

NOTICE OF MEETING AND EXECUTIVE SESSION OF THE BOARD OF ALDERMEN AGENDA



**CITY OF OSAGE BEACH
BOARD OF ALDERMEN MEETING**

1000 City Parkway
Osage Beach, MO 65065
573/302-2000 FAX 573/302-0528
www.osagebeach.org

TENTATIVE AGENDA

REGULAR MEETING & EXECUTIVE SESSION

**November 15, 2018 – 6:00 P.M.
CITY HALL**

******* Note: Make sure your cell phone is turned off or on a silent tone only. Please sign the attendance sheet located at the podium if you desire to address the Board. Agendas and packets are available on the back table and on the City's website at www.osagebeach.org.**

**CALL TO ORDER
Pledge of Allegiance
Roll Call**

MAYOR'S COMMUNICATIONS

CITIZENS' COMMUNICATIONS

- This is a time set aside on the agenda for citizens and visitors to address the Mayor and Board on any topic that is not a public hearing. The Board will not take action on any item not listed on the agenda, but the Mayor and Board welcome and value input and feedback from the public. Speakers will be restricted to three minutes unless otherwise permitted. Minutes may not be donated or transferred from one speaker to another.

APPROVAL OF CONSENT AGENDA

If the Board desires, the consent agenda may be approved by a single motion.

- Minutes of Regular Board Meeting of November 1, 2018 (Page 1)
- Bills List (Page 7)
- Liquor License Approval – W Nails, LLC (Page 29)

UNFINISHED BUSINESS.

- A. **Bill 18-54.** An Ordinance of the City of Osage Beach, Missouri, Authorizing the Mayor to Execute a Contract with Central Bank of Lake of the Ozarks (Central Bank) for Banking Services.
Second Reading. (Page 30)

NEW BUSINESS

- A. **Presentation** – Osage Beach Parkway Sidewalks Phase 5 Bridge Improvements by HR Green, Inc. (Page 99)
- B. **Bill 18-56.** Authorizing the Mayor to Execute Construction Contract OB18-018 Waste Oil Furnace Project.
First and Second Reading. (Page 120)
- C. **Bill 18-57.** Amending Ordinance No. 17-80 Adopting the 2018 Annual Budget, Transfer of Funds for Necessary Expenses.
First Reading. (Page 126)
- D. **Bill 18-58.** Amending Ordinance No. 17-80 Adopting the 2018 Annual Budget, Transfer of Funds for Necessary Expenses.
First Reading. (Page 129)

COMMUNICATIONS FROM MEMBERS OF THE BOARD OF ALDERMEN

STAFF COMMUNICATIONS

EXECUTIVE SESSION: Notice is given that the agenda includes a roll call vote to close the meeting as allowed by RSMo. Section 610.021(1), Legal actions, causes of action or litigation involving a public governmental body and any confidential or privileged communications between a public governmental body or its representatives and its attorneys.

ADJOURN

Representatives of the news media may obtain copies of this notice by contacting the following:

Cynthia Lambert, City Clerk

1000 City Parkway
Osage Beach, MO 65065
573-302-2000 ex 230

If any member of the public requires a specific accommodation as addressed by the Americans with Disabilities Act, please contact the City Clerk's office forty-eight hours in advance of the meeting at the above telephone number.

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 MINUTES OF THE REGULAR MEETING
 OF THE
 BOARD OF ALDERMEN
 OF THE CITY OF OSAGE BEACH, MISSOURI

November 1, 2018

The Board of Aldermen of the City of Osage Beach, Missouri, met to conduct a Regular Meeting on Thursday, November 1, 2018, at 6:00 p.m. at City Hall. The following were present: Mayor John Olivarri, Alderman Richard Ross, Alderman Kevin Rucker, Alderman Jeff Bethurem, Alderman Greg Massey, Alderman Phyllis Marose, and Alderman Tom Walker. Cynthia Lambert, City Clerk, was present and performed the duties of that office.

Mayor's Communications.

Mayor Olivarri welcomed everyone and thanked them for attending. Mayor Olivarri asked if the Board would agree to move Item E. under New Business to the first item under that section of the Agenda. It was the general consensus of the Board to moved Item E. to the first item under New Business.

Citizens Communications.

Rodney Bax, President SVP, Director of Municipal Banking of Providence Bank addressed the Board regarding Bill 18-54. He introduced Cheri Walz, Senior VP – Treasury Management Operations Manager and Susie Danforth Assistant VP, Banking Center Manager. Mr. Bax had sent comparison documents to the City which he felt shows that the proposal submitted by Providence Bank would be a financial benefit to the City. Discussion followed regarding their proposal and information received to-date regarding the proposed banking services.

John R. Porth, Senior VP with Central Bank addressed the Board concerning their proposal for banking services stating that he felt that their proposal was in the best overall interest of the City. Additional discussion followed regarding the proposals received for banking services.

Consent Agenda.

Alderman Walker moved to approve the Consent Agenda which included the Minutes of the Regular Board Meeting of October 18, 2018 and the Bills List. The motion was seconded by Alderman Massey. The motion was voted on and unanimously passed on a voice vote.

Unfinished Business.

BILL 18-52 – An Ordinance Authorizing, Establishing, and Providing for the Election Procedure to be Followed for the General Municipal Election to be held April 2, 2019 in the City of Osage Beach.

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City Clerk Cynthia Lambert stated that the first reading of Bill 18-52 was approved by the Board on October 18, 2018.

Mayor Olivarri presented the second reading of Bill No. 18-52 to become Ordinance 18.52 by title only. It was noted that Bill No. 18-52 to become Ordinance 18.52 had been available for public review.

Alderman Marose moved to approve the second reading of Bill No. 18-52 to become Ordinance 18.52 as presented. Alderman Rucker seconded the motion. The following roll call vote was taken to approve the second and final reading of Bill No. 18-52 and to pass same into ordinance: “Ayes”: Alderman Rucker, Alderman Bethurem, Alderman Massey, Alderman Marose, Alderman Walker, and Alderman Ross. “Nays”: None. Bill No. 18-52 was passed and approved as Ordinance No. 18.52.

BILL 18-53 – An Ordinance of the City of Osage Beach, Missouri, Authorizing the Mayor to Execute Aviation Project Consultant Supplemental Agreement No. 1 Construction Services for Engineering Contract AEOB18-002 for the Lee C. Fine Memorial Airport Taxiway Phase 2 Project with Crawford, Murphy & Tilly, Inc.

Public Works Director Nick Edelman stated that the first reading of Bill 18-53 was approved by the Board on October 18, 2018.

Mayor Olivarri presented the second reading of Bill No. 18-53 to become Ordinance 18.53 by title only. It was noted that Bill No. 18-53 to become Ordinance 18.53 had been available for public review.

Alderman Massey moved to approve the second reading of Bill No. 18-53 to become Ordinance 18.53 as presented. Alderman Rucker seconded the motion. The following roll call vote was taken to approve the second and final reading of Bill No. 18-53 and to pass same into ordinance: “Ayes”: Alderman Bethurem, Alderman Massey, Alderman Marose, Alderman Walker, Alderman Ross, and Alderman Rucker. “Nays”: None. Bill No. 18-53 was passed and approved as Ordinance No. 18.53.

BILL 18-54 – An Ordinance of the City of Osage Beach, Missouri, Authorizing the Mayor to Execute a Contract with Central Bank of Lake of the Ozarks (Central Bank) for Banking Services.

City Treasurer Karri Bell stated that the first reading of Bill 18-54 was approved by the Board on October 18, 2018.

General discussion followed regarding the two proposals, City Treasurer’s recommendation, additional information received from Providence Bank, and comments made by both banks. A motion was made by Alderman Ross to defer a decision on Bill 18-54, and have this item reset in Unfinished Business on the Boards’ next meeting

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scheduled for November 15, 2018. The motion was seconded by Alderman Massey. On a voice vote, the motion passed.

BILL 18-55 – An Ordinance of the City of Osage Beach, Missouri, Amending Ordinance No. 17-80 Adopting the 2018 Annual Budget, Transfer of Funds for Necessary Expenses.

Assistant City Administrator Mike Welty stated that the first reading of Bill 18-55 was approved by the Board on October 18, 2018.

Mayor Olivarri presented the second reading of Bill No. 18-55 to become Ordinance 18.55 by title only. It was noted that Bill No. 18-55 to become Ordinance 18.55 had been available for public review.

Alderman Marose moved to approve the second reading of Bill No. 18-55 to become Ordinance 18.55 as presented. Alderman Ross seconded the motion. The following roll call vote was taken to approve the second and final reading of Bill No. 18-55 and to pass same into ordinance: “Ayes”: Alderman Marose, Alderman Walker, Alderman Ross, Alderman Rucker, Alderman Bethurem, and Alderman Massey. “Nays”: None. Bill No. 18-55 was passed and approved as Ordinance No. 18.55.

New Business.

MOTION – Approving Lake of the Ozarks Tri-County Lodging Association (TCLA) FY2018 Media Partnership Payment of \$25,000.

Mayor Olivarri introduced Jim Divincen, Administrator for the Lake of the Ozark Tri-County Lodging Association. Mr. Divincen thanked the Board for the opportunity to speak and for their support. Mr. Divincen distributed information regarding the Media Partnership which TCLA has had with the City over the years.

City Administrator Jeana Woods stated that this request was to pay for the City’s calendar year 2018 media partnership.

Alderman Marose moved to approve the Lake of the Ozarks Tri-County Lodging Association (TCLA) FY2018 Media Partnership Payment of \$25,000. Alderman Rucker seconded the motion which was voted on and unanimously passed.

RESOLUTION 2018-05 – Supporting TAP Application for Osage Beach Parkway Sidewalks Phase 5.

Public Works Director Nick Edelman stated that this project would extend the sidewalk from a location near Stonecrest Mall to a location across the bridge on the Osage Beach Parkway near Mace Road at an estimated cost of \$600,000 and the grant was for a maximum of \$400,000.

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Alderman Ross moved to approve Resolution 2018-05 supporting the TAP application for the Osage Beach Parkway Sidewalks Phase 5. Alderman Walker seconded the motion, which was voted on and passed unanimously.

RESOLUTION 2018-06 – Supporting TAP Application for Osage Beach Parkway Sidewalks Phase 6.

Public Works Director Nick Edelman stated that this project would build sidewalks from the Barry Prewitt Osage Beach Parkway intersection to a location near Highway 42 at an estimated cost of \$380,000.

Alderman Ross moved to approve Resolution 2018-06 supporting the TAP application for the Osage Beach Parkway Sidewalks Phase 6. Alderman Rucker seconded the motion, which was voted on and passed unanimously.

MOTION – Approving Staff to Work on Ledges Drive for the Osage Beach Special Road District.

Public Works Director Nick Edelman stated that the Osage Beach Special Road District would like to utilize the City’s Public Works Department to design and inspect the Ledge Drive Improvements.

General discussion followed regarding clarification of the location of the project, street acceptance, ability to obtain easements, sidewalks, and the Osage Beach Special Road District priority of projects.

Alderman Rucker moved to approve staff working on Ledges Drive for the Osage Beach Special Road District. Alderman Massey seconded the motion which was voted on and unanimously passed.

MOTION – Approving CPSM Professional Services Contract for public safety technical assistance for a contract amount of \$43,650 plus travel expense not to exceed \$4,000.

City Administrator Jeana Woods stated that although the votes at the September 20, 2018, October 4, 2018, and October 18, 2018 Board Meetings were 3-2 it failed as this motion needed at least four votes of the elected body. Alderman Rucker requested it be placed back on the November 1st Agenda. City Administrator Woods reviewed the qualifications of these experts and the expectations of the data the study would provide to the City regarding Public Safety. General discussion followed regarding the current need and cost of this contract.

Alderman Massey moved to approve the CPSM Professional Services Contract for public safety technical assistance for a contract in the amount of \$43,650 plus travel expenses not-to-exceed \$4,000. Alderman Rucker seconded the motion. The following roll call vote was taken: “Ayes”: Alderman Marose, Alderman Rucker, and Alderman Massey. “Nays”:

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Alderman Walker, Alderman Ross, and Alderman Bethurem. The elected Board Members voted 3-3. Mayor Olivarri voted Aye breaking the tie vote, and the motion passed.

DISCUSSION – Contractor License/Occupational License; Regulations; Continuation.

City Administrator Jeana Woods stated Alderman Bethurem had requested this item be placed on the agenda. City Administrator Woods further stated that she and staff had been working on updates to the process of licensing which she provided in a document e-mailed to the Board.

General discussion followed regarding the licensing process, current updates, definitions, future code changes, workers compensation, insurance coverage, implementation of changes, on-line opportunities, and checks and balances provided by City staff. Alderman Rucker stated he had contacted the Department of Insurance and shared his findings regarding coverage with the Board. Mayor Olivarri stated he felt there were two issues at this time; one being following the existing ordinance and the second issue would be shoring up issues within the code. Alderman Bethurem stated that if the code can't be updated and finalized by January 1st, the City should suspend contractor licenses until it can be re-established. Mayor Olivarri noted that the City Administrator has made changes in the process to bring it in line with the current ordinance and is working on tweaking the code based on the Boards suggestions and best practices.

A motion was made to Alderman Rucker and seconded by Alderman Massey to have the City Administrator continue the Contractors License as currently written in the code and to bring back to the Board at a future date any recommended changes to the code including a definition of a contractor. The following roll call vote was taken. Ayes": Alderman Marose, Alderman Walker, Alderman Ross, Alderman Rucker, Alderman Bethurem, and Alderman Massey. "Nays": None. The motion passed.

City Administrator Woods asked Board members to provide her with any feedback on this issue within the next two weeks.

DISCUSSION – City Clerk Selection to Fill Vacated Position.

City Administrator Jeana Woods reviewed the City Clerk Selection Committee process used previously and provide a timeline.

A motion was made by Alderman Marose to establish a City Clerk Selection Committee to include Alderman Ross, Alderman Rucker, Alderman Massey, City Administrator Jeana Woods, and City Treasurer Karri Bell. The motion was seconded by Alderman Bethurem. The motion passed unanimously on a voice vote.

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Communications from Members of the Board of Aldermen.

Alderman Ross stated that he felt the staff had done an impressive job in preparing and presenting the information for the upcoming budget.

Alderman Marose stated she had recently been given a tour of the new Arrowhead Senior Center by Melissa Hunter and encouraged everyone who hasn't seen it to contact Ms. Hunter for a tour. Alderman Marose reminded everyone to vote on November 6th.

Staff Communications.

Public Works Director Nick Edelman stated that the application for the FAA grant for the Lee C Fine project had recently been submitted.

Adjourn.

There being no further business to come before the Board, the meeting adjourned at 7:50 p.m.

I, Cynthia Lambert, City Clerk of the City of Osage Beach, Missouri, do hereby certify that the above foregoing is a true and complete journal of proceedings of the regular meeting of the Board of Aldermen of the City of Osage Beach, Missouri, held on November 1, 2018.

Cynthia Lambert, City Clerk

John Olivarri, Mayor

**CITY OF OSAGE BEACH
BILLS LIST
November 15, 2018**

Bills Paid Prior to Board Meeting	232,698.58
Payroll Paid Prior to Board Meeting	133,164.31
SRF Transfer Prior to Board Meeting	
TIF Transfer Dierbergs	
TIF Transfer Prewitt's Pt	
Bills Pending Board Approval	108,312.99
Total Expenses	474,175.88

DEPARTMENT	FUND	VENDOR NAME	DESCRIPTION	AMOUNT
NON-DEPARTMENTAL	General Fund	MIDWEST PUBLIC RISK	ADJUST PR DEDUCTIONS	1,496.60
			ADJUST PR DEDUCTIONS	35.52
			ADJUST PR DEDUCTIONS	39.20
			Dental Insurance Premiums	540.79
			Dental Insurance Premiums	540.79
			Health Insurance Contribut	840.84
			Health Insurance Contribut	840.84
			Health Insurance Contribut	489.28
			Health Insurance Contribut	489.28
			Vision Insurance Contribut	117.60
			Vision Insurance Contribut	117.60
			Vision Insurance Contribut	23.52
			Vision Insurance Contribut	23.52
			Vision Insurance Contribut	70.56
			Vision Insurance Contribut	70.56
		FAMILY SUPPORT PAYMENT CENTER	Case #31550944	138.46
			Cse #16CMDR00112	173.08
		MO DEPT OF REVENUE	State Withholding	3,009.00
		INTERNAL REVENUE SERVICE	Fed WH	10,165.74
			FICA	6,941.03
			Medicare	1,623.31
		LEGALSHIELD	ADJUST PAYROLL DEDUCTIONS	0.01-
			Pre-Paid Legal Premiums	55.80
			Pre-Paid Legal Premiums	55.80
		ICMA	Loan Repayment	365.59
			Loan Repayment	170.36
			Loan Repayment	182.93
			Loan Repayment	233.04
			Loan Repayment	63.78
			Retirment 457 &	264.55
			Retirement 457	1,225.00
			Loan Repayments	81.88
			Loan Repayments	796.57
			Loan Repayments	166.50
			Loan Repayments	144.72
			Loan Repayments	274.96
			Loan Repayments	209.74
			Loan Repayments	43.41
			Loan Repayments	47.57
			Loan Repayments	351.32
			Retirment Roth IRA %	164.31
			Retirement Roth IRA	380.00
		COLONIAL LIFE & ACCIDENT	ADJUST PR DEDUCTIONS	0.01-
			Colonial Supplemental Insu	30.86
			Colonial Supplemental Insu	30.86
		AMERICAN FIDELITY ASSURANCE COMPANY	American Fidelity	1,638.72
			American Fidelity	1,638.72
			Amerian Fidelity	832.55
			Amerian Fidelity	832.55
			ADJUST PAYROLL DEDUCTIONS	26.04
		AMERICAN FIDELITY ASSURANCE CO FLEX AC	ADJUST PAYROLL DEDUCTIONS	150.00-
			Flexible Spending Accts -	93.74
			Flexible Spending Accts -	93.74
		TEXAS LIFE INSURANCE CO	ADJUST PR DEDUCTIONS	0.03-
			Texas Life After Tax	144.01
			Texas Life After Tax	144.01

DEPARTMENT	FUND	VENDOR NAME	DESCRIPTION	AMOUNT
		PRINCIPAL LIFE INSURANCE COMPANY	ADJUST PAYROLL DEDUCTIONS	717.86
			ADJUST PAYROLL DEDUCTIONS	643.41
			Group Life Ins and Buy Up	95.74
			Group Life Ins and Buy Up	95.74
			Group Life Ins and Buy Up	25.00
			Group Life Ins and Buy Up	25.00
		ONE TIME VENDOR	Bond Refund:180096449-01	100.00
			Bond Refund:180096449-01	302.50
			Bond Refund:180096816-01	253.00
			Bond Refund:180096816-01	82.50
		NABHOLZ CONSTRUCTION	REFUND FOR PERMIT #18-1119	542.50
			TOTAL:	41,303.95
Mayor & Board	General Fund	OLIVARRI, JOHN	MILEAGE, PRKG REIMB-10/9-10	93.63
		BETHUREM, JEFF	2018-2019 MEDICAL REIMB.	250.00
			TOTAL:	343.63
City Administrator	General Fund	MIDWEST PUBLIC RISK	Dental Insurance Premiums	61.90
			Dental Insurance Premiums	61.90
			Health Insurance Contribut	1,163.14
			Health Insurance Contribut	1,163.14
			Vision Insurance Contribut	11.20
			Vision Insurance Contribut	11.20
		INTERNAL REVENUE SERVICE	FICA	514.44
			Medicare	120.31
		ICMA	Retirement 401	497.85
		PRINCIPAL LIFE INSURANCE COMPANY	Group Dependent Life Ins	2.14
			Group Dependent Life Ins	2.14
			Group Life Ins and Buy Up	15.60
			Group Life Ins and Buy Up	15.60
			Short Term Disability Ins	11.60
			Short Term Disability Ins	11.60
			TOTAL:	3,663.76
City Clerk	General Fund	MIDWEST PUBLIC RISK	Dental Insurance Premiums	61.90
			Dental Insurance Premiums	61.90
			Health Insurance Contribut	496.49
			Health Insurance Contribut	496.49
			Vision Insurance Contribut	7.84
			Vision Insurance Contribut	7.84
		INTERNAL REVENUE SERVICE	FICA	265.19
			Medicare	62.02
		ICMA	Retirement 401	223.56
		AMERICAN FIDELITY ASSURANCE CO FLEX AC	Flexible Spending Accts -	10.42
			Flexible Spending Accts -	10.42
		PRINCIPAL LIFE INSURANCE COMPANY	Group Dependent Life Ins	2.14
			Group Dependent Life Ins	2.14
			Group Life Ins and Buy Up	3.78
			Group Life Ins and Buy Up	3.78
			Group Life Ins and Buy Up	4.11
			Group Life Ins and Buy Up	4.11
			Short Term Disability Ins	11.60
			Short Term Disability Ins	11.60
			TOTAL:	1,747.33
City Treasurer	General Fund	MIDWEST PUBLIC RISK	Dental Insurance Premiums	92.85

