021)	$3,242,378	$3,500,000	+7.9%	$2,807,949	$3,369,539 (+3.9%)	–$130,461
010 LEST sales tax distribution	$2,080,435	$2,275,000	+9.4%	$1,800,999	$2,161,198 (+3.9%)	–$113,802

Line	2025 actual	2026 budget	Growth assumed	YTD Oct	Projected 2026	vs budget
020 LEST sales tax distribution	$1,144,506	$1,225,000	+7.0%	$1,013,062	$1,215,674 (+6.2%)	–$9,326
017 E-911 landline tax	$276,255	$390,000	+41.2%	$192,448	$230,938 (–16.4%)	–$159,062
017 E-911 cell tax	$11,086	$35,000	+216%	$3,243	$3,891	–$31,109

Where the shortfall lands. 001 passes about 88% of use tax to Road & Bridge and half of the 2007 half-cent to each of Road & Bridge and LEST. So the –$609K in use tax shows up as about –$603K in the R&B transfer, and the half-cent gap costs R&B and LEST about –$123K each. 001's own net revenue gap is about –$544K.

Other revenue to watch:

- **Prisoner board (010):** $222K vs $410K budget, on pace for $267K (–$143K). It was $921K in 2024 and $451K in 2025, and the decline continues.
- **TCLA → Law Enforcement transfer (010):** $393K budgeted, $0 received (see TCLA/CCBD below).
- **WIC state contract (001):** $77K of $144K (54%), on pace for –$51K.
- **Property tax** is 75% of budget in 001 and 002. The projection assumes December collections reach budget. The 2026 budget raised it 12.8% over 2025 actual ($1.96M → $2.22M per fund), so this is the biggest unverified assumption in the forecast.

Running ahead of budget: circuit clerk jury & witness fees ($150,436 vs $1,500; worth confirming this is a correct posting and not a pass-through or misclassification), EMPG grant ($154K vs $52K, which offsets the unbudgeted $128K siren purchase), ARPA interest moved into 001 ($112K, unbudgeted), interest earnings, collector tax-sale fees and nurses' fees. Tax Sales Surplus (007) has taken in $829K against a $400K budget.

05 Eleven years of General Fund budgets vs. results

For eleven straight years every General Fund budget estimated less revenue than came in, and ten of eleven appropriated more than was spent. So every budget printed a deficit, and every year the actual result came in far better than the budget. The 2016–2023 budget letters state the approach directly: the revenue projection "should provide a favorable variance when compared to actual revenue at year-end."

> **Revenue under-budgeted: +$30.7M. Spending over-budgeted: $22.5M left unspent. Combined, the budgets made the General Fund look $53.2M worse than it was over 2015–2025.** The highlighted columns below show the two halves of that gap, year by year.

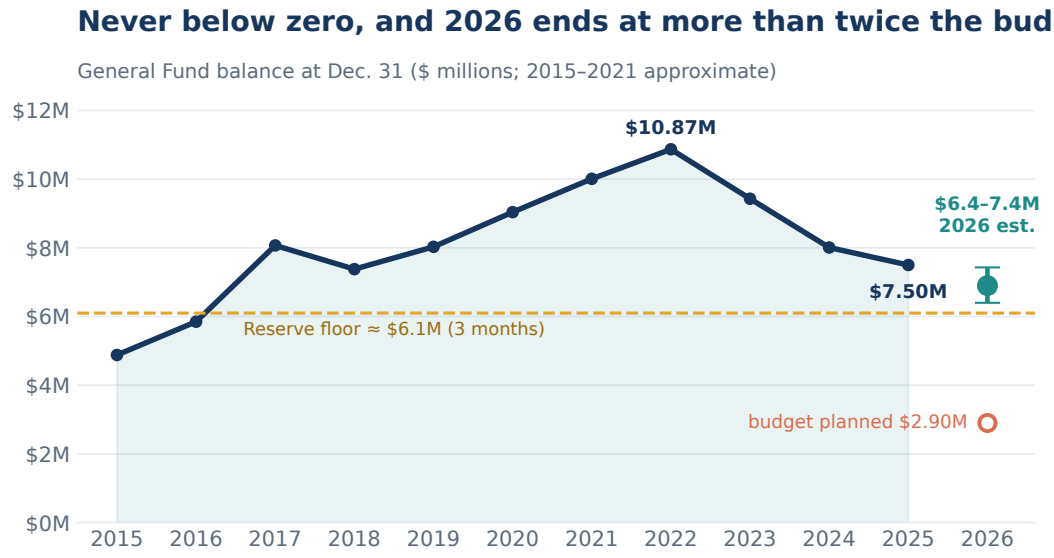
Year	Revenue budgeted	Revenue actual	Came in above budget	Appropriated	Spent	Left unspent
2015	$11.98M	$13.00M	**+$1.02M**	$14.94M	$12.26M	**$2.68M**
2016	$11.56M	$12.77M	**+$1.21M**	$13.69M	$11.80M	**$1.89M**
2017	$11.67M	$14.32M	**+$2.65M**	$15.02M	$12.10M	**$2.93M**
2018	$12.27M	$13.36M	**+$1.09M**	$15.09M	$14.06M	**$1.03M**
2019	$12.88M	$13.95M	**+$1.07M**	$16.83M	$13.30M	**$3.53M**
2020*	$13.06M	$21.78M	**+$8.72M**	$16.65M	$20.77M	**–$4.12M**
2021	$13.64M	$17.84M	**+$4.20M**	$18.10M	$16.87M	**$1.23M**
2022	$15.36M	$19.08M	**+$3.72M**	$20.09M	$18.22M	**$1.87M**
2023	$18.18M	$20.14M	**+$1.96M**	$25.25M	$21.58M	**$3.67M**
2024	$18.16M	$21.29M	**+$3.13M**	$25.80M	$22.72M	**$3.08M**
2025	$21.93M	$23.84M	**+$1.92M**	$29.07M	$24.35M	**$4.72M**
2026 est.	$22.94M	$22.40M	**Pending †**	$27.54M	$22.5M–$23.5M	**$4.0M–$5.1M**
2015–2025			**+$30.69M**			**$22.51M**

*2020 includes $2.70M of federal CARES money on both sides. Without it, the General Fund ran about –$1.7M that year. ARPA went to its own fund (165), so it does not affect the General Fund results for 2021–2022.

†**2026 revenue is not final.** November and December revenue, including most of the year's property-tax collections, has not yet posted, so the 2026 comparison to budget is left blank until the year closes. The 2026 actual-revenue figure shown is an estimate. Spending is still on track to finish $4M–$5M below what was appropriated.

The warning in the budget letter. Every budget letter from 2018 to 2026 carries the same sentence: without new revenue sources, keeping services at current levels "will be increasingly difficult." Over 2018–

2025 those budgets showed **$41.4M of General Fund deficits**; the actual combined result was **–$0.57M**, essentially break-even across eight years. The gap is the budgeting method, not the county's finances.



Source: 2022–2025 balances from the budget books; 2015–2021 worked back from 2022 using each year's actual result, so approximate; 2026 range from the Nov. 2 report; 2027 = planning scenarios applied to that range

The General Fund has never ended a year below zero. At $7.50M it stands close to its 2017–2019 level, well above where it was in 2015–2016, and it is projected to finish 2026 at $6.4M–$7.4M, more than twice the $2.90M the budget planned. Drawing on a carried-forward balance from time to time is a normal part of county budgeting, and here the draws have been small next to the deficits the budgets predicted.

06 2027 outlook for the General Fund

2027 looks manageable. The most likely planning result is a modest General Fund draw of about $0.7M, which the balance covers comfortably, leaving about $5.7M–$6.7M at the end of 2027. If 2027 follows the eleven-year pattern of revenue beating the estimate and spending landing under appropriations, the actual result will be better than that.

Spending pressures

Pressure	What the records show	2027 effect on the General Fund
Pay and benefits	About $15.3M a year in gross pay county-wide (the Oct. 30 run × 26). Officials' raises are tied to staff cost-of-living raises through 2027.	+$0.5M to +$0.75M at 2–3%
Health plan	Claims of $2.71M through Nov. 2, on pace for $3.25M against a $2.5M budget. Fund 601 had $292K in cash on Sept. 30 and about $104K now.	+$0.3M or more

Pressure	What the records show	2027 effect on the General Fund
Public Safety General Government (020)	Budgeted at –$1.21M for 2026 and now projected near break-even, but only because of vacancies and slow juvenile spending. It carries the Prosecutor and the courts.	Up to +$0.8M backfill
Law Enforcement (LEST, 010)	Near zero at year-end because of Sheriff vacancies. Fully staffed, it runs about $2.6M a year short.	Risk if positions are filled
E-911 (017)	Landline tax down 16% from 2025; the fund depends on a $765K LEST transfer.	Small, but no cushion

Three planning scenarios (applied to the 2026 year-end range):

	Pressure case	Most likely	Disciplined case
What it assumes	Flat sales and use tax; +3% pay; +$0.3M health; +$0.8M to fund 020	Three-year sales-tax trend and 2% on other revenue; +3% pay; +$0.3M health	Revenue at 2025 actual +3% a year; +2% pay; no backfill
2027 result	–$2.1M	–$0.7M	+$0.4M
Balance at start of 2027	$6.4M–$7.4M	$6.4M–$7.4M	$6.4M–$7.4M
Balance at end of 2027	$4.3M–$5.3M	$5.7M–$6.7M	$6.8M–$7.8M
Against the $6.1M floor	$0.8M–$1.8M below	$0.4M below to $0.6M above	$0.7M–$1.7M above

These are planning estimates, not forecasts. The 2027 budget book will likely show a much larger deficit than this unless the method of estimating changes.

Payroll stress test. Suppose the county had nothing coming in but sales and use taxes (all funds, about $1.84M a month on the 2023–2025 average) and paid for nothing but its people (about $1.79M a month including Social Security, LAGERS, the health plan and workers' comp). Over a full year, sales tax just covers payroll, with about $0.70M (3%) to spare. The spring is the problem. Receipts fall short of payroll from January through May, leaving the county $1.44M behind by the end of May, and it does not catch up until September. The General Fund's $7.14M covers about four months of county-wide payroll, enough to carry that dip several times over. It is also above the Government Finance Officers Association's two-month minimum ($3.57M). In the 2027 pressure case the cushion falls to under three months. Law-enforcement taxes can only pay law-enforcement costs, so this is a stress test, not a cash plan.

The one real stress test on record, COVID-19, raised sales tax. June 2020 receipts (April shutdown sales) were 6.7% below June 2019. From July 2020 on, most months ran 13%–35% above 2019, and General Fund sales and use tax rose from $10.11M (2019) to $14.01M (2022). Federal relief also moved through the economy then, so that surge may not repeat.

Balancing the 2027 budget without new taxes. The baseline estimates 2027 revenue at 2025 actual grown 3% a year ($25,297,134). It carries the 2026 appropriations forward 3% ($28,316,479), leaving a $3,019,345 gap on paper. Road & Bridge and the Sheriff run on their dedicated taxes and are not cut.

Action (General Fund)	Amount closed
Budget at expected spending: trim padded appropriations (2023–2025 averaged $3.82M above actual)	$1,502,320
Hold elected-office budgets to 2025 actual + 4% a year	$194,568
Hold Legal to 2025 actual + 4% a year	$176,214
Cut emergency contingency to the Commission's working level ($350,610)	$283,652
Freeze 2027 pay for General Fund staff and officials (3%)	$145,657
Officers and Commissioners voluntarily return their 2025 raises	$44,268
Hiring freeze: six General Fund vacancies ($70,000 each)	$420,000
Delay General Fund equipment and capital	$252,666
Total closed	**$3,019,345**

This balances the 2027 budget through restraint alone, with no new taxes. The baseline starts from appropriations rather than expected spending, and actual results have beaten the budget every year, so the real 2027 outcome is likely to be better than this plan shows. One caution: cutting the contingency to $350,610 would fall below the 3% emergency-fund minimum in RSMo 50.540.4 (about $741,000 on a $24.7M estimate), so county counsel should confirm that line before it is adopted.