DEPARTMENT	FUND	VENDOR NAME	DESCRIPTION	AMOUNT
			Dental Insurance Premiums	92.85
			Health Insurance Contribut	221.23
			Health Insurance Contribut	221.23
			Health Insurance Contribut	581.57
			Health Insurance Contribut	581.57
			Health Insurance Contribut	496.49
			Health Insurance Contribut	496.49
			Vision Insurance Contribut	5.60
			Vision Insurance Contribut	5.60
			Vision Insurance Contribut	1.96
			Vision Insurance Contribut	1.96
			Vision Insurance Contribut	7.84
			Vision Insurance Contribut	7.84
		INTERNAL REVENUE SERVICE	FICA	576.24
			Medicare	134.77
		ICMA	Retirement 401	557.66
		PRINCIPAL LIFE INSURANCE COMPANY	Group Dependent Life Ins	5.35
			Group Dependent Life Ins	5.35
			Group Life Ins and Buy Up	11.34
			Group Life Ins and Buy Up	11.34
			Group Life Ins and Buy Up	12.95
			Group Life Ins and Buy Up	12.95
			Short Term Disability Ins	17.40
			Short Term Disability Ins	17.40
			Short Term Disabiilty Ins	10.53
			Short Term Disabiilty Ins	10.53
			TOTAL:	4,198.89
Municipal Court	General Fund	MIDWEST PUBLIC RISK	Dental Insurance Premiums	30.95
			Dental Insurance Premiums	30.95
			Health Insurance Contribut	581.57
			Health Insurance Contribut	581.57
			Vision Insurance Contribut	5.60
			Vision Insurance Contribut	5.60
		WASHBURN, WILLIAM F	OCT MUNICIPAL JUDGE SERVIC	1,763.16
		INTERNAL REVENUE SERVICE	FICA	85.51
			Medicare	20.00
		ICMA	Retirement 401	82.75
		PRINCIPAL LIFE INSURANCE COMPANY	Group Dependent Life Ins	1.07
			Group Dependent Life Ins	1.07
			Group Life Ins and Buy Up	3.78
			Group Life Ins and Buy Up	3.78
			Short Term Disability Ins	5.80
			Short Term Disability Ins	5.80
			TOTAL:	3,208.96
City Attorney	General Fund	MIDWEST PUBLIC RISK	Dental Insurance Premiums	30.95
			Dental Insurance Premiums	30.95
			Health Insurance Contribut	581.57
			Health Insurance Contribut	581.57
			Vision Insurance Contribut	5.60
			Vision Insurance Contribut	5.60
		INTERNAL REVENUE SERVICE	FICA	334.78
			Medicare	78.30
		ICMA	Retirement 401	323.99
		PRINCIPAL LIFE INSURANCE COMPANY	Group Dependent Life Ins	1.07

DEPARTMENT	FUND	VENDOR NAME	DESCRIPTION	AMOUNT
			Group Dependent Life Ins	1.07
			Group Life Ins and Buy Up	12.57
			Group Life Ins and Buy Up	12.57
			Short Term Disability Ins	5.80
			Short Term Disability Ins	5.80
			TOTAL:	2,012.19
Building Inspection	General Fund	MIDWEST PUBLIC RISK	Dental Insurance Premiums	77.37
			Dental Insurance Premiums	77.37
			Dental Insurance Premium	17.76
			Dental Insurance Premium	17.76
			Health Insurance Contribut	221.23
			Health Insurance Contribut	221.23
			Health Insurance Contribut	581.57
			Health Insurance Contribut	581.57
			Health Insurance Contribut	744.73
			Health Insurance Contribut	744.73
			Vision Insurance Contribut	5.60
			Vision Insurance Contribut	5.60
			Vision Insurance Contribut	1.96
			Vision Insurance Contribut	1.96
			Vision Insurance Contribut	5.88
			Vision Insurance Contribut	5.88
		INTERNAL REVENUE SERVICE	FICA	419.40
			Medicare	98.08
		ICMA	Retirement 401	405.86
		AT&T MOBILITY-CELLS	BLDG DEPT CELL PHONE	147.54
		PRINCIPAL LIFE INSURANCE COMPANY	Group Dependent Life Ins	1.60
			Group Dependent Life Ins	1.60
			Group Life Ins and Buy Up	5.67
			Group Life Ins and Buy Up	5.67
			Group Life Ins and Buy Up	3.72
			Group Life Ins and Buy Up	3.72
			Short Term Disability Ins	17.40
			Short Term Disability Ins	17.40
			Short Term Disability Ins	2.46
			Short Term Disability Ins	2.46
			TOTAL:	4,444.78
Building Maintenance	General Fund	ALLIED SERVICES LLC	TRASH SERV 9/1-10/31/17	142.85
		INTERNAL REVENUE SERVICE	FICA	53.94
			Medicare	12.62
		TRACEY OLIVER DBA KEEPING CONDOS CLEAN	CITY HALL JANITORIAL SERV	1,380.75
		SUMMIT NATURAL GAS OF MISSOURI INC	SERV 9/18-10/15/18	30.00
			TOTAL:	1,620.16
Parks	General Fund	MIDWEST PUBLIC RISK	Dental Insurance Premiums	30.95
			Dental Insurance Premiums	30.95
			Dental Insurance Premium	17.76
			Dental Insurance Premium	17.76
			Health Insurance Contribut	221.23
			Health Insurance Contribut	221.23
			Health Insurance Contribut	581.57
			Health Insurance Contribut	581.57
			Vision Insurance Contribut	3.92
			Vision Insurance Contribut	3.92

DEPARTMENT	FUND	VENDOR NAME	DESCRIPTION	AMOUNT
		WALMART COMMUNITY/GEGRB	MUSTARD	1.96
			WORMS FOR FISHING DERBY	11.88
			CUPS, SPOONS, SOUR CREAM	40.16
		ALLIED SERVICES LLC	TRASH SERV 9/1-10/31/17	103.45
		INTERNAL REVENUE SERVICE	FICA	411.26
			Medicare	96.18
		ICMA	Retirement 401	223.59
		AT&T MOBILITY-CELLS	PARK CELL PHONE	89.12
		AMEREN MISSOURI	PARK RD SIGN 9/12-10/11/18	71.88
			PARK MAINT BLDG 9/12-10/11	17.82
			PARK DISPLAY C 9/12-10/11/	11.24
			SOCCER FIELDS 9/12-10/11/1	127.31
			PARK DISPLAY D 9/12-10/11/	11.24
			BALL FIELDS 9/12-10/11/18	821.06
			PARK DISPLAY B 9/12-10/11/	12.17
			PARK DISPLAY A 9/12-10/11/	11.24
			PARG IRRG PUMP 9/12-10/11/	11.41
		PRINCIPAL LIFE INSURANCE COMPANY	Group Dependent Life Ins	1.07
			Group Dependent Life Ins	1.07
			Group Life Ins and Buy Up	3.78
			Group Life Ins and Buy Up	3.78
			Group Life Ins and Buy Up	4.54
			Group Life Ins and Buy Up	4.54
			Short Term Disability Ins	11.60
			Short Term Disability Ins	11.60
		LARY, DAVID ALAN	UMPIRE 2 GAMES 10/18/18	50.00
			UMPIRE 3 GAMES 10/24/18	75.00
		BLAIR, JERRY LYNN JR	UMPIRE 4-10/17 & 3-10/18	175.00
			UMPIRE 4-10/24 & 2-10/25	150.00
		THOMAS, LAWRENCE	UMPIRE 3 GAMES 10/17/18	75.00
			TOTAL:	4,350.81
Human Resources	General Fund	MIDWEST PUBLIC RISK	Dental Insurance Premiums	30.95
			Dental Insurance Premiums	30.95
			Health Insurance Contribut	496.49
			Health Insurance Contribut	496.49
			Vision Insurance Contribut	3.92
			Vision Insurance Contribut	3.92
		WELTY, MIKE	PARKING REIMB-MPR CONFEREN	26.00
		WHITE, RON	PRKG & MILEAGE REIMB-MPR C	163.34
		TAYLOR, TIM	PARKING REIMB-MPR CONFEREN	39.00
		INTERNAL REVENUE SERVICE	FICA	217.95
			Medicare	50.97
		ICMA	Retirement 401	210.92
		DAVIS, TODD	PARKING REIMB-MPR CONFEREN	26.00
		OLIVARRI, JOHN	MILEAGE, PRKG REIMB-10/9-10	26.00
		STARNES, HOLLY	TUITION REIMBURSEMENT	1,380.00
		MCCROREY, BOBBY	TUITION REIMBURSEMENT	2,250.00
		ATKINS, KELLIE	PARKING REIMB-MPR CONFEREN	39.00
		PRINCIPAL LIFE INSURANCE COMPANY	Group Dependent Life Ins	1.07
			Group Dependent Life Ins	1.07
			Group Life Ins and Buy Up	4.58
			Group Life Ins and Buy Up	4.58
			Short Term Disability Ins	5.80
			Short Term Disability Ins	5.80
			TOTAL:	5,514.80

DEPARTMENT	FUND	VENDOR NAME	DESCRIPTION	AMOUNT
Overhead	General Fund	AT & T/CITY HALL	SERV 10/5-11/4/18	1,965.55
		CHARTER COMMUNICATIONS HOLDING CO LLC	NOV SERVICE	51.15
		XEROX CORPORATION DBA XEROX FINANCIAL	CITY HALL	226.42
			TOTAL:	2,243.12
Police	General Fund	MIDWEST PUBLIC RISK	Dental Insurance Premiums	588.39
			Dental Insurance Premiums	588.05
			Dental Insurance Premium	106.56
			Dental Insurance Premium	106.56
			Health Insurance Contribut	1,106.15
			Health Insurance Contribut	1,106.15
			Health Insurance Contribut	6,403.60
			Health Insurance Contribut	6,397.27
			Health Insurance Contribut	3,475.43
			Health Insurance Contribut	3,475.43
			Vision Insurance Contribut	61.66
			Vision Insurance Contribut	61.60
			Vision Insurance Contribut	9.80
			Vision Insurance Contribut	9.80
			Vision Insurance Contribut	31.36
			Vision Insurance Contribut	31.36
		WALMART COMMUNITY/GEGRB	HEAD LIGHTS	25.76
		INTERNAL REVENUE SERVICE	FICA	2,866.21
			Medicare	670.33
		ICMA	Retirement 401	2,773.81
		SCHWENN, DAVID MATTHEW	MEAL REIMB-M4 ARMORER CLAS	105.00
		AT&T MOBILITY-CELLS	POLICE DEPT CELL PHONES	24.84
		AMERICAN FIDELITY ASSURANCE COMPANY	Amerian Fidelity	9.95
			Amerian Fidelity	9.95
		XEROX CORPORATION DBA XEROX FINANCIAL	POLICE	202.87
		PRINCIPAL LIFE INSURANCE COMPANY	Group Dependent Life Ins	25.68
			Group Dependent Life Ins	25.68
			Group Life Ins and Buy Up	64.26
			Group Life Ins and Buy Up	64.26
			Group Life Ins and Buy Up	53.56
			Group Life Ins and Buy Up	53.56
			Short Term Disability Ins	133.46
			Short Term Disability Ins	133.40
			Short Term Disabiilty Ins	19.65
			Short Term Disabiilty Ins	19.65
			TOTAL:	30,841.05
911 Center	General Fund	MIDWEST PUBLIC RISK	Dental Insurance Premiums	185.36
			Dental Insurance Premiums	185.70
			Dental Insurance Premium	53.28
			Dental Insurance Premium	53.28
			Health Insurance Contribut	663.69
			Health Insurance Contribut	663.69
			Health Insurance Contribut	1,738.38
			Health Insurance Contribut	1,744.71
			Health Insurance Contribut	992.98
			Health Insurance Contribut	992.98
			Vision Insurance Contribut	22.34
			Vision Insurance Contribut	22.40
			Vision Insurance Contribut	5.88
			Vision Insurance Contribut	5.88

DEPARTMENT	FUND	VENDOR NAME	DESCRIPTION	AMOUNT
			Vision Insurance Contribut	7.84
			Vision Insurance Contribut	7.84
		WALMART COMMUNITY/GEGRB	MOUSE	12.88
		INTERNAL REVENUE SERVICE	FICA	737.24
			Medicare	172.41
		ICMA	Retirement 401	772.22
		CHARTER COMMUNICATIONS HOLDING CO LLC	NOV SERVICE	104.41
			NOV SERVICE	25.56
		AMERICAN FIDELITY ASSURANCE COMPANY	American Fidelity	10.42
			American Fidelity	10.42
		FOSTER, WENDY	MEAL REIMB - COMMS TRNG WR	95.00
		PRINCIPAL LIFE INSURANCE COMPANY	Group Dependent Life Ins	4.28
			Group Dependent Life Ins	4.28
			Group Life Ins and Buy Up	30.24
			Group Life Ins and Buy Up	30.24
			Short Term Disability Ins	46.34
			Short Term Disability Ins	46.40
			Short Term Disabiilty Ins	9.71
			Short Term Disabiilty Ins	9.71
			TOTAL:	9,467.99
Planning	General Fund	MIDWEST PUBLIC RISK	Dental Insurance Premiums	46.43
			Dental Insurance Premiums	46.43
			Health Insurance Contribut	744.74
			Health Insurance Contribut	744.74
			Vision Insurance Contribut	1.96
			Vision Insurance Contribut	1.96
		INTERNAL REVENUE SERVICE	FICA	194.72
			Medicare	45.54
		ICMA	Retirement 401	188.44
		PRINCIPAL LIFE INSURANCE COMPANY	Group Dependent Life Ins	1.61
			Group Dependent Life Ins	1.61
			Group Life Ins and Buy Up	1.89
			Group Life Ins and Buy Up	1.89
			Group Life Ins and Buy Up	5.30
			Group Life Ins and Buy Up	5.30
			Short Term Disability Ins	5.80
			Short Term Disability Ins	5.80
			Short Term Disabiilty Ins	2.46
			Short Term Disabiilty Ins	2.46
			TOTAL:	2,049.08
Information Technology	General Fund	MIDWEST PUBLIC RISK	Dental Insurance Premiums	30.95
			Dental Insurance Premiums	30.95
			Health Insurance Contribut	496.49
			Health Insurance Contribut	496.49
			Vision Insurance Contribut	3.92
			Vision Insurance Contribut	3.92
		INTERNAL REVENUE SERVICE	FICA	264.15
			Medicare	61.78
		ICMA	Retirement 401	373.57
		AT&T INTERNET/IP SERVICES	LCF PHONE 10/19-11/18/18	1,245.63
			CH & GG PHONE 10/19-11/18/	2,419.73
			PARK PHONE 10/19-11/18/18	884.67
		CHARTER COMMUNICATIONS HOLDING CO LLC	NOV SERVICE	284.40
		AT&T MOBILITY-CELLS	POLICE LAPTOPS 9/13-10/12/	1,253.67

DEPARTMENT	FUND	VENDOR NAME	DESCRIPTION	AMOUNT
			IT DEPT CELL PHONES	126.20
			INTERNET CONNECTION	3.47
		PRINCIPAL LIFE INSURANCE COMPANY	Group Dependent Life Ins	1.07
			Group Dependent Life Ins	1.07
			Group Life Ins and Buy Up	4.35
			Group Life Ins and Buy Up	4.35
			Short Term Disability Ins	5.80
			Short Term Disability Ins	5.80
			TOTAL:	8,002.43
Economic Development	General Fund	WOODS, JEANA	MEAL REIMB - WORKFORCE 203	25.00
			TOTAL:	25.00
NON-DEPARTMENTAL	Transportation	MIDWEST PUBLIC RISK	Dental Insurance Premiums	74.69
			Dental Insurance Premiums	74.69
			Health Insurance Contribut	53.26
			Health Insurance Contribut	53.26
			Health Insurance Contribut	91.74
			Health Insurance Contribut	91.74
			Health Insurance Premiums	259.59
			Health Insurance Premiums	259.59
			Vision Insurance Contribut	9.35
			Vision Insurance Contribut	9.35
			Vision Insurance Contribut	5.22
			Vision Insurance Contribut	5.22
			Vision Insurance Contribut	10.48
			Vision Insurance Contribut	10.48
		MO DEPT OF REVENUE	State Withholding	249.41
		INTERNAL REVENUE SERVICE	Fed WH	929.25
			FICA	852.46
			Medicare	199.38
		LEGALSHIELD	Pre-Paid Legal Premiums	3.22
			Pre-Paid Legal Premiums	3.22
		ICMA	Retirement 457 &	338.49
			Retirement 457	163.21
			Loan Repayments	44.36
			Loan Repayments	33.64
			Retirement Roth IRA	65.80
		AMERICAN FIDELITY ASSURANCE COMPANY	American Fidelity	104.54
			American Fidelity	104.54
			Amerian Fidelity	24.11
			Amerian Fidelity	24.11
		TEXAS LIFE INSURANCE CO	Texas Life After Tax	12.62
			Texas Life After Tax	12.62
		PRINCIPAL LIFE INSURANCE COMPANY	Group Life Ins and Buy Up	18.57
			Group Life Ins and Buy Up	18.57
		DENNIS J BARTON III	18ML-AC00021, 18-GARN931	76.13
			TOTAL:	4,286.91
Transportation	Transportation	MIDWEST PUBLIC RISK	Dental Insurance Premiums	175.18
			Dental Insurance Premiums	175.18
			Dental Insurance Premium	23.80
			Dental Insurance Premium	23.80
			Health Insurance Contribut	296.45
			Health Insurance Contribut	296.45
			Health Insurance Contribut	773.49

DEPARTMENT	FUND	VENDOR NAME	DESCRIPTION	AMOUNT
			Health Insurance Contribut	773.49
			Health Insurance Contribut	1,489.46
			Health Insurance Contribut	1,489.46
			Health Insurance Premiums	571.49
			Health Insurance Premiums	571.49
			Vision Insurance Contribut	9.36
			Vision Insurance Contribut	9.36
			Vision Insurance Contribut	5.24
			Vision Insurance Contribut	5.24
			Vision Insurance Contribut	10.46
			Vision Insurance Contribut	10.46
		WALMART COMMUNITY/GEGRB	COFFEE MAKER,CHAIRS	69.82
		ALLIED SERVICES LLC	TRASH SERV 9/1-10/31/17	38.59
		INTERNAL REVENUE SERVICE	FICA	852.46
			Medicare	199.38
		ICMA	Retirement 401	809.14
		PETTY CASH	POSTAGE	7.25
		CARD SERVICES 0248	BIT,U BOLT,WOOD BIT	33.67
			BIT,U BOLT,WOOD BIT	33.67
			BIT,U BOLT,WOOD BIT	33.67-
		AT&T MOBILITY-CELLS	TRANS DEPT CELL PHONES	205.21
		TRACEY OLIVER DBA KEEPING CONDOS CLEAN	TRANS JANITORIAL SERV	270.30
		TRAVIS HODGE HAULING LLC	BENTWOOD RD REPAIR	29,767.30
		AMERICAN FIDELITY ASSURANCE COMPANY	American Fidelity	3.55
			American Fidelity	3.55
		AMERICAN FIDELITY ASSURANCE CO FLEX AC	Flexible Spending Accts -	13.85
			Flexible Spending Accts -	13.85
		XEROX CORPORATION DBA XEROX FINANCIAL	TRANSPORTATION	83.32
		AMEREN MISSOURI	PW CT MTR 9/13-10/14/18	247.87
		AMEREN MISSOURI	1075 NICHOLS ST LTS 9/13-1	167.54
		LONG, ROB	MILEAGE REIMB 10/10-10/16/	13.41
		PRINCIPAL LIFE INSURANCE COMPANY	Group Dependent Life Ins	7.49
			Group Dependent Life Ins	7.49
			Group Life Ins and Buy Up	15.20
			Group Life Ins and Buy Up	15.20
			Group Life Ins and Buy Up	14.50
			Group Life Ins and Buy Up	14.50
			Short Term Disability Ins	34.79
			Short Term Disability Ins	34.79
			Short Term Disabiilty Ins	7.17
			Short Term Disabiilty Ins	7.17
			TOTAL:	39,668.22
NON-DEPARTMENTAL	Water Fund	MIDWEST PUBLIC RISK	Dental Insurance Premiums	74.51
			Dental Insurance Premiums	74.51
			Health Insurance Contribut	93.29
			Health Insurance Contribut	93.29
			Health Insurance Contribut	60.85
			Health Insurance Contribut	60.85
			Vision Insurance Contribut	20.50
			Vision Insurance Contribut	20.50
			Vision Insurance Contribut	3.26
			Vision Insurance Contribut	3.26
			Vision Insurance Contribut	2.58
			Vision Insurance Contribut	2.58
		MO DEPT OF REVENUE	State Withholding	189.38