07 Cash, reserves and the bank reconciliation

The county held $23,746,870.29 in checking and CDs on Sept. 30, 2026, up $486,834 from Aug. 31, and both months' reconciliations tie to the ledger with $0.00 unreconciled. Only 30% of that cash is General Fund money.

Fund group	Cash 9/30/2026	Share	Note
General Fund (001)	$7,139,764.86	30%	Unrestricted operating reserve
Road & Bridge (002, 102, 103)	$3,785,273.63	16%	Voter-dedicated road taxes and road deposits
Recorder preservation (997)	$2,137,568.48	9%	Recorder's statutory fund
Law enforcement & courts (010–025)	$2,078,062.88	9%	LEST, Public Safety General Government, Sheriff and PA funds
Tax sale surplus & tax maintenance (007, 995)	$1,830,904.19	8%	Surplus is owed to former owners
Assessment (003)	$1,822,703.42	8%	Assessor's statutory fund
TCLA/CCBD (175)	$1,285,881.09	5%	Came from the General Fund in 2025
All other funds	$3,666,711.74	15%	Opioid, Juvenile Services, old debt service, payroll clearing, pass-throughs

Fund group	Cash 9/30/2026	Share	Note
Total, all funds	**$23,746,870.29**	**100%**	**Ties to the bank reconciliation**

The Main (pooled) account, rolled forward

	August 2026	September 2026
Beginning ledger balance	$12,800,853.11	$14,146,540.76
Cash receipts	+$5,113,752.62	+$3,785,002.30
Accounts-payable checks	−$1,805,827.95	−$1,354,924.69
Payroll disbursements	−$1,732,523.60	−$1,730,369.36
Journal entries / other	−$229,713.42	−$273,510.72
Ending ledger balance	$14,146,540.76	$14,572,738.29
Bank statement balance	$14,821,728.05	$14,944,980.76
Outstanding checks	−$674,809.59 (187)	−$370,773.73 (174)
Other adjustments	−$377.70	−$1,468.74
Unreconciled difference	**$0.00**	**$0.00**

The September adjustments are small: two bank check-encoding errors ($41.25 and $215.60, corrected Oct. 1), a $1,347.89 grant deposit waiting on Sheriff paperwork, and a $136.00 bank-statement error.

Certificates of deposit

CD	8/31/2026	9/30/2026	Interest added	Next maturity
Central Bank of the Lake of the Ozarks	$3,975,221.98	$4,009,084.66	$33,862.68	Oct. 13, 2026
Central Bank of the Lake of the Ozarks	$3,143,046.20	$3,169,820.05	$26,773.85	Dec. 28, 2026
OakStar Bank	$1,790,000.00	$1,790,000.00	–	Nov. 12, 2026
Central Bank of the Lake of the Ozarks	$200,000.00	$200,000.00	–	June 17, 2027
Total	**$9,108,268.18**	**$9,168,904.71**	**$60,636.53**	

CD interest is credited to the General Fund, even though the CDs hold pooled cash from many funds.

Credit where it is due. Every reconciliation provided ties to the penny, and cash and CDs match the all-funds ledger exactly. The OakStar CD date flagged in August was corrected, and the August stale-dated checks no longer appear. Payroll disbursements were nearly identical in both months, as a stable payroll should be.

Open items

- **One signature.** Every reconciliation and both GL reports are prepared and approved by the same person. A second reviewer, such as the Auditor's office, should sign.

- **Health Care checking is still off the ledger.** In September the bank showed $78,301.15, with $69,052.62 of outstanding claim checks and a $9,248.53 adjustment bringing the book balance to $0.00. The real cash should be on the books.
- **Aged checks.** A $6,046.70 check to Good Shepherd Nursing Home (April 15) and $7,500 to the Jackson County Prosecutor (May 11) remain uncashed.
- **Payroll clearing holds $250,903** and did not move from Sept. 1 to Sept. 30. A clearing account should net to zero each month.
- **Old debt-service funds** for 1996–2004 bonds hold about $850,000. They are listed under Idle balances below.

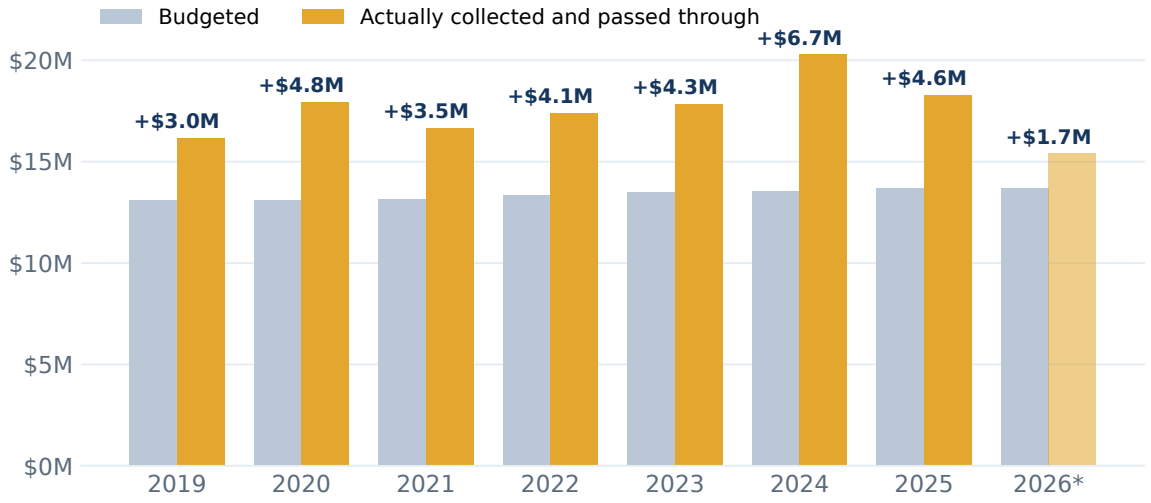
08 Pass-through money: not county money, and badly under-budgeted

The county collects taxes for the fire and ambulance districts, the SB40 Sheltered Workshop board, the senior services board, the schools (school fines) and the cities, and pays every dollar out. None of it is county money, so this report keeps it out of every county figure. It still runs through the county budget, and it is budgeted so far below what actually comes in that it distorts the county's totals every year.