DEPARTMENT	FUND	VENDOR NAME	DESCRIPTION	AMOUNT
		INTERNAL REVENUE SERVICE	Fed WH	773.60
			FICA	719.92
			Medicare	168.37
		LEGALSHIELD	Pre-Paid Legal Premiums	3.13
			Pre-Paid Legal Premiums	3.13
		ICMA	Retirement 457 &	54.87
			Retirement 457	126.46
			Loan Repayments	58.43
			Loan Repayments	16.08
			Loan Repayments	24.02
			Loan Repayments	52.79
			Loan Repayments	9.88
			Retirement Roth IRA	64.35
		AMERICAN FIDELITY ASSURANCE COMPANY	American Fidelity	135.10
			American Fidelity	135.10
			Amerian Fidelity	49.03
			Amerian Fidelity	49.03
		TEXAS LIFE INSURANCE CO	Texas Life After Tax	12.24
			Texas Life After Tax	12.24
		PRINCIPAL LIFE INSURANCE COMPANY	Group Life Ins and Buy Up	18.57
			Group Life Ins and Buy Up	18.57
		DENNIS J BARTON III	18ML-AC00021, 18-GARN931	76.13
			TOTAL:	3,280.40
Water	Water Fund	MIDWEST PUBLIC RISK	Dental Insurance Premiums	174.87
			Dental Insurance Premiums	174.87
			Dental Insurance Premium	23.62
			Dental Insurance Premium	23.62
			Health Insurance Contribut	294.24
			Health Insurance Contribut	294.24
			Health Insurance Contribut	1,355.06
			Health Insurance Contribut	1,355.06
			Health Insurance Contribut	988.01
			Health Insurance Contribut	988.03
			Vision Insurance Contribut	20.50
			Vision Insurance Contribut	20.50
			Vision Insurance Contribut	3.26
			Vision Insurance Contribut	3.26
			Vision Insurance Contribut	2.58
			Vision Insurance Contribut	2.58
		ALLIED SERVICES LLC	TRASH SERV 9/1-10/31/17	38.59
		INTERNAL REVENUE SERVICE	FICA	719.91
			Medicare	168.38
		ICMA	Retirement 401	696.67
		PETTY CASH	TAIL LIGHT - TRUCK 60	45.00
		AT&T MOBILITY-CELLS	WATER DEPT CELL PHONES	205.21
		TRACEY OLIVER DBA KEEPING CONDOS CLEAN	WATER JANITORIAL SERV	270.31
		AMERICAN FIDELITY ASSURANCE COMPANY	American Fidelity	3.44
			American Fidelity	3.44
		AMERICAN FIDELITY ASSURANCE CO FLEX AC	Flexible Spending Accts -	13.85
			Flexible Spending Accts -	13.85
		XEROX CORPORATION DBA XEROX FINANCIAL	WATER	83.32
		AMEREN MISSOURI	PW CT MTR 9/13-10/14/18	247.86
		AMEREN MISSOURI	COLUMBIA WELL 9/12-10/11/1	1,397.79
		PRINCIPAL LIFE INSURANCE COMPANY	Group Dependent Life Ins	7.46
			Group Dependent Life Ins	7.46

DEPARTMENT	FUND	VENDOR NAME	DESCRIPTION	AMOUNT
			Group Life Ins and Buy Up	22.65
			Group Life Ins and Buy Up	22.65
			Group Life Ins and Buy Up	6.97
			Group Life Ins and Buy Up	6.97
			Short Term Disability Ins	28.88
			Short Term Disability Ins	28.88
			Short Term Disabiilty Ins	12.13
			Short Term Disabiilty Ins	12.13
		CARLSON, CHAD	MILEAGE REIMB 10/24-10/30/	32.70
			TOTAL:	9,820.80
NON-DEPARTMENTAL	Sewer Fund	MIDWEST PUBLIC RISK	Dental Insurance Premiums	88.22
			Dental Insurance Premiums	88.22
			Health Insurance Contribut	173.77
			Health Insurance Contribut	173.77
			Health Insurance Contribut	61.47
			Health Insurance Contribut	61.47
			Vision Insurance Contribut	20.55
			Vision Insurance Contribut	20.55
			Vision Insurance Contribut	5.24
			Vision Insurance Contribut	5.24
			Vision Insurance Contribut	6.54
			Vision Insurance Contribut	6.54
		MO DEPT OF REVENUE	State Withholding	436.21
		INTERNAL REVENUE SERVICE	Fed WH	1,468.97
			FICA	946.93
			Medicare	221.46
		LEGALSHIELD	Pre-Paid Legal Premiums	3.13
			Pre-Paid Legal Premiums	3.13
		ICMA	Retirment 457 &	73.66
			Retirement 457	253.52
			Loan Repayments	45.71
			Loan Repayments	21.11
			Loan Repayments	21.24
			Loan Repayments	104.27
			Retirement Roth IRA	84.85
		AMERICAN FIDELITY ASSURANCE COMPANY	American Fidelity	209.31
			American Fidelity	209.31
			Amerian Fidelity	49.71
			Amerian Fidelity	49.71
		TEXAS LIFE INSURANCE CO	Texas Life After Tax	27.74
			Texas Life After Tax	27.74
		PRINCIPAL LIFE INSURANCE COMPANY	Group Life Ins and Buy Up	19.14
			Group Life Ins and Buy Up	19.14
		DENNIS J BARTON III	18ML-AC00021, 18-GARN931	78.43
			TOTAL:	5,086.00
Sewer	Sewer Fund	MIDWEST PUBLIC RISK	Dental Insurance Premiums	207.05
			Dental Insurance Premiums	207.05
			Dental Insurance Premium	41.38
			Dental Insurance Premium	41.38
			Health Insurance Contribut	515.46
			Health Insurance Contribut	515.46
			Health Insurance Contribut	2,524.01
			Health Insurance Contribut	2,524.01
			Health Insurance Contribut	997.96

DEPARTMENT	FUND	VENDOR NAME	DESCRIPTION	AMOUNT
			Health Insurance Contribut	997.94
			Vision Insurance Contribut	20.54
			Vision Insurance Contribut	20.54
			Vision Insurance Contribut	5.22
			Vision Insurance Contribut	5.22
			Vision Insurance Contribut	6.56
			Vision Insurance Contribut	6.56
		ALLIED SERVICES LLC	TRASH SERV 9/1-10/31/17	38.59
		INTERNAL REVENUE SERVICE	FICA	946.94
			Medicare	221.45
		ICMA	Retirement 401	916.36
		PETTY CASH	CDL LICENSE - D. WALKER	7.50
			SCRIPT SAFETY GLASSES-D.WA	68.00
		CARD SERVICES 0248	SAFETY BOOTS-BRUEWER,WALKE	304.98
		AT&T MOBILITY-CELLS	SEWER DEPT CELL PHONES	205.21
		TRACEY OLIVER DBA KEEPING CONDOS CLEAN	SEWER JANITORIAL SERV	270.31
		EARP, NATHAN	MILEAGE REIMB 10/24-10/31/	29.43
		STARK, CHAD	MILEAGE REIMB 10/17-10/24/	37.06
		AMERICAN FIDELITY ASSURANCE COMPANY	American Fidelity	3.43
			American Fidelity	3.43
		AMERICAN FIDELITY ASSURANCE CO FLEX AC	Flexible Spending Accts -	3.56
			Flexible Spending Accts -	3.56
		XEROX CORPORATION DBA XEROX FINANCIAL	SEWER	83.32
		AMEREN MISSOURI	PW LIFT STN 9/13-10/14/18	14.61
			PW CT MTR 9/13-10/14/18	247.87
			GRINDER PUMPS & LIFT STATI	6,785.39
			1075 RUNABOUT 9/25-10/24/1	16.82
			GRINDER PUMPS & LIFT STATI	3,373.45
			GRINDER PUMPS & LIFT STATI	5,845.30
		WALKER, DUSTIN	MILEAGE REIMB 10/17-10/24/	2.62
			MILEAGE REIMB 10/24-10/31/	8.18
		BRUEWER, ROB	MILEAGE REIMB 10/3-10/9/18	34.88
		PRINCIPAL LIFE INSURANCE COMPANY	Group Dependent Life Ins	8.59
			Group Dependent Life Ins	8.59
			Group Life Ins and Buy Up	22.63
			Group Life Ins and Buy Up	22.63
			Group Life Ins and Buy Up	18.84
			Group Life Ins and Buy Up	18.84
			Short Term Disability Ins	34.93
			Short Term Disability Ins	34.93
			Short Term Disabiilty Ins	18.38
			Short Term Disabiilty Ins	18.38
			TOTAL:	28,315.33
NON-DEPARTMENTAL	Ambulance Fund	MIDWEST PUBLIC RISK	Dental Insurance Premiums	39.57
			Dental Insurance Premiums	39.57
			Health Insurance Contribut	80.08
			Health Insurance Contribut	80.08
			Vision Insurance Contribut	11.20
			Vision Insurance Contribut	11.20
			Vision Insurance Contribut	3.92
			Vision Insurance Contribut	3.92
			Vision Insurance Contribut	3.92
			Vision Insurance Contribut	3.92
			State Withholding	251.00
		INTERNAL REVENUE SERVICE	Fed WH	850.44

DEPARTMENT	FUND	VENDOR NAME	DESCRIPTION	AMOUNT
			FICA	735.01
			Medicare	171.88
		ICMA	Retirement 457 &	53.40
			Retirement 457	15.00
			Loan Repayments	122.24
			Loan Repayments	14.14
		AMERICAN FIDELITY ASSURANCE COMPANY	American Fidelity	103.00
			American Fidelity	103.00
			Amerian Fidelity	64.43
			Amerian Fidelity	64.43
		AMERICAN FIDELITY ASSURANCE CO FLEX AC	Flexible Spending Accts -	95.00
			Flexible Spending Accts -	95.00
			TOTAL:	3,015.35
Ambulance	Ambulance Fund	MIDWEST PUBLIC RISK	Dental Insurance Premiums	92.85
			Dental Insurance Premiums	92.85
			Dental Insurance Premium	35.52
			Dental Insurance Premium	35.52
			Health Insurance Contribut	442.46
			Health Insurance Contribut	442.46
			Health Insurance Contribut	1,163.14
			Health Insurance Contribut	1,163.14
			Vision Insurance Contribut	11.20
			Vision Insurance Contribut	11.20
			Vision Insurance Contribut	3.92
			Vision Insurance Contribut	3.92
			Vision Insurance Contribut	3.92
			Vision Insurance Contribut	3.92
		INTERNAL REVENUE SERVICE	FICA	735.01
			Medicare	171.88
		ICMA	Retirement 401	536.93
		CHARTER COMMUNICATIONS HOLDING CO LLC	NOV SERVICE	25.58
		AT&T MOBILITY-CELLS	AMB DEPT CELL PHONES	86.46
		AMERICAN FIDELITY ASSURANCE COMPANY	Amerian Fidelity	10.42
			Amerian Fidelity	10.42
		HANDY, FLOYD	MEAL REIMB-EMS WORLD EXPO	215.00
		PRINCIPAL LIFE INSURANCE COMPANY	Group Dependent Life Ins	6.42
			Group Dependent Life Ins	6.42
			Group Life Ins and Buy Up	18.90
			Group Life Ins and Buy Up	18.90
			Group Life Ins and Buy Up	3.97
			Group Life Ins and Buy Up	3.97
			Short Term Disability Ins	23.20
			Short Term Disability Ins	23.20
			Short Term Disabiilty Ins	9.24
			Short Term Disabiilty Ins	9.24
			TOTAL:	5,421.18
NON-DEPARTMENTAL	Lee C. Fine Airpor	MIDWEST PUBLIC RISK	Dental Insurance Premiums	21.10
			Dental Insurance Premiums	21.10
			Health Insurance Contribut	64.06
			Health Insurance Contribut	64.06
			Vision Insurance Contribut	14.56
			Vision Insurance Contribut	14.56
			Vision Insurance Contribut	1.96
			Vision Insurance Contribut	1.96

DEPARTMENT	FUND	VENDOR NAME	DESCRIPTION	AMOUNT
		MO DEPT OF REVENUE	State Withholding	51.20
		INTERNAL REVENUE SERVICE	Fed WH	214.53
			FICA	301.11
			Medicare	70.42
		ICMA	Retirement 457	89.00
			Loan Repayments	38.55
		AMERICAN FIDELITY ASSURANCE COMPANY	American Fidelity	37.13
			American Fidelity	37.13
			Amerian Fidelity	14.94
			Amerian Fidelity	14.94
		TEXAS LIFE INSURANCE CO	Texas Life After Tax	7.88
			Texas Life After Tax	7.88
			TOTAL:	1,088.07
Lee C. Fine Airport	Lee C. Fine Airpor	MIDWEST PUBLIC RISK	Dental Insurance Premiums	49.52
			Dental Insurance Premiums	49.52
			Dental Insurance Premium	17.76
			Dental Insurance Premium	17.76
			Health Insurance Contribut	221.23
			Health Insurance Contribut	221.23
			Health Insurance Contribut	930.51
			Health Insurance Contribut	930.51
			Vision Insurance Contribut	14.56
			Vision Insurance Contribut	14.56
			Vision Insurance Contribut	1.96
			Vision Insurance Contribut	1.96
		ALLIED SERVICES LLC	TRASH SERV 9/1-10/31/17	35.42
		AMEREN MISSOURI	LCF RUNWAY LTS 9/26-10/26/	33.25
			LCF AP FIREHOUSE 9/28-10/2	27.43
		INTERNAL REVENUE SERVICE	FICA	301.11
			Medicare	70.42
		ICMA	Retirement 401	250.48
		DISH NETWORK	SERV 10/29-11/28/18	79.03
		AMERICAN FIDELITY ASSURANCE COMPANY	American Fidelity	10.42
			American Fidelity	10.42
		PRINCIPAL LIFE INSURANCE COMPANY	Group Dependent Life Ins	2.78
			Group Dependent Life Ins	2.78
			Group Life Ins and Buy Up	7.56
			Group Life Ins and Buy Up	7.56
			Group Life Ins and Buy Up	7.27
			Group Life Ins and Buy Up	7.27
			Short Term Disability Ins	9.28
			Short Term Disability Ins	9.28
			Short Term Disabiilty Ins	8.57
			Short Term Disabiilty Ins	8.57
			TOTAL:	3,359.98
NON-DEPARTMENTAL	Grand Glaize Airpo	MIDWEST PUBLIC RISK	Dental Insurance Premiums	31.66
			Dental Insurance Premiums	31.66
			Health Insurance Contribut	16.02
			Health Insurance Contribut	16.02
			Health Insurance Contribut	61.16
			Health Insurance Contribut	61.16
			Vision Insurance Contribut	2.24
			Vision Insurance Contribut	2.24
			Vision Insurance Contribut	7.84

DEPARTMENT	FUND	VENDOR NAME	DESCRIPTION	AMOUNT
			Vision Insurance Contribut	7.84
		MO DEPT OF REVENUE	State Withholding	54.80
		INTERNAL REVENUE SERVICE	Fed WH	160.80
			FICA	205.27
			Medicare	48.01
		ICMA	Retirement 457	30.00
		AMERICAN FIDELITY ASSURANCE COMPANY	American Fidelity	32.40
			American Fidelity	32.40
			Amerian Fidelity	9.96
			Amerian Fidelity	9.96
			TOTAL:	821.44
Grand Glaize Airport	Grand Glaize Airpo	CITY OF OSAGE BEACH	SERV 9/19-10/22/18	53.95
		MIDWEST PUBLIC RISK	Dental Insurance Premiums	74.28
			Dental Insurance Premiums	74.28
			Health Insurance Contribut	232.63
			Health Insurance Contribut	232.63
			Health Insurance Contribut	992.98
			Health Insurance Contribut	992.98
			Vision Insurance Contribut	2.24
			Vision Insurance Contribut	2.24
			Vision Insurance Contribut	7.84
			Vision Insurance Contribut	7.84
		ALLIED SERVICES LLC	TRASH SERV 9/1-10/31/17	35.42
		AMEREN MISSOURI	GG AP HANGAR 9/26-10/25/18	22.71
			GG TBLC EXT.D	185.17
			GG AP SHOP 9/26-10/25/18	21.78
			GG AP 9/26-10/25/18	11.66
			GG TBLC EXT D 9/26-10/25/1	23.13
			GG AP HANGAR E8 9/26-10/25	23.56
			GG AP SLEEPY 9/26-10/25/18	16.55
		INTERNAL REVENUE SERVICE	FICA	205.27
			Medicare	48.01
		ICMA	Retirement 401	180.82
		PRINCIPAL LIFE INSURANCE COMPANY	Group Dependent Life Ins	2.57
			Group Dependent Life Ins	2.57
			Group Life Ins and Buy Up	7.56
			Group Life Ins and Buy Up	7.56
			Group Life Ins and Buy Up	1.97
			Group Life Ins and Buy Up	1.97
			Short Term Disability Ins	8.12
			Short Term Disability Ins	8.12
			Short Term Disabiilty Ins	4.28
			Short Term Disabiilty Ins	4.28
			TOTAL:	3,496.97

DEPARTMENT	FUND	VENDOR NAME	DESCRIPTION	AMOUNT
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===== FUND TOTALS =====		
10	General Fund	125,037.93
20	Transportation	43,955.13
30	Water Fund	13,101.20
35	Sewer Fund	33,401.33
40	Ambulance Fund	8,436.53
45	Lee C. Fine Airport Fund	4,448.05
47	Grand Glaize Airport Fund	4,318.41

	GRAND TOTAL:	232,698.58

DEPARTMENT	FUND	VENDOR NAME	DESCRIPTION	AMOUNT
City Clerk	General Fund	CONCEPTS FOR BUSINESS LLC	2019 CODE LABELS	26.98
		STAPLES BUSINESS ADVANTAGE	2019 CALENDARS	31.64
			TOTAL:	58.62
Municipal Court	General Fund	STAPLES BUSINESS ADVANTAGE	2019 CALENDARS	23.45
			TOTAL:	23.45
Building Inspection	General Fund	PRECISION AUTO & TIRE SERVICE LLC	OIL CHANGE-BD 3	37.95
		LEGACY EMBROIDERY INC	SHIRTS-PHELPS & OLIVER	165.00
		AMAZON CAPITAL SERVICES INC	LOCKOUT TAGOUT KIT	81.99
			TOTAL:	284.94
Building Maintenance	General Fund	EZARDS	SANDBELTS & GREASE	11.57
		RC SHORT FLOOR CARE	QUARTERLY FLOOR MAINTENANC	335.00
		ELECTRONICS UNLIMITED	TVS IN DSPTCH,RMV ALARM CN	756.82
		GB MAINTENANCE SUPPLY	PAPER TOWELS & PLATES	62.77
		PRAIRIEFIRE COFFEE & ROASTERS	CH WATER COOLER RENTAL	38.51
		AB PEST CONTROL INC	CH PEST CONTROL	125.00
		LEGACY EMBROIDERY INC	SHIRTS-DAMRON	106.00
		CROWN LINEN SERVICE INC	CH FLOOR MATS	33.81
		AMAZON CAPITAL SERVICES INC	SAFETY BOOTS-D.DAMRON	174.95
			WORKBOOTS-D.DAMRON	174.95
			RETURN SAFETY BOOTS-D.DAMR	174.95
		HUGHES SCREEN & ALUMINUM LLC DBA	NEW HANDRAIL IN FRONT OF C	402.86
			TOTAL:	2,047.29
Parks	General Fund	ADVANCED TURF SOLUTIONS INC	FIELD PAINT	278.00
			TURF MAINTENANCE PLAN	472.50
		RAPID SIGNS	SIGN-DO NOT BLOCK GATE	29.00
		LAKE COLLISION REPAIR	REPAIR PARK TRUCK	2,898.38
		BIG O TIRES AND SERVICE CENTERS	FLAT REPAIR-LAWN MOWER	28.81
		D&R TRUCKING SERVICE LLC	TOPSOIL	1,770.00
		MIDWAY RENTAL & SALES	SOD CUTTER	100.00
		MCS RENTALS	AUGER	75.00
		MUSCO CORPORATION DBA MUSCO SPORTS LIG	MISSING LIGHT POLE COVERS	77.30
			TOTAL:	5,728.99
Human Resources	General Fund	LAKE REGIONAL HEALTH SYSTEM	POST ACCIDENT TESTING	98.00
		1138 INC DBA VALIDITY SCREENING SOLUTI	PRE-EMPLOYMENT SCREENING	204.00
		STAPLES BUSINESS ADVANTAGE	PLANNER & ERASABLE CALENDA	16.33
			TOTAL:	318.33
Overhead	General Fund	ELECTRONICS UNLIMITED	PHONE JACK UPGRADE-PART 1	1,680.66
		STAPLES BUSINESS ADVANTAGE	COPY PAPER	112.24
			TOTAL:	1,792.90
Police	General Fund	MO POLICE CHIEFS ASSC	MEMBERSHIP RENEWAL - M.O'D	75.00
			MPCA/MPCCF CONF REG-M.ODAY	300.00
		MO VOCATIONAL ENTERPRISES	BUSINESS CARDS-T.GORSLINE	16.00
			BUSINESS CARDS-C.HELMERICH	16.00
			MUNICIPAL COURT BOND FORM	155.50
		LEON UNIFORM CO INC	DUTY BELT-H.STARNES	84.00
			VEST-L.AUSTIN	108.50
		VIGILANT SOLUTIONS INC	YEARLY RENEWAL 12/18-11/19	2,325.00
		DALE A DISTLER DBA	RMV RDR 22,23,31,FIX SIRN	289.50
		BIG O TIRES AND SERVICE CENTERS	NEW TIRES - PD 24	700.36