> **Under-budgeted every year:** pass-through collections ran **$3.0M–$6.7M a year above budget**, $31.1M over seven years. In 2026 they have already collected **$1.94M more than budgeted** with two months of tax collections still to come.

Pass-through collections ran $31.1M above budget over 2019–2025

Fire, ambulance, SB40, senior services, school fines and cities, $ millions (*2026 through Nov. 2)



Source: 2019–2025 actual and budgeted from the budget books (2019 = amended budget); 2026 from the Nov. 2 Revenue & Expenditure Report, funds 401–404, 431–438, 452–454 and 413–422

From 2019 to 2025 these pass-throughs were budgeted at a nearly flat $13.1M–$13.7M a year, while collections grew to $16.1M–$20.3M. The budgets missed by $3.0M to $6.7M every year (23%–50%), $31.1M in total. The 2026 budget repeats the error: it sets fire districts at $9.72M, 29% below the $13.75M actually passed through in 2025.

2026 so far, by recipient (all pass-through funds, through Nov. 2; property-tax collections from November through January are still to come)

Collected for	2026 budget	Collected through Nov. 2	Share of budget	Over (under) budget so far
Fire protection districts (8)	$9,715,290	$11,450,309	118%	+$1,735,019
Special road districts (3)	$1,816,500	$2,072,558	114%	+$256,058
Ambulance districts	$1,784,655	$1,907,952	107%	+$123,297
SB40 Sheltered Workshop	$1,051,000	$965,721	92%	($85,279)
County Employees Retirement (CERF)	$755,000	$822,269	109%	+$67,269
Senior services board	$675,500	$770,034	114%	+$94,534
Good Shepherd Nursing Home	$450,400	$489,254	109%	+$38,854
TIF / economic activity and financial-institution tax	$439,220	$326,232	74%	($112,988)
School fines	$314,075	$162,927	52%	($151,148)
Cities	$150,120	$134,227	89%	($15,893)
Domestic violence (CADV)	$12,600	$7,376	59%	($5,224)
Total	**$17,164,360**	**$19,108,861**	**111%**	**+$1,944,501**

The worst-projected districts: Sunrise Beach Fire has collected $3.16M against a $1.70M budget (186%), Mid-County Fire $2.23M against $1.53M (146%), Northwest Fire $0.34M against $0.15M (225%), and Southwest Fire $0.24M against $0.08M (315%). Osage Beach Fire is the exception at 75%.

How this throws off the overall numbers

- **It inflates every all-funds total.** The all-funds report shows $77.89M of budgeted revenue and $69.36M collected (89%). Remove the pass-throughs and the county's own funds show $60.72M budgeted and $50.25M collected (83%), with spending at 71% of appropriations instead of 79%.
- **It makes revenue look under-budgeted when the county's own revenue is not.** Since 2023 the county funds' own revenue has come in almost exactly on budget. The $3M–$6.7M a year of all-funds revenue “above budget” has been mostly pass-through money that belongs to other bodies.
- **It creates most of the over-appropriation.** Twenty pass-through funds have already paid out $3.13M more than appropriated in 2026, because the money came in and had to be remitted. That is three-quarters of the $4.16M over appropriation county-wide, and it needs a year-end amendment under RSMo 50.622 only because the budget was wrong to begin with.
- **It hides the real story in public summaries.** A reader of the all-funds total sees revenue running well ahead and spending over budget, when the county's own funds are 0.5 points behind the calendar on revenue and well under on spending.

Fix: budget each district's pass-through at the prior year's actual collections, adjusted for the district's own levy and the new assessed values, and present pass-throughs in a separate schedule outside the county's operating totals.

09 Where each county fund stands

No operating fund is projected to finish below zero by more than about $70K, but Law Enforcement, Public Safety Gen Gov, E-911 and Health Care all end with essentially no cushion. The benchmark for October is 83.3% (10 of 12 months); payroll and sales tax are both posted through October.

Fund	Balance 1/1/26	Revenue % of budget	Spending % of budget	Cash 9/30/26	Adopted year-end	Projected year-end	If one-time items are also spent
001 General Revenue	$7.50M	81.8%	70.0%	$7.14M	$2.90M	$7.43M	$3.91M
002 Road & Bridge	$0.88M	78.2%	66.5%	$2.96M	$1.17M	$2.54M	$1.39M
003 Assessment	$1.71M	86.7%	67.5%	$1.82M	$1.20M	$1.54M	$1.54M
010 Law Enforcement (LEST)	$0.75M	80.3%	67.2%	$0.74M	−$2.22M	−$0.04M	−$1.36M
020 Public Safety Gen Gov	$0.70M	83.9%	69.6%	$0.30M	−$0.51M	−$0.02M	−$0.02M
017 E-911	$0.13M	78.9%	67.5%	$0.09M	−$0.18M	−$0.06M	−$0.06M
601 Health Care	$0.51M	84.8%	108.3%	$0.29M	$0.72M	−$0.07M	+$0.23M with the 001 transfer
175 TCLA/CCBD	$2.48M	no revenue budget	169.1%	$1.29M	$1.73M	$1.31M	$1.31M
999 Juvenile Services	$0.79M	83.2%	62.7%	$0.87M	$0.79M	$0.98M	$0.98M

Balances on 1/1/26 and the adopted year-end come from the 2026 budget book. Cash on 9/30 is from the Treasurer's signed GL & Investment report, and it lines up with the 1/1 balance plus 2026 activity, which confirms the starting figures. "One-time items" are appropriations with little or no activity so far: contingency, capital, transfers and the like (listed under Spending).