DEPARTMENT	FUND	VENDOR NAME	DESCRIPTION	AMOUNT
		GALLS LLC	EASY WEDGE & CAR DOOR OPEN	259.88
		HEDRICK MOTIV WERKS LLC	REPLACE WATER PUMP-PD 24	1,032.53
			OIL CHG,BRK PADS,ROTORS-PD	300.31
		LAW ENFORCEMENT TARGETS, INC	TARGETS	952.17
		STAPLES BUSINESS ADVANTAGE	PENCILS,PENS,COPY PPR,CALE	105.52
			USB, CALENDAR HOLDER, HIGH	56.75
		ENGRAVED SIGNS OF ST LOUIS LLC DBA CRO	PLAQUE FOR K9 AXEL	90.00
		H SQUARED INC	PATROL RIFLES	1,814.04
			PATROL RIFLES	2,157.09
		CENTER FOR PUBLIC SAFETY MANAGEMENT LL	CONSULTING SERVICE PYMT 1	17,460.00
			TOTAL:	28,298.15
911 Center	General Fund	WIRELESS USA INC	NOV SERVICE CONTRACT	225.00
			TOTAL:	225.00
Information Technology	General Fund	TYLER TECHNOLOGIES INC	UB & BUS LIC MAINT 11/18-1	1,416.00
			TIME CLOCKS	1,814.33
			TOTAL:	3,230.33
Emergency Management	General Fund	AB PEST CONTROL INC	PEST CONTROL-STORM SIRENS	225.00
			TOTAL:	225.00
Economic Development	General Fund	LAKE OZARKS TRI-COUNTY LODGING ASSOC	2018 ADVERTISING	25,000.00
			TOTAL:	25,000.00
Transportation	Transportation	CAPITAL MATERIALS LLC	2018 PATCH	2,599.35
		MARK'S MOBILE GLASS, INC	WINDSHIELD-LAWN MOWER DAMA	345.03
		FASTENAL CO	MARKING PAINT	4.07
		ARAMARK UNIFORM & CAREER APPAREL GROUP	TRANS DEPT UNIFORMS	40.17
			TRANS DEPT FLOOR MATS	4.97
			TRANS DEPT UNIFORMS	40.17
			TRANS DEPT FLOOR MATS	4.97
			TRANS DEPT UNIFORMS	40.17
			TRANS DEPT FLOOR MATS	4.97
		GB MAINTENANCE SUPPLY	TP & PAPER TOWELS	17.17
		D&R MATERIALS	ROCK-PASSOVER ISLANDS	600.00
		NORTHERN SAFETY CO INC	WORK GLOVES	21.77
			GATORADE	71.51
		CONSOLIDATED ELECTRICAL DISTR, INC	PARTS FOR HY-VEE STREET LI	225.01
		PRAIRIEFIRE COFFEE & ROASTERS	COFFEE	30.60
		ULINE	LAWN LEAF BAGS	593.28
		TRAVIS HODGE HAULING LLC	BENTWOOD ROAD REPAIR	17,466.70
		STAPLES BUSINESS ADVANTAGE	3 RING BINDER	10.91
		DREDGING INC DBA SCOTTS CONCRETE	JULY YARDAGE DISCOUNT	14.00-
			AUG YARDAGE DISCOUNT	16.00-
			CREEK SAND	71.36
			CREEK SAND	56.64
			CREEK SAND	60.40
			CREEK SAND	109.44
		WILLARD ASPHALT PAVING INC	ASPHALT FOR POT HOLES	334.08
		DELTA GASES, INC	HEAD GEAR, CHOP SAW,VISOR	63.55
		AMAZON CAPITAL SERVICES INC	AIR CYLINDER-DUMP TRUCK	208.64
			BRIGGS & STRATTON PRIMER B	9.04
			WEED EATER TRIMMER HARNESS	44.82
			SPINDLE ASSEMBLY	139.88
			ASPHALT SQUARE POINT SHOVE	53.99

DEPARTMENT	FUND	VENDOR NAME	DESCRIPTION	AMOUNT
			REFUND TAX	10.83-
		ELITE MARINE AUDIO LLC DBA	REPAIR LEAF VAC	251.47
		ONE TIME VENDOR COUNTY LINE MACHINE	AIR CYLINDER REPAIR-TRUCK	50.00
			TOTAL:	23,533.30
Water	Water Fund	CAPITAL MATERIALS LLC	2018 PATCH	1,040.00
		EZARDS	SOCKET & THREAD SEAL TAPE	10.15
		PLUMB SUPPLY CO	THERMOSTAT FOR BLUFF TOWER	39.95
		FASTENAL CO	GLOVES,SFTY GLASSES	51.68
			SAW BLADE	24.59
		ARAMARK UNIFORM & CAREER APPAREL GROUP	WATER DEPT UNIFORMS	28.64
			WATER DEPT FLOOR MATS	4.97
			WATER DEPT UNIFORMS	28.64
			WATER DEPT FLOOR MATS	4.97
			WATER DEPT UNIFORMS	28.64
			WATER DEPT FLOOR MATS	4.97
		GB MAINTENANCE SUPPLY	TP & PAPER TOWELS	17.17
		SCHULTE SUPPLY INC	1" WATER METER	304.95
		NORTHERN SAFETY CO INC	WORK GLOVES	21.77
			GATORADE	71.51
		POSTMASTER	NOV UTILITY BILLING POSTAG	400.00
		PRAIRIEFIRE COFFEE & ROASTERS	COFFEE	30.60
		BRENNTAG MID SOUTH INC	CHLORINE & FLUORIDE	1,400.00
		CORE & MAIN LP	ABRASIVE SAW RENTAL	40.00
		PRECISION AUTO & TIRE SERVICE LLC	OIL CHANGE-TRUCK 60	43.95
		MAGRUDER LIMESTONE CO INC	GRAVEL	26.15
			GRAVEL	140.40
		AMAZON CAPITAL SERVICES INC	24 INCH BROOM	85.52
		ARAMARK	POLO WORK SHIRTS-T.LEIGH	22.99
			TOTAL:	3,872.21
Sewer	Sewer Fund	CAPITAL MATERIALS LLC	2018 PATCH	1,950.00
		EZARDS	DRILL BIT & SAW HOLE	19.98
			BATTERIES	31.98
		FASTENAL CO	SAFETY GLASSES	2.52
			3/8 ALY CLVS GRB HK	11.18
			CONTACTOR	26.16
			CUTTING WHEEL	7.49
			LYNCH PIN	3.01
		ARAMARK UNIFORM & CAREER APPAREL GROUP	SEWER DEPT UNIFORMS	35.80
			SEWER DEPT FLOOR MATS	4.97
			SEWER DEPT UNIFORMS	35.80
			SEWER DEPT FLOOR MATS	4.97
			SEWER DEPT UNIFORMS	35.80
			SEWER DEPT FLOOR MATS	4.97
		GB MAINTENANCE SUPPLY	TP & PAPER TOWELS	17.18
		HAWKEN PAINT & BODY INC DBA	REPAIR TAIL LIGHT-TRUCK 50	90.95
		TALLMAN COMPANY	CUTTING OIL & PIPE THREAD	59.87
		MUNICIPAL EQUIPMENT CO	RUBBER BALLS	364.68
			GUIDE RAILS	952.12
		KNAPHEIDE TRUCK INC	DOOR ASMBLY & LATCH-TRUCK	282.81
		NORTHERN SAFETY CO INC	WORK GLOVES	21.77
			GATORADE	71.50
		O'REILLY AUTOMOTIVE STORES INC	IGNITION SWITCH FOR JETTER	43.27
			FUEL FLTR & DSL 911-FUEL T	21.22
		POSTMASTER	NOV UTILITY BILLING POSTAG	400.00

DEPARTMENT	FUND	VENDOR NAME	DESCRIPTION	AMOUNT
		PRAIRIEFIRE COFFEE & ROASTERS	COFFEE	30.60
		CORE & MAIN LP	SHOP TOWELS	17.25
			GLOVES	265.05
			PRECO PLUG & CONDUIT	82.50
			DETECT TAPE FOR MACE RD	28.00
			VALVE BOX RISER	72.00
			VALVE BOX RISERS	98.00
			VALVE BOX RISER	30.00
		STAPLES BUSINESS ADVANTAGE	BINDERCLIPS & COPY PAPER	13.98
		KIMBALL MIDWEST	CUT OFF WHEELS	264.60
		MCS RENTALS	TRENCHER	397.50
		ARAMARK	POLO WORK SHIRTS-T.LEIGH	22.99
		VAUGHAN POOLS OF LAKE OF THE OZARKS IN	MURATIC ACID	41.00
			TOTAL:	5,863.47
Ambulance	Ambulance Fund	ARROW INTERNATIONAL INC	MEDICAL SUPPLIES	752.50
		BIG O TIRES AND SERVICE CENTERS	1 NEW TIRE - MEDIC 9	162.97
			2 NEW TIRES - MEDIC 8	297.24
		BOUND TREE MEDICAL LLC	MEDICAL SUPPLIES	763.29
			MEDICAL SUPPLIES	14.69
			MEDICAL SUPPLIES	77.37
			MEDICAL SUPPLIES	89.34
			MEDICAL SUPPLIES	430.20
			TOTAL:	2,587.60
Lee C. Fine Airport	Lee C. Fine Airpor	EZARDS	HEX PLUGS	9.56
		GB MAINTENANCE SUPPLY	CUPS	33.86
		ALPHA CUSTOM APPAREL LLC	EMBROIDERY FOR AP SHIRTS	101.50
		STAPLES PROMOTIONAL PRODUCTS BIN# 1500	POLO WORK SHIRTS	302.89
		O'REILLY AUTOMOTIVE STORES INC	NEW BTRY,CARB CLNR-BLUE T	129.09
		DBT TRANSPORTATION SERVICES LLC	NAVAID MAINT-11/2018-1/201	2,600.00
		ROBERT F ROTH JR DBA ROTH CO	FIX TIRES & BRAKES-GOLF CA	100.00
			TOTAL:	3,276.90
Grand Glaize Airport	Grand Glaize Airpo	PURCELL TIRE & RUBBER CO	NEW TIRES	679.92
			LAWN TIRES	946.12
		ALPHA CUSTOM APPAREL LLC	EMBROIDERY FOR AP SHIRTS	79.75
		STAPLES PROMOTIONAL PRODUCTS BIN# 1500	POLO WORK SHIRTS	235.23
		O'REILLY AUTOMOTIVE STORES INC	P/S FLUID	5.49
			TOTAL:	1,946.51

DEPARTMENT	FUND	VENDOR NAME	DESCRIPTION	AMOUNT
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===== FUND TOTALS =====				
10	General Fund		67,233.00	
20	Transportation		23,533.30	
30	Water Fund		3,872.21	
35	Sewer Fund		5,863.47	
40	Ambulance Fund		2,587.60	
45	Lee C. Fine Airport Fund		3,276.90	
47	Grand Glaize Airport Fund		1,946.51	

	GRAND TOTAL:		108,312.99	

City of Osage Beach
1000 City Parkway
Osage Beach, MO 65065
573/302-2000 Phone
573/302-0528 Fax
www.osagebeach-mo.gov



Planning Dept: _____
Sewer Dept: _____
License #: _____

29

✓ #1101-75⁰⁰
10.30.18-
7c

LIQUOR LICENSE APPLICATION

(408) 966 2362

Date of Application: 10/29/18 Date Application Received: _____

Name of Establishment: W Nails LLC

Mailing Address: 3924 JR Prewitt Pkwy (Unit I)

Applicant Name: HUY DUONG

(As it is to appear on license. If corporation, name of corporation and managing officer)

☐ Original Applications: Submit a copy of your Missouri voter registration card & background check performed by the Missouri Highway Patrol along with the application.

☐ Renewal Applications: Submit completed application and background check per Ordinance 15.81 (voter registration not required for renewals.) Completed applications must be received by May 1st. Applications received after May 1 are subject to the following late fees: May 2 to May 31 - \$100 late fee; June 1 to June 30 - \$200 late fee; after June 30 - \$300 late fee.

Item	Fee	License Description	City Code
a. _____	375.00	Manufacture and distribution (not sales) of intoxicating malt liquor not more than 5% alcohol by weight.	MDBWT
b. _____	150.00	Distribution or wholesale of intoxicating liquors not more than 5% alcohol by weight.	DBLQWT
c. _____	300.00	Manufacture or distilling of intoxicating liquors in excess of 5% alcohol by weight.	MLQWT
d. _____	750.00	Distribution or wholesale of intoxicating liquors in excess of 5% alcohol by weight.	DLQWT
e. _____	75.00	Retail sales of intoxicating liquors not more than 5% alcohol by weight in original package to be consumed on premises. (Includes Sunday Sales.)	BPR
f. _____	75.00	Retail sales of intoxicating liquors not more than 5% alcohol by weight in original package not to be consumed on premises. (Includes Sunday Sales.)	BPK
g. _____	450.00	Retail sales of intoxicating liquors in excess of 5% alcohol by weight to be consumed on premises.	LDRK1
h. _____	750.00	Retail sales of intoxicating liquors in excess of 5% alcohol by weight to be consumed on premises. (Includes Sunday Sales.)	LDRK2
i. _____	150.00	Retail sales of intoxicating liquors in excess of 5% alcohol by weight in original package not to be consumed or opened on premises.	LPKG1
j. _____	450.00	Retail sales of intoxicating liquors in excess of 5% alcohol by weight in original package not to be consumed or opened on premises. (Includes Sunday Sales.)	LPKG2
k. ✓	75.00	Retail sales of malt liquor not more than 5% alcohol by weight /or light wines containing in excess of 14% alcohol by weight.	BWDRK1
l. _____	375.00	Retail sales of malt liquor not more than 5% alcohol by weight /or light wines containing in excess of 14% alcohol by weight. (Includes Sunday Sales.)	BWDRK2
m. _____	300.00	Sunday Liquor Sales	LSUN
n. _____	15.00	*Caterer per day.	CTLQDY
o. _____	10.00	*Picnic per day.	PCLQDY
p. _____	N/C	Change of managing officer.	MGO
q. _____	N/C	Wine tasting.	WTG

* If applying for a Caterer or a Picnic license, describe the event in detail and provide the name, location, time and date of the event.

City of Osage Beach**Agenda Item Summary**Date of Board of Aldermen Meeting: 11/15/18Originator: *(Name/Title)* Karri Bell/City TreasurerDate Submitted: 10/19/18**Agenda Item Title:**

Bill 18- 54 An Ordinance of the City of Osage Beach, Missouri, Authorizing the Mayor to Execute a Contract with Central Bank of Lake of the Ozarks (Central Bank) for Banking Services.

Presented by: *(Name/Title)* Karri Bell/City Treasurer**Requested Action:**

- ☐ Motion to Approve
- ☐ First Reading of Bill # _____
- ☒ Second Reading of Bill # 18-54
- ☐ Resolution # _____

- ☐ Proclamation
- ☐ Public Hearing
- ☐ Other (Describe) _____

Ordinance Reference for Action: (i.e. RSMo Section, Ordinance # & Title)

Board of Aldermen approval required for purchases over \$15,000 per Municipal Code Chapter 135; Article II; Purchasing, Procurement, Transfers, and Sales.

Deadline for Action: YES ☒ NO ☐

If yes, explain:

Current contract expires December 31, 2018.

Fiscal Impact:Not Applicable ☒Budgeted Item: YES ☐ NO ☐

If no, provide funding source: _____

Budget Line Item/Title: _____

FY____ Budgeted Amount: \$ _____

Expenditures to Date _____: (\$ _____)

Available: \$ _____ 0.00

Requested Amount: \$ _____

Attachments: YES ☒ NO ☐

If yes, list attachments:

Bill 18-54; Contract for Banking Services; RFP Analysis/Summary; Proposals from Central Bank and Providence Bank; Providence Bank email with attachments dated November 1, 2018; City Treasurer informational email with attachment dated November 5, 2018; Central Bank memo dated November 7, 2018

Department Comments and Recommendation:

The City's Request for Proposals was designed to award banking services to the Bank that could best provide and address the following six (6) selection criteria; cost of services, financial strength, experience, interest rates offered on account balances and investments, optional services, and community investment. The City received two banking proposals; Central Bank and Providence Bank.

The City's Information Technology (IT) Department reviewed the security section of both banks anonymously and preferred the proposal from Central Bank. After reviewing the details of Central Bank and Providence Bank (see attached spreadsheet), it is my recommendation that the City accept the proposal from Central Bank.

Our services are currently with Central Bank.

City Administrator Comments and Recommendation:

Per City Code 110.230, Bill 18-54 is in correct form as per City Attorney.

The first reading was read and passed by the Board of Aldermen on October 18, 2018.

At the November 1, 2018 meeting, the Board received information from Providence Bank showing net earnings potential over the life of the contract using the average balances provided by City Treasurer Karri Bell. The information presented noted that return would be substantially higher if the City would use a laddered investment strategy incorporating longer term investment options proposed by Providence Bank. The Board of Aldermen moved to defer the item to unfinished business to the next meeting, November 15, 2018 to allow City Treasurer to review and clarify the difference between her estimates and the calculations made by Providence. City Treasurer's email explaining the differences is enclosed, as well as the excel sheet with details. Both Karri and Providence Bank's comparisons were made with accurate information but used different assumptions.

Also enclosed in your packet is information submitted to the Board of Aldermen from Central Bank, a memo dated November 7, 2018.

As stated above, the City Treasurer's recommendation is based on six equally weighted criteria. Only one criteria related to direct earnings to the City in the form of investment revenue. Providence Bank has the larger interest rates and will net more investment revenue to the City over the life of the proposed contract. This is not disputed by any of the estimates made by the City Treasurer, Providence Bank, or by Central Bank. It is the Board of Aldermen's decision if that revenue criteria outweighs other criteria. By just using the most recent, conservative estimates by the City Treasurer, the first year's increase in investment revenue through Providence Bank would be up to \$32,000. Over a five-year period, compounded, that is significant increase in incoming revenue to the various funds.

Regarding City Treasurer's criteria of Financial Strength, Experience, and Community Investment, these are minimal requirements for being in the market and competing for our business. These criteria do not hold equal weight in respect to return on investment revenue, especially given the financial market currently and in our budget environment today.

Internally, it is also NOT disputed that both Central Bank and Providence Bank are expected to be able to handle our banking needs. If we make a change, transition time and expenses are not expected to have a major impact.

BILL NO. 18-54

ORDINANCE NO. 18.54

AN ORDINANCE OF THE CITY OF OSAGE BEACH, MISSOURI, AUTHORIZING THE MAYOR TO EXECUTE A CONTRACT FOR BANKING SERVICES WITH CENTRAL BANK OF THE LAKE OF THE OZARKS

WHEREAS, the City issued a Request for Proposal for a contract for banking services;
and

WHEREAS, Central Bank of the Lake of the Ozarks submitted the overall best proposal;
and

WHEREAS, the City of Osage Beach seeks to execute a contract for banking services with Central Bank of the Lake of the Ozarks; and

WHEREAS, the City has determined Central Bank of the Lake of the Ozarks is able to provide such services as described in the specifications for banking services.

BE IT ORDAINED BY THE BOARD OF ALDERMEN OF THE CITY OF OSAGE BEACH, MISSOURI, AS FOLLOWS, WIT.

Section 1. The Board of Aldermen hereby authorizes the Mayor to execute on behalf of the City a contract with Central Bank of the Lake of the Ozarks substantially under the terms set forth in the attached contract and financial services proposal (Exhibit "A").

Section 2. The City Administrator is hereby authorized to take such further actions as are necessary to carry out the intent of this Ordinance and Contract.

Section 3. This Ordinance shall be in full force and effect from date of passage and approval by the Mayor.

READ FIRST TIME: October 18, 2018 READ SECOND TIME:

I hereby certify that the above Ordinance No. 18.54 was duly passed on _____
by the Board of Aldermen of the City of Osage Beach. The votes thereon were as follows:

Ayes:

Nays:

Abstentions:

Absent:

This Ordinance is hereby transmitted to the Mayor for his signature.

Date

Dorothy Urlicks, Deputy City Clerk

Approved as to form:

Edward B. Rucker, City Attorney

I hereby approve Ordinance No. 18.54.

Date

John Olivarri, Mayor

ATTEST:

Dorothy Urlicks, Deputy City Clerk

CONTRACT FOR BANKING SERVICES

This banking services agreement, made and entered into this 1st day of January, 2019 by and between the City of Osage Beach, Missouri, herein referred to as "City" and Central Bank of Lake of the Ozarks, herein after referred to as "Bank".

Whereas, the City is in need of banking services, and;

Whereas, the Bank desires to provide the banking services to the City, and;

Whereas, in consideration of the services to be performed by the Bank and consideration of the City allowing the Bank to furnish the services, this contract is entered into subject to the terms and conditions as herein set forth;

NOW THEREFORE, it is mutually agreed as follows:

1. The Bank shall provide the services as desired by City as stated in the Bank's Financial Service Proposal dated September 21, 2018.
2. The City agrees to use the Bank as its sole local depository for all funds maintained locally.
3. The Bank further agrees as required by statute to enter into a written security agreement. The written security agreement shall be approved by the Board of Directors and noted within the official record of the Bank.
4. This agreement may be amended by either party provided such amendment is in writing and properly executed by both parties.
5. The effective date of this contract shall be January 1, 2019 and the expiration date shall be December 31, 2023. This contract may be canceled at the end of any calendar year during the term of the contract provided that at least ninety (90) days written notice is given to the other party prior to the cancellation. This agreement may be automatically extended annually after the four year period.

IN WITNESS, the parties have hereunto affixed their signatures this ____ day of _____, 2018

CITY OF OSAGE BEACH

DEPOSITORY INSTITUTION

MAYOR: _____

OFFICER: _____

ATTEST: _____

ATTEST: _____

DATE: _____

DATE: _____

SUMMARY OF PROPOSAL ELEMENTS

INFORMATION REQUESTED

CENTRAL BANK

PROVIDENCE

35

1. MAIN OPERATING ACCOUNT (DDA)/SWEEP ACCOUNT	NO COST	\$5 PER ACCOUNT, PER MONTH (8 ACCTS = \$40)
· Provision of Supplies	NO COST CHECKS AND DEPOSIT	NO COST CHECKS AND DEPOSIT SLIPS
· Processing checks and other debits	NO COST	.08 EACH, EST. \$20.00 PER MONTH
· Processing deposits and other credits	NO COST	.06 EACH, EST. \$124.26 PER MONTH
· Return of Deposit items	NO COST	\$2.75 EACH, EST 3-4 PER MONTH
· ACH Batch File Fee	NO COST	\$2.00 PER FILE, EST \$28.00 PER MONTH
· ACH Item Fee	NO COST	\$0.10 PER ITEM, EST \$24.00 PER MONTH
· Wire Transfers In	NO COST	\$5.00 PER WIRE
ELEC STATEMENTS W/COPIES OF CANCELLED	NO COST	THROUGH ON-LINE BANKING \$15.00 PER ACCOUNT
· Stop Payments	NO COST	\$15 PER ITEM, \$150 ANNUAL EST.
· All services AT NO FEES	YES	NO
· Minimum Balance	NONE	NONE
· Method of determining interest rates used	1% - YEAR 1	2.27% CURRENT - TIED TO 91 DAY T-BILL
· Positive Pay/Reverse Positive Pay	NO COST	\$15 MONTHLY
2. SAVINGS ACCOUNTS	NO COST	NO COST
· Minimum Balance	0	\$1,000
· Interest Rate	1% - YEAR 1	
· Method of determining interest rates used		90-DAY TREASURY BILL RATE, FED FUNDS RATE
3. LETTER OF CREDIT DEPOSITORY	SUBJECT TO APPROVAL BY BANK	DESIGNATED DEPOSITORY FOR NEW LETTERS OF CREDIT
4. CERTIFICATE OF DEPOSIT - Interest rate and method		
30 DAY	N/A	2.12% - 90 DAY T BILL RATE
90 DAY	1.90% - 90% T BILL RATE	2.22% - 90 DAY T BILL RATE + 10 BPTS
180 DAY	2.06% - 90% T BILL RATE	2.40% - 90 DAY T BILL RATE + 10 BPTS
1 YEAR	2.33% - 90% T BILL RATE	N/A
5. OTHER INVESTMENT OPTIONS	MONEY MARKET INSTRUMENTS	MONEY MARKET ACCOUNTS
	T-BILLS, T-NOTES, SECURITIES FOR A FEE	
6. PROVIDE SAMPLE REPORT OF INVESTMENTS	NOT INCLUDED	INCLUDED
Are deposits available for immediate investment? <u> </u>	NO	NO
If no, specify availability time: <u> </u>	NEXT DAY	NEXT DAY
7. INTERNET-BASED CASH MANAGEMENT SYSTEM	BUSINESS LINK - NO COST ALL A	\$15 PER ACCOUNT = \$120 PER MONTH (8 ACCTS)
Demonstration upon request before bid award	N/A	AVAILABLE - NO COST
8. OTHER MONEY MARKET INSTRUMENTS	SEE #5	SEE #5
9. ADDITIONAL ACCOUNTS - CHECKING, SAVING	NO LIMIT - NO COST	NO LIMIT - \$5 PER ACCOUNT, PER MONTH
· Conditions	NONE	MINIMUM BALANCE \$1,000
10. DEPOSIT BAGS – Minimum of 3 bags & keys required	NO COST	NO COST
11. ACH DEBIT/CREDIT CAPABILITY	YES	YES
12. ALTERNATIVE OPTION TO PAY EMPLOYEES W/CH	PAYCHEK PLUS - NO COST	PAYROLL CARDS - NO COST
13. WIRE TRANSFER SERVICES	NO COST	\$10 EACH, EST \$40 PER MONTH
14. SAFE DEPOSIT BOX SERVICES	NO COST	NO COST
15. SHORT TERM BORROWING	SUBJECT TO BANK PROPOSAL	COMPETITIVE RATE TIED TO A PUBLIC INDEX
16. GOVERNMENT REFERENCES – Upon request	AVAILABLE UPON REQUEST	AVAILABLE UPON REQUEST
17. FFIEC TIER 1 LEVERAGE CAPITAL RATE	8.80% AS OF JUNE 30, 2018	13.80% AS OF JUNE 30, 2018

18. ATM LOCATED AT CITY HALL - OPTIONAL	NO	IF FINANCIALLY FEASIBLE
19. CREDIT CARDS FOR CITY OFFICIALS	YES - NO FEE - REWARD PROGRAM	YES - NO ANNUAL FEE
20. PURCHASING CARD PROGRAM - OPTIONAL	YES - NO ANNUAL FEE	YES - NO ANNUAL FEE
21. ACCTS PAYABLE PROGRAM - OPTIONAL	YES - EST REVENUE = \$13,122	N/A
22. TRAINING OF CITY EMPLOYEES FOR FUTURE NEEDS	YES	YES
21. ACKNOWLEDGE OF ACCEPTANCE	INCLUDED	INCLUDED
Statement signed that acknowledges all terms and conditions		
AUDITED FINANCIAL STATEMENTS	INCLUDED	NOT INCLUDED
Liquidity	INCLUDED	NOT INCLUDED
Asset Quality	INCLUDED	NOT INCLUDED
Profitability	INCLUDED	NOT INCLUDED
Strength	INCLUDED	NOT INCLUDED
Management	INCLUDED	NOT INCLUDED
COMMUNITY INVESTMENT & ACTIVITY	LIST PROVIDED	NOT INCLUDED
OTHER OPTIONAL SERVICES	1 FREE CHECKING ACCT W/\$25 G	REMOTE DEPOSIT CAPTURE - NO TRIP TO BANK
	LOCKBOX	REMOTE - REMOTE DEPOSIT PLUS POSTING TO IN
	RESUBMITT	LOCKBOX
	EMPLOYEE BENEFIT PLANS	ACH POSITIVE PAY
	E DEPOSIT - NO TRIP TO BANK	ACH BLOCK ORDERS
	ACCOUNT RECONCILIATION	MERCHANT PAYMENT SOLUTIONS
	CREDIT CARD PROCESSING	
	CENTRAL CAPITAL MARKETS	



September 21, 2018

City of Osage Beach
Attn: Karri Bell, Treasurer
1000 City Parkway
Osage Beach, MO 65065

Reference: Financial Services Proposal

Dear Ms. Bell:

Central Bank of Lake of the Ozarks is pleased to provide a proposal for banking services to the City of Osage Beach. We have maintained a long association with the City and take great pride on our ability to work with an organization that is so vital to our community.

In our proposal, you will find that we have bid on all of the products requested. Please note that this proposal is two-fold. The first part of the proposal contains information and pricing on the banking services you have mentioned in your bid request. The second part consist of other financial products you may be interested in today or in the future. We believe that no other financial institution has the capability to provide the services you desire in a single turnkey operation.

Knowing that one of the key assets of the City is your officers and staff, we would like to increase the depth of our relationship with the City to include all your employees. For this reason, we will offer all of your employees and staff, one free checking account with a twenty-five dollar (\$25) gift card. All they will need to do, upon approval of this proposal, is present their pay stub or other proof of employment with the City to one of our personal bankers at any of eight banking facilities in the Lake area. No other bank can provide the convenience, ease of banking, financial services and financial strength made available at Central Bank.

Finally, our methods of performance flows easily from cash management to investments. At Central Bank, we believe we have unmatched knowledge of the City's operations. Through professionalism and hard work, we will continue to add value to your already successful municipality.

Should you or your staff have any questions, please feel free to contact us. Thank you for the opportunity to continue our service to your fine organization.

Sincerely,

John R. Porth
Senior Vice President



STATEMENT
Acknowledgement of Acceptance

The City of Osage Beach reserves the right to reject and all proposals, to waive technical defects, and to select proposal(s) deemed most advantageous to the City.

The undersigned certifies that he/she has the authority to bind this company in an agreement to supply the service or commodity in accordance with all terms and conditions specified herein

Company Name:
Central Bank of Lake of the Ozarks

Authorized Person (Print):
John R Porth

Address:
PO Box 207

Signature:



City/State/Zip:
Osage Beach MO 65065

Title:
Senior Vice President

Telephone #: Fax #:
573-348-2457 573-302-2408

Date: Tax ID#:
 44-0161708

Email:
john.porth@centralbank.net

Entity Type:
Missouri Banking Corporation

Some people describe the current business environment as “difficult.”

Central Bank has a different perspective.

We see opportunity for businesses focused on improving products, services, and performance. Companies that appreciate the power and potential of working together with a strong financial partner.

The City of Osage Beach currently utilizes the following banking products and services from Central Bank of Lake of the Ozarks.

- Checking Accounts
- Insured Money Market Accounts
- Certificates of Deposit
- Credit Cards
- Commercial Loans
- BusinessLink [Computer Banking]
- Deposit Bags
- One-Statement Banking
- Merchant Services [Credit Card Processing]
 - Parks & Recreation
- Automated Clearing House [ACH]
- Wire Transfers
- Direct Deposit Services
- Positive Pay
- Banking and Professional Consultation

Central Bank recommends the following bank products and services for the City of Osage Beach.

- Commercial Payment Systems
- Multi Card
- ReSubmitIt
- eDeposit
- Employee Benefits/ Retirement Plans
- Health Savings Accounts
- Sweep Accounts
- Lockbox Services
- Central Capital Markets

CHECK LIST

The following items should be directly addressed in each respondent proposal:

1. Main Operating Account/Sweep Account (Interest Bearing)
 - Provision of Supplies: no cost
 - Stop Payments: no cost
 - All services/products offered at no cost unless described in the proposal
 - Minimum Balance: none
 - Method of determining interest rates used: See Proposal
 - Positive Pay/Reverse Positive Pay: no cost
2. Savings Accounts
 - Minimum Balance: none
 - Interest Rate: See Proposal
 - Method of determining interest rates used
3. Letter of Credit Depository
4. Certificate of Deposit
 - Interest Rate: See Proposal
 - Method of determining interest rates used: See Proposal
5. Other investment options, appropriate for City of Osage Beach: Central Capital Markets
6. Provide sample Report of Investments

Are deposits available for immediate investment? no (yes or no)

If no, specify availability time: next day availability
7. Internet-based Cash Management System- Demonstration upon request before bid award: Full training at no cost to the City
8. Other Money Market Instruments: Central Capital Markets
9. Additional Accounts- Checking; Savings
 - Conditions: none, City can have as many accounts as needed at no cost
10. Deposit Bags- Minimum of 3 bags & keys required: no cost
11. ACH Debit/Credit Capability: yes
12. Alternative option to pay employees with bank account- required: checks, direct deposits, and payroll cards

13. Wire Transfer Services: no cost via BusinessLink
14. Safe Deposit Box Services: no cost for one box (3 x 10 x 24 or 5 x 10 x 24)
15. Short Term Borrowing: See Proposal
16. Government References- Upon request: yes
17. FFIEC Tier 1 Leverage Capital Rate: 8.80%
18. ATM located at City Hall- optional: no
19. Credit Cards for City officials: offered with scope of Banking
20. Training of City employees of bank processes for future new technologies: yes, at no cost
21. Acknowledge of Acceptance
 - Statement signed that acknowledges all terms and conditions: yes

BANKING SERVICES PROPOSAL

City of Osage Beach

September 21, 2018

1. *Required Qualifications:*

Central Bank of Lake of the Ozarks agrees to meet all required qualifications as stated in the Request for Proposal.

2. *Main Checking Account*

- Central Bank will supply at no cost:
 - Images of canceled checks in numerical order
 - “One Statement Banking”
 - a. All savings accounts will show on statement
 - b. All certificates of deposit will show on statement
 - Bookkeeping information at no cost
 - Copies of statement at no cost
 - Checks supplied at no cost
 - Deposit slips supplied at no cost
 - Debit and credit items at no cost
 - Furnish coin bags at no cost
 - Accept silver deposits in bulk at no cost
 - Wire transfers at no cost
 - ACH withdrawals at no cost
 - Overdrafts and NSF items at no cost
 - Return deposit items processed at no cost
 - No minimum balance on the account
 - No maintenance fee on the account
 - Stop payments at no cost
 - No limit on the number of checks written
 - “Positive Pay” services at no cost
 - Cashier Checks at no cost
 - Keys and services for Night Drop at no cost
- Interest Rate (Option One) *
 - **NOW account:** Paid at current market rate on the investable balance. The account currently has an Annual Percentage Yield (APY) at an interest rate of 1.00% and is paid monthly to the account. This rate is set by Bank Management and is reviewed weekly. **Central Bank of Lake of the Ozarks agrees to pay a minimum of 1.00% APY on this investment for the first year of the financial services contract.**
 - No minimum balance required

- Interest Rate (Option Two) *
 - Same terms and conditions as main checking account unless stated below
 - Repurchase / Sweep Cash Management Account: Pay at 0.75% APY
- * With either interest rate option, we can attach Zero-Balance Accounts to aid you in your cash management needs.
- 3. *Miscellaneous Checking Accounts [As many accounts as needed by City]:*
 - Same terms and conditions as main checking account
- 4. *Savings Accounts/Insured Money Market Accounts*
 - No minimum balance
 - No maintenance fee
 - Interest Rate: paid at current market rate on the daily collected balance. The current Annual Percentage Yield (APY) is 1.00% and is paid monthly to the account. The rate is set by Bank Management and is reviewed weekly. **Central Bank of Lake of the Ozarks agrees to pay a minimum of 1.00% APY on this investment for the first year of the financial services contract.**
 - This account is tied to “One Statement Banking”
- 5. *Letter of Credit*
 - Subject to approval by Bank Management
- 6. *Short Term Borrowing*
 - Subject to approval by Bank Management
- 7. *Lease Purchase*
 - Subject to approval by Bank Management
- 8. *Investments*
 - Certificates of Deposit
 - To help maximize your return on Certificates of Deposit, for the purpose of figuring interest rates, Central Bank will treat all of your Certificates of Deposit as Jumbo CD's
 - Fixed Rate (Option One)
 - current rates would be set by bank management:
 - 91 day certificate of deposit Current rate = 2.00% APY*
 - 182 day certificate of deposit Current rate = 2.00% APY*
 - 1 year certificate of deposit Current rate = 2.25% APY*
 - *** Central Bank of Lake of the Ozarks agrees to pay a minimum rate of 1.50% APY for the first year of the financial services contract**

- Indexed Rate (Option Two)
 - 90% of the corresponding T-Bill Rate
 - 91 day certificate of deposit Current rate = 1.90%
 - 182 day certificate of deposit Current rate = 2.06%
 - 12 month certificate of deposit Current rate = 2.33%
- Repurchase Agreement Services (Sweep Account)
 - Available as defined in the Request For Proposal
 - This product is offered to the City at no cost
 - Interest rate as described in the “Main Operating Account” section
- Money Market Instruments
 - T-Bills, T-Notes, Government Securities, available for a fee
 - Safekeeping of Money Market Instruments at no cost
- 9. *Computer-based Cash Management System (BusinessLink Online Banking)*
 - Available as defined in the Scope of Banking Services
 - **Intelligent Online Banking For Your Business**
 - In today’s challenging business world, comprehensive secure, online banking is a must. With our BusinessLink, you can manage your day-to-day finances from your computer, tablet or smartphone, 24/7.
 - **View Real-time** account activity, balances and cash flow anytime.
 - **Schedule Transfers** to and from linked accounts
 - **Pay Bills Electronically**
 - **Initiate Stop Payments on Checks**
 - **Create Alerts** to help you manage your accounts
 - **View and Print Images of Checks** you’ve written or deposited into your account
 - **Initiate Wire Transfers and Automated Clearing House (ACH) transactions**
 - **Generate your Payroll Online** via direct deposit or employee PaychekPLUS debit cards
 - **Security is Our Top Priority**
 - In today’s sophisticated and digitized world, computer criminals are constantly plotting to find new ways to steal your money. Rest assured, we take every precaution to ensure your security and protect your finances, including:
 - **“HTTPS Security Encryption”** in both our Business Online Banking and Business Mobile Banking
 - **PhoneFactor Authentication for ACH and Wire Transfers Identifies Higher-Risk Transactions**
 - **Multi-Layered Authentication** for all of our online services

- **Security Reviews** on all of our systems by an independent, external auditor
- **Continuous Monitoring and Review of All of Our Security Measures**
 - This product will be offered to the City at no cost
 - All training supplied to the City at no cost
 - All equipment will be furnished by the City

10. Community investment and activities

- Central Bank prides itself on its past and current commitment to the Lake Area.
- Some of the organizations and events that Central Bank has committed resources [money and human] are as follows. Please note that this is not a complete list as we participate in some way with almost every event and organization in the Lake Area.