Pass-through funds (fire, ambulance, SB40, senior services, school fines, cities and the like) are excluded here and covered in their own section above.

10 Spending: under budget because of vacancies and unspent contingency

Payroll in the six major funds is on pace to finish $2.96M under budget. More than half of that is unfilled Sheriff positions, which is savings the 2027 budget cannot count on.

Fund	Payroll & benefits budget	Projected	Under budget
010 Law Enforcement	$9,525,376	$7,981,714	$1,543,662

Fund	Payroll & benefits budget	Projected	Under budget
001 General Revenue	$5,497,756	$5,077,149	$420,607
020 Public Safety Gen Gov	$2,880,125	$2,535,651	$344,474
002 Road & Bridge	$4,660,111	$4,405,810	$254,301
017 E-911	$1,484,420	$1,232,830	$251,590
003 Assessment	$1,452,162	$1,305,998	$146,164

In LEST the largest gaps are patrol deputies (65% spent; –$329K), CRO deputies (18%; –$232K), investigators (56%; –$121K) and corrections deputies (–$111K). Benefits follow headcount. Sheriff overtime has already used its full $90K budget with two months left (on pace for about $109K), and E-911 overtime is at 143% ($35.6K of $25K).

One-time and discretionary appropriations still unspent. These lines have little or no activity, and they are the swing factor for year-end:

- **001 ($3.52M):** contingency $626K, miscellaneous $848K remaining, transfer to CERF $742K, main building $399K remaining, transfer to Health Care $300K, capital improvements $254K, special audit $250K, admin building security $66K, courthouse annex principal $23K.
- **010 ($1.32M):** contingent capital $703K + $98K, LEST miscellaneous $393K (funded by the TCLA transfer that hasn't happened), contingent personnel and benefits $124K.
- **002 ($1.16M):** contingent infrastructure $1.01M and contingent capital $143K.

Road & Bridge normally does a large share of its paving late in the year. In 2023–2025, 17–34% of its AP spending posted in November–December, and 36% of asphalt. The projection builds that in, so R&B's $2.67M balance today is expected to fall to about $2.54M by Dec. 31.

County-controlled lines already past their full-year budget (pass-through funds excluded):

Line	Budget	YTD Oct	Over by	Note
175 County Health Dept	$0	$896,046	$896,046	Not in adopted budget
601 HC provider payments	$2,500,000	$2,706,144	$206,144	Claims on pace for $3.25M
001 Transfer to Juvenile Services	$0	$175,189	$175,189	Budgeted only on the receiving side (999, $220,253)
001 EMPG sirens	$0	$128,320	$128,320	Offset by EMPG revenue over budget
002 Transfer to special road districts	$587,300	$707,248	$119,948	Follows collections
165 ARPA misc. interest expense	$0	$112,565	$112,565	ARPA interest moved to 001; fund 165 now has $5K
010 Sheriff contract services	$586,000	$649,133	$63,133	111%
010 DWI grant vehicle	$0	$47,618	$47,618	Grant-funded
010 Security detail payment	$0	$38,275	$38,275	Offset by $46.6K reimbursement

Line	Budget	YTD Oct	Over by	Note
001 LEPC 2025	$0	$26,520	$26,520	
001 Transfer to TCLA health dept	$0	$24,972	$24,972	
017 E-911 overtime	$25,000	$35,644	$10,644	
001 IS contract services	$328,716	$338,914	$10,198	
010 Sheriff attorney fees	$40,000	$49,812	$9,812	
010 Vehicle maintenance / fuel	$103,000	$110,870	$7,870	Separate fuel line is only 50% used
120 Opioid training	$2,300	$10,658	$8,358	
998 Recorder technology	$10,000	$17,040	$7,040	Equipment line ($15K) unused
003 Unemployment	$0	$7,360	$7,360	

11 Road & Bridge and the Sheriff: the eight-year record

Most of the new taxes passed in recent years were approved by voters for these two departments: the local use tax and sales-tax transfers to Road & Bridge, and LEST-2 (approved Aug. 3, 2021, effective Jan. 1, 2022) for law enforcement, the jail and dispatch. Their growth reflects that dedicated revenue, and both have now drawn their reserves down.

Road & Bridge (002)

Year	Budgeted revenue	Actual revenue	Budgeted spending	Actual spending	Revenue minus spending	Year-end reserve
2018	–	$8.19M	–	$7.85M	+$0.34M	$1.28M
2019	–	$7.22M	–	$7.98M	−$0.76M	$0.52M
2020	$7.86M	$7.77M	$7.95M	$7.62M	+$0.15M	$0.67M
2021	$7.44M	$8.10M	$7.97M	$7.90M	+$0.20M	$0.87M
2022	$7.96M	$11.94M	$8.65M	$11.29M	+$0.65M	$1.50M
2023	$11.39M	$13.50M	$11.83M	$11.40M	+$2.10M	$3.60M
2024	$13.31M	$14.12M	$15.77M	$15.05M	−$0.93M	$2.67M
2025	$13.01M	$15.19M	$15.66M	$16.98M	−$1.79M	$0.88M
2026 projected	$13.62M	$13.02M	$13.34M	$11.37M	+$1.66M	about $2.54M

Sales and use tax transferred into Road & Bridge grew from $949,742 (2019) to $6,504,667 (2025). From 2018 to 2025 the fund took in $86.03M and spent $86.07M. **In 2025 it spent $504,920 more than its amended budget** ($16,976,785 against $16,471,865), which should be confirmed in the 2025 audit. For

2026, R&B is about $0.6M short of budgeted revenue because of the use-tax shortfall. It is still projected to rebuild to about $2.5M, provided the $1.16M of contingent infrastructure and capital stays unspent.