- | | |
|---|--|
| ○ Can Am Games | ○ Rotary Club in Osage |
| ○ City of Osage Beach Fall Festival | Beach, Lake Ozark, Eldon, Camdenton, & Sunrise Beach |
| ○ Lake Regional Hospital Foundation | ○ Camdenton Chamber/Dogwood Festival |
| ○ Tri-County YMCA | ○ Camdenton Chamber/Building Fund |
| ○ Osage Beach Fish Fry – OB Fire Department | ○ Hope House of Miller County |
| ○ Shootout | ○ Columbia College |
| ○ Lake Area Trap shooters | ○ Kids Harbor Inc |
| ○ Hot Summer Nights | ○ Easter Seals Wingding |
| ○ Harper Chapel Recharge Youth | ○ Clown Gold/Dream Factory |
| ○ Kids on Trach – School of the Osage | ○ LOCVB |
| ○ Genuine Country Jamboree | ○ Central MO Food Bank |
| ○ Dogwood Animal Hospital | ○ Great Rivers Boy Scouts |
| ○ Lake Regional Hospital – HK's | ○ Lake Area Big Brothers/Big Sisters |
| ○ Lake Regional Hospital – Auxiliary Ball | ○ Elks Lodge #2517 |
| ○ Camdenton, Osage, Eldon School Scholarships | ○ Citizens Against Domestic Violence |
| ○ Lake Area Christmas for Kids | ○ State Fair Community College |
| | ○ Lake of the Ozarks Young Life |

- Habitat for Humanity
- March of Dimes
- Lake of the Ozarks Watershed Alliance
- Lake Arts Council
- School of the Osage Band
- City of Osage Beach Benevolent
- Wilmore Lodge Foundation
- Kiwanis
- Tee It Up for the Troops
- Mid County Fire Protection District
- Girl Scouts of the Missouri Heartland
- Water Patrol
- Concerns of Police Survivors
- Lake of the Ozarks Regional Economic Dev.
- Woman to Woman
- Newcomers/Longtimers
- Concerned Citizens Miller/Camden Counties
- Core Mid Mo Regional Collaboration
- Polar Bear Plunge – Special Olympics
- Vocation Investment Partnership
- YES/Excellent Schools

11. Miscellaneous

- Commercial Payments
 - **Generate income for your business by automating your accounts systems and replacing checks with electronic payments – all at no cost to you!**
 - Commercial Payments is designed for hospitals, municipalities, county and city government, K-12 schools, higher education, and commercial companies with a desire to transform to an automated accounts payable system.
 - Commercial Payments is a web-based card management and reporting system that offers your business a better way to integrate electronic payments into its accounts payable system. This state-of-the-art payables processing system will allow you to pay invoices more efficiently, have better control of your cash flow, and provide vendors with reporting that enhances their posting process. Best of all, your day-to-day accounts payable operations can remain the same. Your vendors submit invoices and you process and approve them the same way you do today; the only thing that changes is the settlement process.
 - **Benefits:**
 - A more automated and streamlined accounts payable process
 - Reduced costs due to fewer checks and more electronic payments
 - Better control of cash flow
 - No change in day-to-day accounts payable operations
 - Secure payments that fit your company's business rules – less risk of fraud
 - Vendor is not required to currently have a Visa/MasterCard merchant acceptance program

- Potential for revenue share
 - No cost to implement
- **Features:**
 - Automated electron payments to vendors
 - Exceptional on-demand reporting
 - State-of-the-art payable processing center
 - No-hassle vendor enrollment
 - Fast and easy payment to vendor's account through Push Pay or Pull Pay features
 - Purchase pre-approval process available through Purchased Log feature
- **POTENTIAL [estimate based on 2016 proposal] INCOME TO City of Osage Beach = \$13,122 per year**
 - **14.52% of annual (excluding payroll) multiplied by 0.90%**
 - **\$1457933 X 0.90% = \$13,122 per year**
 - **Please note we feel this is a conservative estimate.**
- **References:**

○ City of Jefferson Cara Sankey, Senior Accountant 302 E. McCarty Street Jefferson City, MO 65101 573-634-6495 ○ Camdenton R-III School District Tim Hadfield, Superintendent PO Box 1409 Camdenton, MO 65020 ○ School of The Osage Julie Luttrell 573-365-4091 ext. 5009 PO Box 1960 Lake Ozark, MO 65049	○ Lake Regional Health Systems David Halsell, CFO 54 Hospital Drive Osage Beach, MO 65065 573-348-8000 ext. 8388 ○ St. Louis County Furnished upon request ○ Central Bank of Lake of the Ozarks Kathy Herx, VP PO Box 207 Osage Beach, MO 65065 573-302-2427
--	--
- **Re\$ubmitIt**
 - Protect the City from bad check losses
 - Of course, accepting checks from those with whom you do business is essential. But, as you know all too well, it carries with it inherent risk. Re\$ubmitIt gets you out of the collection process so you focus on growing your business and at the same time recover more lost revenue.

- Simple to administer
 - Reimburses you for 100% of the bad check's face value
 - Provides 24/7 web access to track the status of each check in the recovery process
 - Significantly reduces your bad check recovery expense
 - This product offered to the City at no cost
- Depository Bags
 - No charge for depository bags (zipped or locked)
 - No charge for keys for night depository
 - Night Depository Service offered at no cost
- Direct Deposit
 - Available via your personal computer. City would be responsible for creating ACH File and transporting this information to Bank via computer disc or modem.
 - Offered to the City at no cost.
- Lockbox Services
 - Set up to streamline the City's utility payments. This banking service assumes responsibility for receiving, examining and processing incoming utility payments for the City. Because the bank assumes all the work of receiving, examining, endorsing, and depositing checks and supplying daily information, the City's clerical cost are reduced and an audit trail is provided on every payment. Service will be provided for a fee.
- Employee Benefits / Retirement Plans
 - Retirement Plans
 - Health Savings Accounts
 - Employee Benefits Packages
 - These products are offered for a fee
- Positive Pay
 - This product will be offered to the City at no cost
 - One of the most effective fraud-fighting tools in the industry
 - Positive Pay is an automated check-matching service that simplifies account reconciliation and identifies any check that was not legitimately issued or has an altered dollar amount.
 - With Positive Pay, your business can substantially limit potential liability from fraudulent or altered checks. Multiple layers of security protect you from even the most sophisticated schemes.
 - **We identify, stop and notify you of most fraud attempts before they become a problem**
 - **Prevent Payments of Checks** with encoding errors, altered payee names, stale dates, voided or stop-payments

- **24/7 Access to our Online Tracking Portal** for inquiries, stop payments and adding checks to the system
 - **The Most Effective Tool Available to Avoid Potential Check Losses**
- Via access through the internet, you can inquire on checks, place stop payments, and print an image of a cleared check. Positive Pay provides multiple layers of security, ensuring that only checks you authorize will be paid.
- eDeposit
 - **The efficient, cost-effective alternative for depositing checks**
 - eDeposit gives you the ability to create images of the checks you receive throughout the day and deposit them in the bank electronically. You'll no longer need to rely on couriers or employees to transport your deposits, cutting down on cost.
 - eDeposit lets you instantly send images of your checks for deposit. Put an end to needless trips to the bank.
 - **Works easily with any high-speed internet connection**
 - **Extended cutoff time for same-day business deposits**
 - **Secure, encrypted transmissions**
 - The eDeposit process in three simple steps:
 - **Scan your checks**
 - **Software verifies each check deposit**
 - **Checks are immediately and securely deposited to your account**
 - You will also have the ability to research transaction related questions and create management reports
 - A computer and approved scanner is required for this service
 - This service is provided at no cost
 - All equipment will be supplied by the City
- Business Mobile Banking Services [Mobile Banking]
 - Allows your business to use their smart phone or tablet to electronically deposit your checks into your checking account.
 - Features:
 - **Online Bill Payment** – Set up recurring monthly transfers so you never miss a payment
 - **Accept Mobile Payments** – Choose from several options to accept mobile payments by attaching our card reader to your smartphone and/or tablet device.
 - **Run Your Business on the Go** – Transfer funds, add or edit alerts, view statements, and much more with our mobile app.
 - Offered to the City at no cost.

- Account Reconciliation
 - The Account Reconciliation service provides businesses the tools to save time and improve accuracy when balancing corporate checking accounts.
 - The system improves management and audit control by providing concise reports on check activity and historical information.
 - In most cases, businesses will see a reduction of clerical time associated with manual reconciliation
 - Partial Account Reconciliation – get paid files back and do not participate in Positive Pay
 - Full Account Reconciliation – get paid files back and participates in Positive Pay
 - This service will be provided for a fee.
- Credit Card Processing
 - Point-Of-Sale (POS) equipment to allow the City to process MasterCard, Visa, American Express, and Discover for payments will be provided to the City at no cost.
 - City is responsible for phone lines to POS equipment
 - City will receive next day availability of all MasterCard and Visa processed through our POS equipment
 - Bank will provide all programming of POS equipment at no cost
 - Bank will provide training to pertinent City personnel at no cost
 - Bank will provide 24 hour/365 day a year help line and service
 - Supplies (paper, ribbon, etc) for POS equipment will be supplied at cost
 - Discount rate charge for processing of MasterCard and Visa transactions will be at the variable rate of cost + ¼%.
 - American Express and Discover processing rate to be quoted by vendor
- Credit Cards
 - Commercial Credit Cards
 - Corporate credit card furnished with no annual fee
 - Current Finance charge rate of 8.90% with a 25 day grace period
 - Credit line established by Bank Management
 - Multi card
 - The MasterCard Corporate Multi Card® is the only integrated solution designed to handle all of your organization's purchasing, travel, and fleet needs.
 - The Central Bank MasterCard Multi Card is a corporate card, purchasing card, and fleet card – three card all in one.
 - Optimize card spending across multiple expense types with standard and custom reporting, including administrative access to control employee spending and credit limits.
 - No finance charges
 - No annual fees

- Complete card customization
- Multiple billing cycle options
- Earn revenue share in form of cash back
- **Enhance Your Control and Payment Flexibility**
 - Use one card for all purchasing, Travel & Entertainment, and fleet spending.
 - Set variable spending controls on purchase amount, number of transactions, types of suppliers, and other criteria for any spending category, in any combination.
 - Change purchasing authorization and spending criteria quickly and easily across the entire platform.
- **Consolidate All Your Spending Data**
 - Better manage information with one central data repository
 - Integrate MasterCard data into your existing accounting and ERP systems
 - Customize reporting for better spending and planning practices
 - Utilize powerful information management products such as MasterCard Smart Data On Line™ and other proprietary software.
- **Enjoy Unsurpassed Global Acceptance**
 - Accepted at millions of locations worldwide.
 - Access to cash at over 900,000 bank and ATM locations worldwide.
 - Employees can easily pay for hotels, airfare, train fare, car rental, dining, entertainment, and more, anywhere in the world, all on one card.
- **Insure and Protect Your Business**
 - The MasterCard Corporate Multi Card helps you to insure and protect your business, and maintains the highest level of customer service. These benefits include:
 - MasterRental® Insurance Coverage. Provides full-value primary loss coverage (up to \$50,000) and secondary personal effects coverage for rental vehicles for up to 31 consecutive days.
 - Purchase Assurance. Covers items stolen or damaged within 90 days of the original purchase.
 - Extended Warranty. Doubles the warranty time period while duplicating the manufacturer or store brand warranty.
 - Master RoadAssist® Roadside Service. 24-hour emergency roadside assistance available through

MasterCard and the American Automobile Association (AAA).

- Travel Services Medical Protection ®. Medical expense coverage up to a maximum benefit of \$2,500 per person, per trip, for costs relating to hospital admission or emergency care.
- MasterTrip® Travel Assistance. Emergency cash, replacement of lost tickets and documents, and lost luggage assistance. Also provides information on required travel documents, immunization, and currency rates.
- MasterLegal® Referral Service. Provides legal referral and bail bond assistance while cardholders are abroad.

- **Other Benefits**

- MasterCard Liability Protection Program. Protects financial institutions and companies from employee misuse of card privileges.
- MasterCard® VAT (Value Added Tax) Reclaim Service. The VAT Reclaim Service from MasterCard provides companies doing business in Europe with an easy and efficient way to reclaim their VAT.
- MasterCard Global Service®. Offers access to toll-free assistance, in over 140 languages, 24 hours a day, 365 days a year. This toll-free number provides emergency card replacement within one business day in the United States and within two business days outside of the United States. Cardholders may also have the option of other benefits such as lost/stolen card reporting, emergency cash advances, and MasterCard ® Maestro®, and Cirrus® cash machine locators.

- Central Capital Markets

- Product Features

- Provides a wide selection of cost effective and high quality fixed income products.
 - A team of talented professionals dedicated to helping our customers compete and succeed in managing their assets.
 - Complete securities safekeeping services. Central Bank maintains an extensive library of our customers' holdings that allows us to inquire real-time on our customer's vital information including historical trading activity and current holdings.

- Benefits to Customer

- Central Capital Markets reflects the bank's leadership position in the industry by meeting customer needs with the marriage of technology to product offering.

- Provides services to improve our customer's access to market information via a daily market outlook newsletter – it is our business to understand change and what it means for our clients and their investments.
 - A monthly report that includes all activity for the month, plus a year ending position, plus checking balances all rolled into a complete statement.
 - Assist customers in analyzing cash flows; maintain liquidity, and get the best market yields and rates available.
- *Designation of Officers for Financial Services & Counseling* [All officers are located in Osage Beach, Missouri]
 - John R. Porth, Senior Vice President – Retail & Operations 302-2457
 - 35 years banking experience in the Lake Area
 - 25 years banking experience with public funds
 - Kathy Herx, Senior Vice President – Accounting & Pledging 302-2427
 - 41 years banking experience in the Lake Area
 - 44 years banking experience with public funds
 - Jack Funderburk, Vice President – Commercial Loans 302-2453
 - 16 years banking experience in the Lake Area
 - Todd Rader, Vice President - Retail 302-2437-2203
 - 15 years banking experience in the Lake Area
 - 23 years banking experience
 - Autumn Burton, Retail Officer – Electronic Banking 302-2412
 - 7 years banking experience in the Lake Area
- Definitions
 - One Statement Banking
 - Links all of a customer's banking relationships on one monthly bank statement.
 - Zero Balance Account (ZBA)
 - As the name implies, it is an account that almost always has a zero balance due to it being tied to another. Any time there is activity in a ZBA, the funds to make it remain at zero are either transferred from it or to it.
 - Sweep Account
 - The Cash Management Sweep System is an account that allows customers to have liquidity and earn a market rate of interest on funds that would normally lay idle in their checking account.
 - The system's design is such that all collected funds will be "swept" into an overnight repurchase agreement. Basically at the end of the business day, all of your transactions (deposits, securities activities, checks, wire transfers, etc.) will be posted to your account. Once deposit availability is assigned, all remaining

collected funds will be automatically invested. In addition, collateral is specifically assigned to the customer. Repurchase Agreements are backed by U.S. Government and government agency securities; however they are not FDIC insured and therefore do not fall under the \$250,000 FDIC insurance limitation.

- The Cash Management Sweep System also gives full reporting of its investments by daily notice and the bank statements. The daily notice includes information such as amount invested, interest rate, collateral assignment, and market value of collateral. The bank statement shows the same information, but also gives you a “total” picture of the daily activity. All of the above reporting and the daily pricing of securities comply with the Government Securities Act of 1986.
- This account provides customers with liquidity, market rate of interest, convenience and complete reporting. A full array of services wrapped in one account.



Financial Data

June 30, 2018

A. Liquidity

1. Bank loans to deposits : 63.96%
2. Loans to assets minus plant and equipment: 57.75%
3. Cash and equivalents to total assets: 9.40%
4. Percentage of assets maturing in one year: 52.97%
5. Cash and equivalent to deposits: 10.52%

B. Asset Quality

1. Current loan losses to total loans: .092%
2. Reserves as a percentage of total loans: 1.96%
3. Nonperforming loans to total loans: .57%

C. Profitability

1. Return on earning assets: 1.70%
2. Return on equity: 17.81%

D. Strength

1. Capital to deposits: 10.29%
2. Capital to loans: 16.40%
3. Capital to assets: 9.19%

E. Management

1. Net charge-offs to loans: .06998%
2. Income before security transactions to assets: 2.31%

F. FFIEC tier 1 leverage capital

1. 7.0% required minimum to bid
2. Central Bank ratio is 8.80%

Forbe's Recognition

- For the last ten years, Forbes recognized Central Bancompany [our Holding Company] as one of America's Top 40 best performing banks in a review of the nation's 100 largest financial institutions.
- Forbes partnered with SNL Financial to determine the rankings, which are based on eight criteria; return on average equity, net interest margin, non-performing loans, non-performing assets, reserves, a leverage ratio and two capital ratios.



10 YEARS IN A ROW

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Forbes | 2018
BEST BANKS
IN AMERICA

AS PART OF CENTRAL BANCOMPANY

... but who's counting



Central Bank
of Lake of the Ozarks

MEMBER FDIC

II



**Response to Proposal
For
Banking and Depository Services
City of Osage Beach**

September 18, 2018

PROVIDENCE BANK

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PROPOSAL FOR SERVICES

For City of Osage Beach

On behalf of Providence Bank, we thank you for the opportunity to present our proposal for banking services to the City of Osage Beach.

SECTION 1 - BANK PROFILE

Providence Bank is a multi-state locally owned community bank, with locations in Missouri, Illinois, Texas and Indiana. We strive to be a vital part of the day-to-day financial needs of the communities we serve and we continue to look for new and exciting ways to expand and strengthen our products and services while retaining the integrity and commitment that can only be found at a community bank.

Since our start in banking in 1888, to the technology driven world of today, Providence's Bank's commitment to friendly, knowledgeable customer service, high quality products and services, financial strength and desire to serve the community has always remained the same.

Of our 13 banking centers, our full-service Osage Beach branch is conveniently located close to the City of Osage Beach.

Principal Contacts: **Cheri Walz, SVP Treasury Management**

573-644-7141; Cwalz@myprovidencebank.com

Rodney Bax, Director of Municipal Banking

573-644-7164; Rbax@myprovidencebank.com

Susie Danforth, AVP Banking Center Manager

573-746-7213; Sdanforth@myprovidencebank.com

Available when you need us

In addition to your relationship team, our Treasury Management group is readily available to assist you. Our department is staffed with well-trained representatives capable of quickly and effectively addressing your treasury management, depository, and other banking inquiries. These team members have access to multiple bank systems for on-the-spot research and responsiveness.

SECTION 2 - KEY PERSONNEL – LOCALLY-BASED DEDICATED CLIENT TEAM

We are pleased to provide biographies for the team that will be working with you on your treasury and municipal banking needs. If awarded, the City of Osage Beach's overall relationship will primarily be handled by Treasury Management Officer, Cheri Walz, Director of Municipal Banking, Rodney Bax and Osage Beach Banking Center Manager, Susie Danforth.

Cheri Walz

Title: SVP Treasury Management Manager

Telephone: 573-644-7141

Location: Jefferson City Operations Center

Email: Cwalz@myprovidencebank.com

Experience, Background, and Responsibility

Walz has over 31 years of banking experience. Her background is in finance, treasury management and bank operations. She has served as Chief Financial Officer for fourteen years and prior to that held Financial Analyst and Auditor roles. Walz graduated from Lincoln University – Jefferson City with a BS in Accounting in 1992; graduated from the Stonier School of Banking and the Wharton Leadership Program in June 2014. She became a Certified Public Accountant (CPA) in March 2000, Certified Fraud Examiner (CFE) in May 2002 and earned her Series 27 license in July 2010.

Rodney Bax

Title: Jefferson City and Lake of the Ozarks Market President & Director of Municipal Banking

Telephone: 573-644-7164

Location: 815 W Stadium Jefferson City Mo

Email: Rbax@myprovidencebank.com

Experience, Background, and Responsibility

Rodney Bax is the Director of Municipal Banking for Providence Bank. Mr. Bax is a lifelong resident of Central Missouri. With a 25-year diversified professional career, his most recent 12 years have focused on the banking industry, working heavily with municipal entities. He has held various executive level positions with banking institutions, and he recently joined Providence Bank in 2017, after the bank in which he was President/Director, was acquired by a competing institution and then closed. Mr. Bax experience also includes working as a Bank Examiner for the Missouri Division of Finance.

SECTION 3 – SCOPE OF BANKING SERVICES

A. General

The banking services detailed in this section provide to the City on a contractual basis for a period of four (4) years, with an automatic one (1) year renewal upon agreement by both parties. It is the intent of the City to have one single financial institution provide all of the banking service needs of the City.

B. Depositories

1. Main Operating Account

The City's operating account contains a variety of receipts and payments. This is the main operating account that handles utility receipts, court and miscellaneous receipts as well as accounts payable and payroll disbursements. This account will be an "interest bearing" checking account using a three-part voucher check. Deposits will generally be made on a daily basis. This account will also require two-part carbonated deposit slips.

2. Savings Accounts

The City may require savings accounts at various times. Interest on all savings accounts is to be paid monthly.

3. Miscellaneous Checking Accounts

The City initially will require seven (7) ordinary checking accounts using a standard check book and two-part carbon deposit slips. More or less accounts may be required during the life of the contract.

4. Letter of Credit

The bank will become the designated depository for any new letters of credit the City enters.

5. Investments

a. Certificates of Deposit

Currently the City places all monies not currently committed into time deposits (30-180 days) at a rate closely tied to prime rate designating the institution. In order to obtain the highest interest rates available, please quote rates based on an index or fixed rate over the 3 year period. Please provide both a fixed rate and variable rate option.

b. Intermediate Term Investment Instruments

Periodically, the City may utilize the intermediate term investment instruments (Money Market Certificates). It is expected that the financial institution will provide the necessary service on these instruments which will include a safekeeping instrument for the City.

c. Automatic Sweep

The requirement of the RFP is an automated sweep product for the investment of end of day balances over any target balance for each fund.

The proposal should include all options available to public entities in Missouri.

- d. Other investments considered that meet State of Missouri statute requirements.

C. Computer-based cash management system which provides the City with 24 hour on-line access to the accounts. The system should have the following electronic services:

- Account information (balances and activity)
- Stop Payment Request
- Account Transfers
- Automated Account Reconciliation
- Wire Transfers
- Allow for debit/credit ACH and cash disbursement activities
- Up-to-date account statements to download
- Collateral pledged reports

D. Miscellaneous

If the City develops a need for additional accounts or services during the life of the depository agreement, those new accounts or services should be provided with the same conditions as applying to existing accounts at the time. If the Federal Reserve, the Depository Institutions' Deregulation Committee or other regulatory bodies provide for the establishment of new accounts or other regulations which are favorable to the City, the depository must provide those new services.

E. Short Term Borrowing

The financial institution must provide for the City's short-term financing requirements. It is anticipated that the need for this service will be infrequent and in amounts not significant.

SECTION 4: PROVIDENCE BANK PROPOSAL

1. Main Operating Account and Miscellaneous Checking Accounts

Providence Bank is offering the City of Osage Beach an interest-bearing checking account that floats with the 90-Day Treasury Bill (T-bill) plus 15 basis points. As such, as of September 2018, the current interest rate would be 2.27% on collected funds. This rate will be adjusted quarterly and tied to the 91-Day T-bill, as published on the U.S. Department of the Treasury's website, plus 15 basis points. Interest will be credited to accounts monthly.

Additionally, each checking account will be charged a monthly maintenance fee of \$5.00 with no minimum balance requirements. The City can open additional accounts as necessary with the same terms.

The following will be supplied free of charge to the City of Osage Beach:

- Three-part voucher checks, as requested
- Two-part carboned deposit slips, as requested
- Electronic Statements with check images
- Deposit Bags and Keys
- Safe Deposit Box, standard size
- Internal Transfers
- Cashiers Checks
- Money wrappers and Coin wrappers

Other account fees are detailed in the attached Providence Bank Services Fee Schedule.

2. Savings Accounts

The City can open savings accounts as needed. Rates are set internally each month after evaluating a combination of factors, including the 90-Day Treasury Bill rate, the Fed Funds rate, and other market indicators. The minimum balance to open the account is \$1,000.00 and interest is credited to the account monthly.

3. Letter of Credit

Providence Bank agrees to become the designated depository for any new letters of credit the City enters.

4. Certificate of Deposit

Providence Bank offers fully insured deposit options with a multitude of maturity options to match the City's cash flow requirements. We offer fixed rate options which can accommodate multiple terms, including three-month, six-month, nine-month, 12-month up to 60 months.

- The 30-Day CD rate is equal to the 90 Day T-bill rate, which currently is 2.12%,
- The 90 Day CD rate is equal to the 90 Day T-bill rate plus 10 bps, which equates to 2.22%,
- The 180 Day CD rate is the same as the 182 Day T-bill rate plus 10 basis points, which currently equates to 2.40%.

5. Other Investment Options

Providence Bank offers money market accounts at competitive rates.

6. Sample Report of Investments

We have attached a sample report of investments to our proposal and deposits are available for investment on the next business day after the date of deposit.

7. Internet-based Cash Management System

Providence Bank's Online Banking and Cash Management product suite will allow the City's staff to:

- View updated balances and available funds, pending transactions, sixteen months of transaction history and eighteen months of e-statements.
- On-line access to bank statements, which can be for a single account or grouped together.
- Transaction activity can be exported on demand for use with other software systems, such as Excel, Quickbooks, Quicken or other ASCII comma-delimited format.
- Perform research by check number, check amount, deposit amount, or date range.
- Ability to view, print and email check and deposit images. (This includes the front and back of check items.)
- Pay bills with Online Bill Pay.
- Transfer funds between accounts.
- Send and receive ACH transactions.
- Send and receive wire transfers.
- Manage Positive Pay and ACH Blocks and filters.
- Access Remote Deposit Capture through Single Sign-On to Online Banking.
- Create and view stop payments.
- Set-up alerts.

Online Banking balances are updated at the end of each business day and current balances will be available at the start of the next business day. Throughout each business day, transactions will memo post to the City's accounts and will be reflected in all account balances in Online Banking. Transactions that are memo posted include all transactions at a Providence Bank teller line, incoming and outgoing ACH and Wire Transfers, and any transactions performed within Online Banking.

Providence Bank will not charge a setup fee for Online Banking and Treasury Management solution. All that is required is Internet Access provided through an Internet Service Provider. Fees for the individual services are set-out in the attached Banking Services Fee Schedule in this proposal.

Internet Banking Security

Providence Bank will provide best practice security protocols with leveled security. We also require account agreements and resolutions that lists the authorized individuals who can transact business on behalf of the City.

To access and use our Business Online Banking System, users are required to enter a User ID, complex password, and provide answers to security challenge questions as required by transaction type. We require a physical token for ACH and/or Wire Transfer Services when accessed through our Business Online Banking as an additional layer of security. These tokens use complex mathematical algorithms to generate a series of one-time codes from a secret shared key. Audit reports are available which details user ID, and date and time of all activities.

The City will appoint at least one security administrator for Business Online Banking. These security administrators will define the functions, accounts and limits to which users have rights. Users can view and access the functions only for which they are authorized.

Our Business Online Banking Service provides the City the ability to require that an approval of certain transactions be given before they can be processed. To increase internal security, we recommend that your Security Administrators assign dual control, which requires a second user's approval, to initiate and approve transactions such as ACH payment originations, Wire Transfers and Bill Pay whenever possible.

8. Other Money Market Instruments

Money market options are set out in item 5 above.

9. Additional Accounts – Checking and Savings

The same terms and conditions will apply for the checking and savings accounts as quoted above in item 1 & 2. There will not be a limit on the number of accounts the City can have.

10. Deposit Bags – Minimum of 3 bags and keys required

Providence Bank will supply three deposit bags with keys at no cost to the City.

11. ACH Debit/Credit Capability

Our ACH services are available through our Business Online Banking Service, which allows for the initiation of payments and payroll, as well as the ability to view incoming and outgoing ACH transactions. ACH originated transactions can be saved as templates for repetitive payments. For example, employee payroll information can be set up one-time and generated without re-entering data.

All ACH files must be submitted by 4:30 p.m. on the business day before the ACH items are effective. However, it is recommended to initiate the ACH file two-days prior to the effective date. Providence Bank will make all ACH credits available to you on the settlement date of the entry.

ACH transaction activity and associated originator details are available at the start of each business day by 8:00 a.m.

12. Option to pay employees without bank account required.

Providence Bank can offer Payroll Cards to the City's employee at no cost to the City. This product establishes a portable, cardholder-owned account, which is great for those without a bank account. The Payroll Cards function like a checking account with ATM withdrawals and are acceptable by 20 million merchants. Cardholders can use the card to pay bills such as phone, electric and television services with access to online or paper statements.

13. Wire Transfer Services

Outgoing Wires

Our wire transfer service processes outgoing payments on a straight through basis according to the City's instructions. We manually review, correct, and verify payments that do not pass edits and that the system cannot automatically correct.

Next, our system ensures that there are adequate funds available to process the wire and that a wire is not going to a country or beneficiary on the U.S. Treasury's Office of Foreign Asset Control (OFAC) Specially Designated Nationals and Blocked Persons list. If the wire passes these requirements, our system releases it.

The cutoff time for outgoing wires is 4:00 p.m. Monday through Friday when the Bank is open. Wires will not be processed on Federal Bank Holidays.

Initiation Methods

Wires can be facilitated via Cash Management within Online Banking, in person, phone or by email. Call back verification is required for all wire requests not performed in-person. In-person wires require proper authorization and identification before the wire will be processed.

We staff our wire department to accommodate expedited requests.

Incoming Wires

Providence Bank will post incoming wires to the City's account the same day if we receive it by our cutoff time of 5:00 p.m. Incoming wires can be viewed online generally within 30 minutes of when we the Bank receives it and we will send e-mail notification of incoming wires no later than one hour of receiving the wire. Please note that wires will not be processed on Federal Bank Holidays.

14. Safe Deposit Box Services

Providence Bank will provide the City with one standard Safe Deposit Box at no charge.

15. Short Term Borrowing

Providence Bank offers a variety of financing services, of which, the terms will vary based on amount, term and collateral. Each loan request will be individually evaluated and our rate will be a competitive rate tied to a public index.

16. Government References – Upon Request

Providence Bank will provide references upon request of the City of Osage Beach.

17. FFIEC Tier 1 Leverage Capital Rate

As of June 30, 2018, Providence Bank's FFIEC Tier 1 Leverage Capital Ratio was 13.7988%.

18. ATM located at City Hall

Based on volume of transactions and type of ATM desired, Providence Bank is open to evaluating the installation of an ATM at City Hall and if it is financially feasible to do so.

19. Credit Cards for City Officials

Providence Bank can offer the City credit cards for employees, as well as, purchasing cards. There are no annual fees or other costs to the City.

Credit Card for Staff

Our credit card product is a powerful tool to help manage employees' travel and entertainment expenses, monitor vendor expenses, and help control the City's cash flow effectively. The card program includes rewards, online card management, spending and card controls, customized reporting for spending analysis, and customized billing that will provide a single statement to the City's Accounts Payable Department, organized and itemized by each cardholders' activity.

Purchasing Card

Purchasing cards are available as well and can help simplify and streamline complicated purchase order processes. Eliminate time and paperwork associated with requisitions, approvals, purchase orders and invoice processing, while reducing the number of checks issued and invoices processed.

The purchasing card can control and limit purchases automatically, such as:

- **Single Transaction Limits**
Specify the maximum amount of any single purchase.
- **Spending Limits**
Control the monthly spending limit on any account.
- **Vendor Blocking**
Restrict card usage to include or exclude certain merchants and/or category of spend.

20. Training of City Employees of bank processes and for future new technologies

Providence Bank is happy to provide initial and provide ongoing training as necessary on current products and services as well as any future technologies that the City will utilize.

**STATEMENT
Acknowledge of Acceptance**

The City of Osage Beach reserves the right to reject any and all proposals, to waive technical defects, and to select the proposal(s) deemed most advantageous to the City.

The undersigned certifies that he/she has the authority to bind this company in an agreement to supply the service or commodity in accordance with all terms and conditions specified herein. Please type or print the information below.

Company Name
Providence Bank

Address
995 KK Drive Osage Beach Mo

City/State/Zip
573-644-7141

Telephone # Fax #
cwalz@myprovidencebank.com

E-mail

Authorized Person (Print)
Cheri Walz, Cheri Walz

Signature

SVP Treasury Management

Title

9/18/2018 43-0170030 4

Date Tax ID #

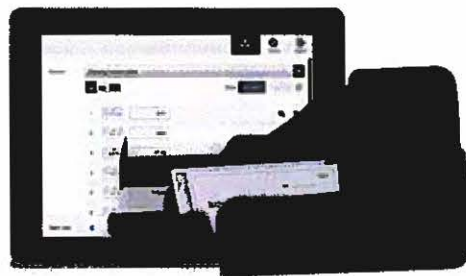
Bank/Financial Institution S-Corp

Entity Type

SECTION 6: ADDITIONAL OTHER SERVICES THAT CAN BE PROVIDED

Remote Deposit Capture – Deposit Checks from Your Desktop

Providence Bank's Remote Deposit Capture eliminates trips to the bank by allowing the City's staff to deposit checks safely from the office simply by using a small check scanner and an easy-to-use online application. Plus, the City will enjoy more flexibility, with same business day credit if the checks are scanned prior to 6:00 p.m. CST. If you have multiple locations, checks can be deposited into a single Providence Bank account using multiple scanners.



Mobile Remote Deposit

Our mobile deposit solution is ideal for entities with low check volumes and/or on-the-go field personnel such as utility technicians, electricians, delivery and distribution staff. With this application, the City can track deposit activity, assign individual login credentials, add payment data and include more than one check in a deposit. Depositing checks is simple as snapping a picture from a smartphone or tablet device anywhere and anytime, plus the funds will be received faster. Just the same as Remote Deposit Capture, same day business credit will be received if deposits are completed by 6 p.m. CST on any business day.



Collection Solutions

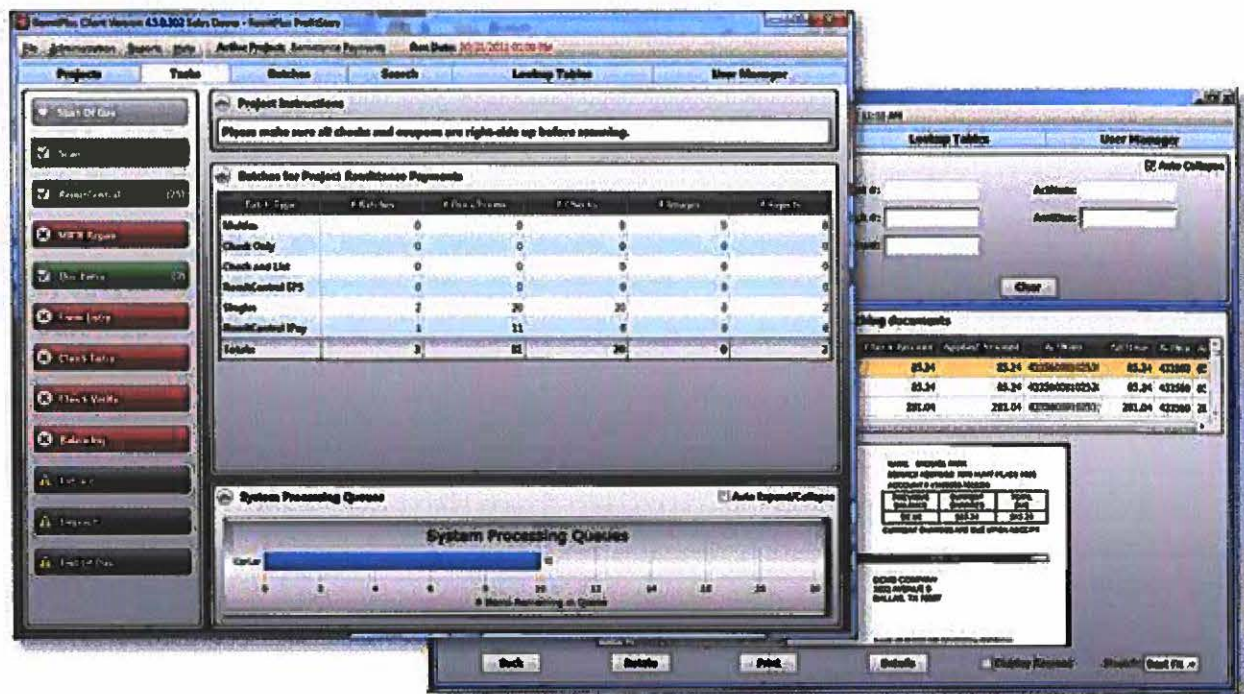
eRemit – Check, Remote Deposit and Remittance Processing from your Desk

eRemit saves time and expense on processing, depositing and posting incoming checks. It is simple to use, like standard remote deposit capture, eRemit not only allows your staff to scan checks for electronic deposit, but it also allows staff to scan remittance/payment coupons at the same time. eRemit then sends the deposit to the bank **AND** creates a file that is imported into the City's Accounts Receivable (A/R) system for automatic posting to accounts, eliminating the resources, time, and cost of human manual key entry.

Benefits and Features for your Business

- Accounts Receivable (A/R) process improvement
- Research, reporting, and image archival
- Time and cost savings
- Increased operational efficiency
- Same- day credit for deposits received by 6:00 p.m. CT.
- Requires a scanner(s) and access to the internet. No other software or hardware is required.

eRemit at a Glance



The above screens illustrate the entire process, from depositing to creation of the Accounts Receivable file. It is very simple and easy to use! Please let us know if you would like to have a demonstration to see the process from start to finish.

Collection Solutions

What do eRemit Customers Have to Say?

*"The time it has saved us from entering all those payments manually is unbelievable! Adding the capability to scan stubs and checks for billing systems in one COMBO is incredible. The time savings gained by not having to manually process every payment received, allows more quality time spent educating customers and selling our products and services. I give the scanner a little "love pat" every day before I start running the batches through. This process has made my life SO much easier, I shudder to think of what my day would be like if I had to manually enter every check again. – **Utility Company***

*"We used to have 4 full time people that spent 8 hours per day to process payments. After installing eRemit, 1 person can do the same job in about 2 to 3 hours". – **City Office***

Collection Solutions

Lockbox – Faster Collections, Decreased Processing Costs, Reduced Fraud Risk

In contrast to eRemit, Providence Bank's Lockbox Services simplifies the collection process by processing **ALL** of the City's payments, including paper and online payments. By directing customer payments and remittances to a secure lockbox, where mail is collected from the post office each day, it not only reduces the time it takes to process and deposit payments, it also considerably reduces the chance for internal fraud. Perform online searches, receive reports and copies of the checks and remittances along with payment information through Business Online Banking. We can also provide a file of the processed payments that can be uploaded into the City's accounts receivable system.

- **Establishing the Lockbox** - Providence Bank will establish a Post Office Box for designated accounts ("Lockboxes") as requested.
- **Turn-around Processing Time** - We or our agents, will remove all mail from the Lockbox daily, excluding holidays and weekends. We will process and deposit these items and the funds will be credited to the City's account that same business day if the payments are received by noon each day.

We can create a posting file each day that can be uploaded into the City's Accounts Receivable System. This posting file will contain all paper items processed as well as any online payments (if applicable). All we need is the methods in which the City receives payment and the posting file requirements with a sample layout.

- **Online Imaging and Research** - We offer access to lockbox checks and invoices via Online Banking. You will have one year of storage for images with automated search functionality and reporting that can be exported and saved. Additional storage term options up to ten years are available for an additional fee.
- **Acceptable Criteria for payments** - We will obtain processing instructions from the City. Payee verification is a standard deposit preparation procedure. Checks missing amounts or remittance slips may be exceptions and will be placed within Online Banking to be decided to determine if the item(s) should be deposited or returned.
- **Return Items** - Providence Bank offers image delivery services for returned items. If the City opts not to use our image delivery services, we will return all original items to the City specified in the account processing instructions. If elected to receive image delivery, we will either return the documents or have them held and destroyed.
- **Email notifications** - We can send e-mail notifications to designated staff that are based on event triggers, such as notification of deposit or specific recipient(s).

We can schedule a demo for you to see exactly how our lockbox solution can help work!

Cash Concentration Solutions

Zero Balance Account – Automated Cash Concentration

Our Zero Balance Account (ZBA) service is designed for companies that maintain a general operating account and separate accounts such as payroll, petty cash or for other purposes. This service eliminates time spent manually transferring funds and tracking balances, saving time and expense. With a ZBA in place, all funds are concentrated into one operating account.

Fraud Protection Solutions

Check Positive Pay/Payee Positive

Is an automated fraud detection tool that detects potential unauthorized payments. As checks are presented for payment we compare the payee, check number and amount to the item in the issue file that the City would provide to us. Issue files can be uploaded into Online Banking or they may be manually entered in. Exceptions will occur if the item has not been issued, the item has already cleared, the item has been voided, a stop pay has been entered, the payee, check number, date or the amount does not match the issued file. The City will access Online Banking daily and make pay or return decisions on any items that show as exceptions.

ACH Positive Pay

ACH Filter Authorizations are used to identify what the City **does want** posted to its accounts. An ACH Filter Authorization lets Providence Bank know what items are approved for posting on the City's account.

The City can individually authorize every ACH debit and credit to each account or opt to preauthorize transactions from trusted vendors.

With just a few clicks in our online system, a City staff member would review all unauthorized ACH items and determine if they should be paid or returned. At the same time, we can quickly add an ACH Filter at anytime, so that future items from a trusted company will not need to be decisioned.

ACH Block Orders

ACH Block Orders define what the City **does not** want posted to its accounts. Return all debits or all credits - or return all ACH items - to block unwanted and fraudulent ACH transactions from posting.

ACH Block Orders can also be refined and customized to block types of payments or items from a specific payee. For example, ACH Block Orders can be used to:

- ❖ Block all WEB originated payments
- ❖ Block all payments from a specific sending company (i.e. ABC Corporation)

Items that meet the criteria of an ACH Block Order are automatically returned to help keep the City's accounts secure.

Merchant Payments Solutions



► RETAIL PROCESSING

We have a full suite of options for our retail merchants. Whether you have an existing terminal or are a new business, we have a solution to fit your needs.



► TERMINAL PROCESSING

We have access to wholesale rates paired with the best service in the industry. Our program supports all major payment types including debit cards with quick and reliable funding.