Sheriff's Office (law-enforcement sales tax fund), actual spending

Year	Patrol & admin	Corrections (jail)	Overtime grants	Total	Change
2018	$3.89M	$1.88M	$0.16M	$5.92M	
2019	$4.18M	$2.05M	$0.15M	$6.39M	+8%
2020	$4.02M	$2.02M	$0.10M	$6.14M	−4%
2021	$4.80M	$2.21M	$0.10M	$7.11M	+16%
2022	$6.65M	$2.41M	$0.07M	$9.13M	+28%
2023	$7.05M	$2.64M	$0.10M	$9.78M	+7%
2024	$7.72M	$3.16M	$0.15M	$11.03M	+13%
2025	$8.07M	$3.00M	$0.09M	$11.17M	+1%
2026 budget	$11.77M	$3.33M	$0.01M	$15.11M	

The largest jump came in 2022, the first year of LEST-2, which is itemized in the budget: tasers, body armor, radios, in-car computers, vehicles and body cameras. The Sheriff's salary is set by state law at 80% of an associate circuit judge's pay, not by the Salary Commission. Actual spending has run well under budget: $10.88M against $13.53M (2024) and $11.07M against $13.52M (2025), mostly in deputy salaries and benefits. The law-enforcement fund's reserve fell from $4.53M (end of 2024) to $0.75M (end of 2025). $714K of that was moved to the new fund 020 and the rest was a $3.06M operating loss. The 2026 budget added a $1.17M contingent capital line and $393,000 of LEST miscellaneous at final adoption, and planned a year-end balance of −$2,223,363.

12 Idle balances

On Sept. 30, 2026, about **$11.8M** sat in funds with little or no 2026 spending. Most of it is in funds controlled by an individual elected official or held for others by law. The tables show each fund, what it held, what it has spent this year, and who controls it.

By controlling official

Controlled by	Funds	Cash 9/30/2026
County Commission	TCLA/CCBD, Opioid, road bonds, asphalt, old bond funds, NID funds, Passport	$3,922,616
Recorder (Donnie Snelling)	Records preservation, Recorder technology	$2,250,779
Collector (Teresa Murray)	Tax maintenance, Tax sale surplus	$1,830,905
Assessor (Marty McGuire)	Assessment	$1,822,703

Controlled by	Funds	Cash 9/30/2026
Juvenile Office (26th Judicial Circuit)	Juvenile Services	$869,792
Sheriff (Chris Edgar)	Inmate security, Sheriff revolving, Law enforcement training	$437,085
Treasurer (Kendra Hicks)	Payroll clearing	$250,903
Prosecuting Attorney (Richelle Grosvenor)	Bad checks, PA training, PA tax collection	$239,896
County Clerk (Rowland Todd)	Election services	$121,439
Circuit Clerk (Kayla Henry)	School fines	$78,365
Total		**$11,824,483**

Fund detail

Fund	Controlled by	Cash 9/30/2026	Spent in 2026 (to Nov. 2)	Purpose
997 Records preservation	Recorder	$2,137,568	$440	Recording fees for record storage and preservation (RSMo 59.319)
998 Recorder technology	Recorder	$113,211	$17,040	Recording fees for Recorder technology (RSMo 59.800)
995 Tax maintenance	Collector	$555,865	$131,361	Delinquent-tax fees for the Collector's office (RSMo 52.312–52.317)
007 Tax sale surplus	Collector	$1,275,040	$594,426	Surplus held for former owners (RSMo 140.230)
003 Assessment	Assessor	$1,822,703	$1,302,844	Assessor's office (RSMo 137.750)
999 Juvenile Services	Juvenile Office	$869,792	$439,838	Juvenile office shared with Laclede, Miller, Moniteau and Morgan counties
013 Inmate security & commissary	Sheriff	$361,262	$32,813	Jail commissary and inmate security fees
014 Sheriff revolving	Sheriff	$60,045	$5,219	Concealed-carry permit fees
015 Law enforcement training	Sheriff	$15,778	$0	Peace officer training
021 PA bad checks	Prosecuting Attorney	$124,909	$8,391	Bad-check fees
022 PA training	Prosecuting Attorney	$21,366	$185	Prosecutor training
023 PA tax collection	Prosecuting Attorney	$93,621	$0	State tax collection fees

Fund	Controlled by	Cash 9/30/2026	Spent in 2026 (to Nov. 2)	Purpose
463 Election services	County Clerk	$121,439	$9,192	Election equipment and training
452 School fines	Circuit Clerk	$78,365	$89,887	Fines collected for school districts
111 Payroll clearing	Treasurer	$250,903	–	Payroll withholdings in transit
175 TCLA/CCBD	County Commission	$1,285,881	$1,268,046	Tourism and business district; funded from the General Fund in 2025
120 Opioid settlement	County Commission	$856,409	$72,964	Settlement proceeds, dedicated to the drug treatment courts (Dec. 2022)
103 Road damage bonds / impact fees	County Commission	$765,733	$905	Road deposits and impact fees
102 Asphalt contribution	County Commission	$63,632	$0	Residents' paving contributions
300–305 old county bond funds	County Commission	$302,287	$0	Residual debt-service balances (1996–2008 issues)
307–311, 375 NID funds	County Commission	$638,264	$0	Neighborhood improvement district assessments (Porto Cima, La Riva and others)
902 Passport	County Commission	$10,410	$5,427	Passport application fees

13 Spending and governance record, 2016–2026

Elected-office spending grew about twice as fast as inflation, officials' pay rose in seven of ten years, and several control weaknesses deserve the Commission's attention.

Growth by office (actual spending)

Office	2018 actual	2021 actual	2025 actual	2026 budget	Growth 2018–2025
Public Administrator	$175,635	$215,146	$421,625	$457,297	+140%
Auditor	$180,257	$305,893	$362,338	$400,923	+101%
Prosecuting Attorney	$923,735	$1,219,852	$1,781,561	$2,173,919	+93%
Collector	$464,532	$597,355	$715,990	$813,449	+54%
Assessor (Assessment Fund)	$1,082,539	$1,246,630	$1,601,473	$1,931,012	+48%
Treasurer	$180,982	$201,324	$264,984	$280,271	+46%
Recorder	$324,562	$305,151	$414,172	$439,062	+28%
County Clerk (office)	$284,080	$272,873	$361,239	$405,902	+27%
Elections (County Clerk)	$69,324	$32,593	$77,726	$130,500	+12%
County Commission	$694,266	$648,509	$470,370	$504,663	–32%
Total, these offices	**$4,379,912**	**$5,045,326**	**$6,471,478**	**$7,536,998**	**+48%**

Inflation was 24.3% over 2018–2024. The Public Administrator's growth partly reflects court-ordered guardianship work. The Prosecuting Attorney moved from the LEST fund to fund 020 in 2025. The Commission's own department is the one office that now spends less than in 2018.

Elected officials' pay

Office	Seats	2016	2018	2021	2022	2023	2024	2025	2026
County officers and Presiding Commissioner	8	$61,000	$63,000	$65,000	$70,953	$77,126	$79,439	$83,882	$83,882
Associate Commissioners	2	$59,000	$61,000	$63,000	$68,953	$75,126	$77,439	$81,882	$81,882
Prosecuting Attorney (state formula)	1	$136,402	$137,745	$145,307	$151,220	$153,786	$162,897	$168,302	$170,308

County officers are up 37.5% since 2016 and Associate Commissioners 38.8%, against 30.1% inflation from 2016 to 2024. Base pay for these eleven seats is $262,726 a year higher than in 2016, before payroll

taxes and retirement. Each raise from 2022 to 2025 was adopted in a budget that also projected a deficit. The Sheriff's pay is set by state law (80% of an associate circuit judge) and is not part of this comparison.

The November 2025 Salary Commission

Under RSMo 50.333 the county's own elected officials make up the salary commission that sets their pay. At the Nov. 21, 2025 meeting (minutes filed Dec. 5, 2025):

- **The vote.** A motion to take a $2,000 base-pay increase for 2026–2027, triggered if assessed valuation reaches the next tier (RSMo 50.343), was made by the Assessor and seconded by the County Clerk. It passed with seven of the eight officials present whose pay is on the county schedule voting yes; 1st District Commissioner James Gohagan voted no.
- **Who voted yes:** the Recorder (chairman), Auditor (secretary, who also prepared the minutes), Assessor, County Clerk, Public Administrator, Treasurer and 2nd District Commissioner. The Sheriff and the Circuit Clerk, whose pay is not on the county schedule, also voted. The Collector, Presiding Commissioner and Prosecuting Attorney are not recorded as present.
- **Also decided:** no 2026 cost-of-living raise for officials, because employees received none. The minutes also confirm that the 2024 commission tied officials' raises to employee cost-of-living raises for 2025–2027.
- **Issues the record raises.** RSMo 50.333 sets pay at “not greater than” the maximum, so taking the tier was a choice; the one no vote shows declining was possible. Pay tied to assessed valuation gives the officials voting a personal stake in higher valuations, and the official who sets those values made the motion. The meeting lasted 18 minutes and records no discussion of cost. The minutes record the yeas as a group, not by name; county counsel should confirm that meets the recorded-vote requirement.
- **Cost:** about $20,000 a year in base pay for the ten affected officials if the tier is reached.
- **Timing:** 77 days after the vote, the budget letter warned that continued deficit spending “will cause challenges to provide services.”

Federal relief

From 2020 to 2022 the county received $17.14M in one-time federal aid: CARES $5.43M (fund 165) and $2.70M (General Fund) in 2020, and ARPA $4.50M in each of 2021 and 2022 (fund 165). ARPA was spent mostly in 2022–2025 on premium pay, a $1M Road & Bridge revenue-loss transfer, NG911, sewer districts, nonprofits and other projects. Taking it out, county funds finished about +$2.0M (2021), +$3.4M (2022), +$1.7M (2023), –$1.5M (2024) and –$2.3M (2025). Federal money made 2021–2022 look better and 2023–2025 look worse than regular operations, but revenue was under-budgeted before and after it, so the “look short” pattern is not a relief-money effect.

Legal bills, October 2019 to October 2026

The accounts-payable journals show $3,480,366 in legal bills on 1,786 checks: attorneys, law firms, guardians ad litem, court reporters and the public defender contract.

Area	2020	2021	2022	2023	2024	2025	2026 (to Oct. 26)	Total since Oct. 2019
Commission & general government	$138,597	$264,354	$154,009	$106,955	$27,586	$41,172	$113,857	$859,572
Juvenile court & guardians ad litem	$243,238	$233,542	$286,847	$376,127	$351,555	$318,722	$249,078	$2,114,830
Sheriff / law enforcement	$4,301	$15,451	$20,613	$15,058	$57,333	$38,787	$47,757	$206,898
Prosecutor: public defender & court reporters	$20,051	$20,787	$20,580	$16,107	$25,895	$26,743	$22,978	$155,599
Public Administrator	$11,573	$13,950	$15,468	$14,130	$8,498	$20,988	$2,440	$91,027
Collector / tax sale	$2,197	$1,224	–	$100	$1,000	$15,801	$25,660	$46,119
Total	**$419,956**	**$549,308**	**$497,516**	**$531,769**	**$474,041**	**$462,236**	**$461,826**	**$3,480,366**

- **In-house counsel cut outside bills.** Outside firms billed the Commission an average of $185,653 a year in 2020–2022 (peaking at $264,354 in 2021, led by Pleban Petruska and Husch Blackwell). After the Legal department expanded in 2023 they averaged $34,379 in 2024–2025. Combined in-house and outside cost fell from $336,980 (2021) to $211,774 (2024) and $250,385 (2025).
- **2026 is rising again:** $113,857 to outside firms through Oct. 26, including Ensz & Jester ($46,358) and Lipp Law ($30,048), mostly through the Legal department's $140,000 attorney-specialist line.
- **Juvenile legal costs** run through the shared Juvenile Services Fund, which Laclede, Miller, Moniteau and Morgan counties mostly reimburse. Camden's own share is roughly a third.
- **Legal costs are booked in many places** (attorney fees, attorney specialist, miscellaneous, juvenile service contracts), and the journals carry no case names. A single legal-costs line by office and a yearly list of active matters, counsel and spending would make the true cost visible.

Travel and reimbursements, 2016–2026

Vendor activity reports show 612 reimbursement invoices totaling $126,275.76 to fifteen officials and judges, about $11,700 a year. Mileage is the largest category.

Official	Invoices	Total	Travel	Non-travel	National trips
Collector	60	$18,125	$8,575	$9,551	$4,864
Presiding Circuit Judge	90	$17,475	$9,651	$7,823	–
Associate Circuit Judge (Gilley)	103	$16,755	$5,272	$11,482	–

Official	Invoices	Total	Travel	Non-travel	National trips
Public Administrator	37	$13,185	$8,299	$4,886	$4,908
Associate Circuit Judge (Miller)	76	$11,316	$1,589	$9,726	–
Assessor	26	$11,034	$9,676	$1,358	–
Auditor	111	$10,929	$9,296	$1,633	–
County Clerk	29	$9,576	$4,580	$4,996	–
Recorder	22	$6,738	$5,504	$1,234	–
Presiding Commissioner	11	$3,010	$3,010	–	$2,637
Five others (Circuit Clerk, Treasurer, two Circuit Judges, Sheriff)	47	$8,134	$7,271	$863	$413
All officials	**612**	**$126,276**	**$72,723**	**$53,553**	**$12,822**

Items worth tightening: $10,892 of office equipment and supplies bought on personal cards and then reimbursed (printers, election tables, paint); annual lump-sum mileage claims without trip logs; $1,685 of parties, staff food and candy; and a $75,000 check to an official's reimbursement account written and voided in 2020, which should be explained. Most of the judges' claims are a monthly phone reimbursement (about $90). The Public Administrator's ward-care costs are statutory duties. The Prosecuting Attorney and the 2nd District Commissioner show no reimbursements since 2019, and the 1st District Commissioner shows one ($326.78).

The Collector's vendor account

A vendor account named for the Collector (“Teresa Murray-Collector”) shows 36 invoices totaling $114,881.06 from July 2017 to September 2026. 79% of it ($90,800.77) was refunds of erroneous tax sales.

- **Two large refunds** of $46,742.97 (2020) and $43,340.83 (2021) were paid to the account in the official's name, not to the injured party, and the journals do not show who finally received them.
- **A $46,742.97 check** was written from the Tax Maintenance Fund before any invoice existed. It was voided and reissued from the Tax Sale Surplus Fund the day the invoice was posted.
- **Other items** that should go through purchasing or be paid directly: $20,000 of tax-statement postage (2017), taxpayer refunds, bank supplies, and $200 for counterfeit bills accepted.
- **Fix:** close the account, pay refunds and surplus directly to owners or buyers with the sale file attached, have the Auditor confirm where the two large checks were deposited, and adopt a written tax-sale procedure with second-person review.

Opioid settlement money (fund 120)

On Dec. 29, 2022 the Commission voted 2–0 to dedicate all opioid settlement proceeds to the county's drug treatment courts (motion by Commissioner Gohagan). Through 2025 the county received $779,857 plus $33,906 of interest and had spent $75,716 (9.3%); fund cash was $856,409 on Sept. 30, 2026.

Nothing was spent on the treatment line in 2024 or 2025. Spending went to transportation, prevention contracts, training and transfers for court clerical staff. A June 2023 $100,000 CD purchase was booked as an expense and should be corrected. A written settlement plan open to the jail, Health Department, EMS, schools and treatment providers, with yearly public reporting, would put the balance to use.

Courts and juvenile

The four court offices (Circuit Court, Associate Circuit Court, Circuit Clerk and Juvenile Detention) grew from $486,402 (2018) to $753,772 (2025), up 55%, with $975,369 budgeted for 2026. Camden's transfer to the shared Juvenile Services Fund rose from $119,902 to $167,588 (+40%) and is $220,253 for 2026. Judges' county-paid reimbursements total $47,922 over 2016–2026, mostly phones and in-state judicial training.

14 The Missouri statutes that govern the money

Camden County is a first-class county without a charter. These statutes set the rules for budgeting, spending, reserves and pay.

Statute	What it requires
RSMo 50.525–50.745 (County Budget Law)	The framework for preparing, adopting and amending the budget
RSMo 50.540	Offices submit estimates to the budget officer, who delivers the budget to the Commission (by Nov. 15 for class-one counties); public hearings; estimates are public records
RSMo 50.540.4	An emergency fund of at least 3% of estimated General Fund revenue; transfers out only for unforeseen emergencies, on a unanimous vote
RSMo 50.550	A complete financial plan, including prior-year results and detailed revenue estimates
RSMo 50.590 and 50.610	Budget shows spending against expected income; adopted by appropriation order; revenue plus carried-forward surplus must at least equal spending for each fund
RSMo 50.622	Budget amendments when funds arrive that could not be estimated, or cuts for a verifiable decline
RSMo 50.630	Transfers of unencumbered appropriation balances within a fund
RSMo 55.160	No warrant drawn or obligation incurred without the auditor's certification that funds are available
RSMo 52.317	In first-class counties, the Collector's tax maintenance fund may carry no more than half the prior year's approved Collector budget; the excess goes to general revenue by Jan. 15
RSMo 59.319	Recorder's preservation fund is budgeted and spent at the Recorder's direction for record storage, microfilming and preservation
RSMo 67.453–67.475 (NID Act)	Special assessments repay the NID's bonds; balances left after completion are credited back to the assessed parcels

Statute	What it requires
RSMo 140.230	Tax-sale surplus is held for the former owner; unclaimed amounts go to the county school fund after three years
RSMo 50.333 and 50.343	Officials are the salary commission; pay “not greater than” the schedule tied to assessed valuation; votes recorded by yeas and nays
Mo. Const. art. X (Hancock) and RSMo 137.073	Limit property-tax growth and require rollback after reassessment