► E-COMMERCE PROCESSING

We can help you safely implement a payment solution for your E-Commerce business that best meets your needs, while helping your business reduce the risks and cost of fraud and chargebacks in the online world.



► PETROLEUM PROCESSING

BASYS works with numerous petroleum processing systems with high-speed authorizations paired with innovative reporting to keep your service station going.



► MOBILE PROCESSING

Whether it be processing via smartphone, on your tablet, or via a dedicated wireless terminal, we have a full suite of products to fit your needs.



► BUSINESS TO BUSINESS PROCESSING

Our online processing system, BASYS IQ helps to ensure that every transaction automatically contains the correct data to qualify for the lowest rates available, including level III.



► RESTAURANT PROCESSING

From fine dining to catering, from delivery to phone orders, we can accommodate your needs. We work with virtually all POS Systems on the market!



► ANCILLARY SERVICES

- Gift & Loyalty Card Programs
- Pin Debit Processing
- Online Reporting
- Check Processing

Merchant Payments Solutions

Providence Bank partners with BASYS processing to provide payment solutions tailored to the needs of the City. We will perform an in-depth analysis of how the City accepts payments, and then design a program uniquely for the City. BASYS sets themselves apart in the industry, by providing the highest level of customer service. If you expect to reach an automated answering system when you call, you will be pleasantly surprised when a friendly voice from Basys answers your call and asks for your name not an account number.

Features and Benefits of Partnering with BASYS:

- A friendly live voice answers the phone when you call customer support – no automated phone systems
- A knowledgeable Relationship Manager assigned to your account, who knows you by your name, not your account number
- An in-house PCI Compliance team that pro-actively reaches out before your annual PCI Compliance deadline to walk you through the entire process step-by-step.
- Extensive knowledge of card payment systems, to provide you with the best, customized solution
- Complimentary online access to your merchant reports and transaction history

Credit Card and Debit Card Acceptance:

You will be able to accept customer payments using any of the major card brands: Visa, MasterCard, Discover, and American Express. You will also be able to accept EMV chip cards, and payment via mobile wallets.

Accept Cards Anywhere:

Accepting payments anywhere and everywhere is becoming increasingly important. We offer solutions including terminals, virtual terminals, e-commerce, mobile solutions, and point of sale. In all cases, we will guide you to the solutions that are the best fit for where you process cards, and what type of cards you process.

First Class Support:

You will always have access to a live, friendly voice when contacting the customer support team at our credit card processing partner, BASYS. An actual person, not an automated phone system, is available to solve any issues, and answer any questions you have.

Direct Contact:

You will have a knowledgeable Relationship Manager assigned to your account. You will know their name. They will know you by your name, not your account number.

Interchange Experts:

Our credit card processing partner, BASYS, is a direct processor, and understands how to provide the best possible rates, even with fleet and commercial cards. They will ensure that each of your transactions qualifies for the best available rates, including Level II and Level III.

In-House PCI Compliance:

PCI Compliance is a requirement for all merchants involved in processing credit or debit cards. Significant penalties can result for not maintaining compliance. Our credit card processing partner, BASYS Processing, will pro-actively reach out before your annual PCI Compliance deadline to walk you through the process step-by-step, ensuring you become compliant, and remain that way.

Security:

Security of our customers is a concern of great importance. We keep our customers protected with EMV processing, tokenization, encryption, retrieval assistance, and breach protection.

Free Online Reporting:

All of our customers have access to free online reporting, 24-hours-a-day, 7-days-a-week. You will have instant, secure access to your processing data and analytics.

Together we strive to be a valued business partner, dedicated to helping you reach new levels of success!



Providence Bank Services Fee Schedule

Service	Monthly Estimated Quantity	Unit Cost	Estimated Monthly Cost	Estimated Annual Cost
	#		(QtyXUnit Cost)	(QtyXUnit CostX12)
Account Maintenance Fee	8	\$ 5.00	\$ 40.00	\$ 480.00
Checks & Other Debits	250	\$ 0.08	\$ 20.00	\$ 240.00
Deposits & Other Credits	2071	\$ 0.06	\$ 124.26	\$ 1,491.12
Coin Counting Services		Waived		\$ -
Return of Deposit Items		\$ 2.75	\$ -	\$ -
ACH Batch File Fee	14	\$ 2.00	\$ 28.00	\$ 336.00
ACH Item Fee	240	\$ 0.10	\$ 24.00	\$ 288.00
Wire Transfers In		\$ 5.00	\$ -	\$ -
Wire Transfers Out	4	\$ 10.00	\$ 40.00	\$ 480.00
Internal Transfers		No Charge		
Stop Payments/Voids		\$ 15.00	\$ -	\$ -
Online Banking Treasury Management	1	\$ 15.00	\$ 15.00	\$ 180.00
Cashier Checks		Waived		
Safety Deposit Box (standard)		Waived		\$ -
Total for Requested Services			\$ 291.26	\$ 3,495.12

Additional Services Not Requested

Remote Deposit Capture				
1st Location		\$ 40.00		
2 or more locations each		\$ 35.00		
Mobile Remote Deposit Per Month		\$ 15.00		
Positive Pay- Per Account		\$ 15.00		
ACH Filters/Blocks - Per Account		\$ 10.00	\$ -	\$ -
Total for Additional Services			\$ -	\$ -

Note: E-Remit, Lockbox and Merchant Payments will be customized pricing based on usage and volume and can be provided under separate proposal at the City's request.

Providence Bank

EXAMPLE OF ESTIMATED NET INTEREST INCOME

For City of Osage Beach

Based on Avg Estimated Balances of \$14,000,000. Interest rates will adjust quarterly as stated in the bid response and actual interest earned and fees incurred will vary by balances held in each account type, the rate in effect for each calendar quarter, and the volume of activity in the DDA Accounts.

Demand Deposit - Checking Accounts

	Avg Collected Bal	Interest Rate	Monthly Interest Earned	Annual Interest Earned
DDA Accounts	\$ 14,000,000.00	2.27%	\$ 26,991.23	\$ 323,894.79
				\$ -

Money Market Accounts

	Avg Collected Bal	Interest Rate	Monthly Interest Earned	Annual Interest Earned
Money Market Account			\$ -	\$ -

Insured Certificate of Deposit Accounts

	Avg Collected Bal	Interest Rate	Monthly Interest Earned	Annual Interest Earned
6-Month			\$ -	\$ -
1 Year	\$ 2,800,000.00	2.40%	\$ 5,707.40	\$ 68,488.77
2 Year			\$ -	\$ -
3 Year			\$ -	\$ -

Note: The above CD terms are for example purposes only, we have offerings from 3 month to 5 Year maturities and varying interest rates.

Total Interest Earned			\$ 32,698.63	\$ 392,383.56
------------------------------	--	--	---------------------	----------------------

LESS

Monthly Fee Estimate From Attachment A

	Monthly Account Fees	Yearly Account Fees
Total Account Fees based on estimated volume and requested services	\$ 291.26	\$ 3,495.12

Equates To

	Estimated Net Interest Earned Monthly	Estimated Net Interest Earned Yearly
Net Estimated Income Earned for the City of Osage Beach (Estimated Interest Earned less Estimated Fees)	\$ 32,407.37	\$ 388,888.44

Best Deale Bank
P.O. Box 0001
Anytown, US 12345

80

Date 04/30/18
Page 1 of 4

ABC PROPERTIES
1515 SOUTH QUEEN STREET
ANYTOWN, US 78901

Subject: CDARS® Customer Statement

Legal Account Title: ABC PROPERTIES

Below is a summary of your certificate(s) of deposit, which we are holding for you as your custodian. These certificate(s) of deposit have been issued through CDARS by one or more FDIC-insured depository institutions. Should you have any questions, please contact us at 555-123-4567 or send an email to contactus@bestdealebank.com.

Summary of Accounts Reflecting Placements Through CDARS

Account ID	Effective Date	Maturity Date	Interest Rate	Opening Balance	Ending Balance
*****890	04/12/18	05/10/18	0.6%	\$0.00	\$5,006,908.68
TOTAL				\$0.00	\$5,006,908.68

SAMPLE

Date 04/30/18
Page 2 of 4

ACCOUNT OVERVIEW

Account ID: *****890
Product Name: 4-WEEK NON-PERSONAL CD
Interest Rate: 0.6%
Account Balance: \$5,006,908.68

Effective Date: 04/12/18
Maturity Date: 05/10/18
YTD Interest Paid: \$0.00
Interest Accrued: \$1,563.92
Int Earned Since Last Stmt: \$1,563.92

The Annual Percentage Yield Earned is 0.60%.

CD Issued by Amsel Bank and Trust

YTD Interest Paid:	\$0.00	04/12/18	OPENING BALANCE	\$0.00
Interest Accrued:	\$51.22	04/12/18	Deposit	163,991.99
Int Earned Since Last Stmt:	\$51.22	04/30/18	ENDING BALANCE	\$163,991.99

CD Issued by Bank of Hudsonville

YTD Interest Paid:	\$0.00	04/12/18	OPENING BALANCE	\$0.00
Interest Accrued:	\$77.62	04/12/18	Deposit	248,500.00
Int Earned Since Last Stmt:	\$77.62	04/30/18	ENDING BALANCE	\$248,500.00

CD Issued by Bear County Community Bank

YTD Interest Paid:	\$0.00	04/12/18	OPENING BALANCE	\$0.00
Interest Accrued:	\$77.62	04/12/18	Deposit	248,500.00
Int Earned Since Last Stmt:	\$77.62	04/30/18	ENDING BALANCE	\$248,500.00

CD Issued by Calera Bank

YTD Interest Paid:	\$0.00	04/12/18	OPENING BALANCE	\$0.00
Interest Accrued:	\$77.62	04/12/18	Deposit	248,500.00
Int Earned Since Last Stmt:	\$77.62	04/30/18	ENDING BALANCE	\$248,500.00

CD Issued by Capital Bank of St. Lawrence

YTD Interest Paid:	\$0.00	04/12/18	OPENING BALANCE	\$0.00
Interest Accrued:	\$77.62	04/12/18	Deposit	248,500.00
Int Earned Since Last Stmt:	\$77.62	04/30/18	ENDING BALANCE	\$248,500.00

CD Issued by Copper Savings and Loan

YTD Interest Paid:	\$0.00	04/12/18	OPENING BALANCE	\$0.00
Interest Accrued:	\$77.62	04/12/18	Deposit	248,500.00
Int Earned Since Last Stmt:	\$77.62	04/30/18	ENDING BALANCE	\$248,500.00

CD Issued by First Bank of Tiberton

YTD Interest Paid:	\$0.00	04/12/18	OPENING BALANCE	\$0.00
Interest Accrued:	\$77.62	04/12/18	Deposit	248,500.00
Int Earned Since Last Stmt:	\$77.62	04/30/18	ENDING BALANCE	\$248,500.00

CD Issued by Harbor Bell Bank and Trust

YTD Interest Paid:	\$0.00	04/12/18	OPENING BALANCE	\$0.00
Interest Accrued:	\$77.62	04/12/18	Deposit	248,500.00
Int Earned Since Last Stmt:	\$77.62	04/30/18	ENDING BALANCE	\$248,500.00

CD Issued by Huntingfield Bank

YTD Interest Paid:	\$0.00	04/12/18	OPENING BALANCE	\$0.00
Interest Accrued:	\$77.62			
Int Earned Since Last Stmt:	\$77.62			

04/12/18	Deposit	248,500.00
04/30/18	ENDING BALANCE	\$248,500.00

CD Issued by Innerst Savings Bank

YTD Interest Paid:	\$0.00	04/12/18	OPENING BALANCE	\$0.00
Interest Accrued:	\$77.62	04/12/18	Deposit	248,500.00
Int Earned Since Last Stmt:	\$77.62	04/30/18	ENDING BALANCE	\$248,500.00

CD Issued by Kendall Bank and Trust

YTD Interest Paid:	\$0.00	04/12/18	OPENING BALANCE	\$0.00
Interest Accrued:	\$77.62	04/12/18	Deposit	248,500.00
Int Earned Since Last Stmt:	\$77.62	04/30/18	ENDING BALANCE	\$248,500.00

CD Issued by Lockland Bank

YTD Interest Paid:	\$0.00	04/12/18	OPENING BALANCE	\$0.00
Interest Accrued:	\$77.62	04/12/18	Deposit	248,500.00
Int Earned Since Last Stmt:	\$77.62	04/30/18	ENDING BALANCE	\$248,500.00

CD Issued by Loring Savings Bank

YTD Interest Paid:	\$0.00	04/12/18	OPENING BALANCE	\$0.00
Interest Accrued:	\$77.62	04/12/18	Deposit	248,500.00
Int Earned Since Last Stmt:	\$77.62	04/30/18	ENDING BALANCE	\$248,500.00

CD Issued by Landville Savings Bank

YTD Interest Paid:	\$0.00	04/12/18	OPENING BALANCE	\$0.00
Interest Accrued:	\$77.62	04/12/18	Deposit	248,500.00
Int Earned Since Last Stmt:	\$77.62	04/30/18	ENDING BALANCE	\$248,500.00

CD Issued by Niles Bank and Trust

YTD Interest Paid:	\$0.00	04/12/18	OPENING BALANCE	\$0.00
Interest Accrued:	\$77.62	04/12/18	Deposit	248,500.00
Int Earned Since Last Stmt:	\$77.62	04/30/18	ENDING BALANCE	\$248,500.00

CD Issued by Port Addison Bank

YTD Interest Paid:	\$0.00	04/12/18	OPENING BALANCE	\$0.00
Interest Accrued:	\$77.62	04/12/18	Deposit	248,500.00
Int Earned Since Last Stmt:	\$77.62	04/30/18	ENDING BALANCE	\$248,500.00

CD Issued by Dixonan Bank

YTD Interest Paid:	\$0.00	04/12/18	OPENING BALANCE	\$0.00
Interest Accrued:	\$77.62	04/12/18	Deposit	248,500.00
Int Earned Since Last Stmt:	\$77.62	04/30/18	ENDING BALANCE	\$248,500.00

CD Issued by Seashore National Trust Company

YTD Interest Paid:	\$0.00	04/12/18	OPENING BALANCE	\$0.00
Interest Accrued:	\$77.62	04/12/18	Deposit	248,500.00
Int Earned Since Last Stmt:	\$77.62	04/30/18	ENDING BALANCE	\$248,500.00

Date 04/30/18
Page 4 of 4

CD Issued by Torrence Bank

YTD Interest Paid:	\$0.00	04/12/18	OPENING BALANCE	\$0.00
Interest Accrued:	\$77.62	04/12/18	Deposit	248,500.00
Int Earned Since Last Stmt:	\$77.62	04/30/18	ENDING BALANCE	\$248,500.00

CD Issued by Tinnyton Bank and Trust

YTD Interest Paid:	\$0.00	04/12/18	OPENING BALANCE	\$0.00
Interest Accrued:	\$37.92	04/12/18	Deposit	121,416.69
Int Earned Since Last Stmt:	\$37.92	04/30/18	ENDING BALANCE	\$121,416.69

CD Issued by Woodland Hills Bank

YTD Interest Paid:	\$0.00	04/12/18	OPENING BALANCE	\$0.00
Interest Accrued:	\$77.62	04/12/18	Deposit	248,500.00
Int Earned Since Last Stmt:	\$77.62	04/30/18	ENDING BALANCE	\$248,500.00

Thank you for your business.

SAMPLE

SECTION 9 - MANAGEMENT PLAN

Providence Bank provides extensive assistance during the implementation process. As mentioned above, you will be assigned an implementation advisor, Cheri Walz, who will act as your primary point of contact, coordinating all implementation components. She will work closely with you to complete service setup documentation, act as your liaison, and provide technical support.

Depending on the specific service undergoing implementation, a project plan and timeline will be created and provided to all parties to help facilitate a smooth and timely implementation process.

Going forward, we can serve in a consulting role to help you streamline your processes and efficiency. Should the City of Osage Beach implement any additional services beyond what is agreed to in this proposal, we will meet with you and together we will discuss the process, set expectations, and document the transition plan. We will coordinate a kick-off meeting to determine timelines and responsibilities and we will also conduct follow-up meetings as necessary during and post implementation.

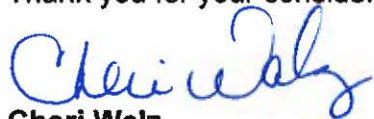
We can also provide additional training on products and services for your staff and Board of Directors, as you desire.

CONCLUSION

We look forward to the potential opportunity to work with City of Osage Beach and supporting your efforts to improve your banking services. We are confident that we can meet your highest expectations and stand ready to partner with you in delivering an effective banking services solution.

If you have questions on this proposal, feel free to contact Cheri Walz at your convenience by email at cwalz@myprovidencebank.com or by phone at 573-644-7141.

Thank you for your consideration,



Cheri Walz
SVP, Treasury Management Manager

From: [Rodney L. Bax](#)
To: [Jeana Woods](#); [Karri Bell](#)
Cc: [Cheri L. Walz](#)
Subject: City of Osage Beach Banking RFP Pricing Analysis
Date: Thursday, November 1, 2018 4:21:46 PM
Attachments: [City of Osage Beach Pricing .xlsx](#)

Jeana,

Karri, myself and Cheri Walz (Providence Bank) met today and reviewed the two submissions from Central Bank and Providence Bank for the City's RFP. We discussed our products and services as presented in our submission to clarify that our proposal meets the terms of the RFP and includes additional competitive products and services for future consideration.

We then reviewed the net earnings potential using the average balances that Karri provided for operating accounts and investment accounts. We created the attached spreadsheet comparison of the two proposals that demonstrate the Providence Bank proposal would yield approximately \$294,746 to \$313,091 over the 4 yr life of this contract. This analysis was based upon a 6 month investment term as this was the maximum term requested in the RFP. *It should be noted that this return would be substantially higher if the City utilizes a ladder investment strategy incorporating longer term investment options.*

We feel this is an accurate estimation and a material difference that warrants additional consideration by the Board.

Would you please provide this information to the Board in preparation for the meeting tonight?

Thank you for your consideration and attention to this matter.

Rodney Bax

President SVP - Jefferson City / Lake Region
 Director of Municipal Banking



815 West Stadium Blvd.
 Jefferson City, MO 65109
 573-644-7164 Direct
 573-291-3885 Mobile
 573-893-6000 Main / Ext. 11133

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Providence Bank Services Fee Schedule

Service	Monthly Estimated Quantity	Unit Cost	Estimated Monthly Cost	Estimated Annual Cost
	#		(QtyXUnit Cost)	(QtyXUnit CostX12)
Account Maintenance Fee	8	\$ 5.00	\$ 40.00	\$ 480.00
Checks & Other Debits	250	\$ 0.08	\$ 20.00	\$ 240.00
Deposits & Other Credits	2071	\$ 0.06	\$ 124.26	\$ 1,491.12
Coin Counting Services		Waived		\$ -
Return of Deposit Items	11	\$ 2.75	\$ 30.25	\$ 363.00
ACH Batch File Fee	14	\$ 2.00	\$ 28.00	\$ 336.00
ACH Item Fee	360	\$ 0.10	\$ 36.00	\$ 432.00
Wire Transfers In		\$ 5.00	\$ -	\$ -
Wire Transfers Out	4	\$ 10.00	\$ 40.00	\$ 480.00
Positive Pay	1	\$ 15.00	\$ 15.00	\$ 180.00
Stop Payments/Voids	1	\$ 15.00	\$ 15.00	\$ 180.00
Online Banking Treasury Management	1	\$ 15.00	\$ 15.00	\$ 180.00
Cashier Checks		Waived		
Safety Deposit Box (standard)		Waived		\$ -
Total for Requested Services			\$ 363.51	\$ 4,362.12

Additional Services Not Requested

Remote Deposit Capture				
1st Location		\$ 40.00		
2 or more locations each		\$ 35.00		
Mobile Remote Deposit Per Month		\$ 15.00		
Positive Pay- Per Account		\$ 15.00		
ACH Filters/Blocks - Per Account		\$ 10.00	\$ -	\$ -
Total for Additional Services			\$ -	\$ -

Note: E-Remit, Lockbox and Merchant Payments will be customized pricing based on usage and volume and can be provided under separate proposal at the City's request.

Providerance Bank

EXAMPLE OF ESTIMATED NET INTEREST INCOME				
Based on Avg Estimated Balances of \$14,000,000. Interest rates will adjust quarterly as stated in the bid response and <u>actual interest earned and fees incurred will vary by balances held in each account type, the rate in effect for each calendar quarter, and the volume of activity in the DDA Accounts.</u>				
Demand Deposit - Checking Accounts				
	Avg Collected Bal	Interest Rate	Monthly Interest Earned	Annual Interest Earned
DDA Accounts	\$ 1,800,000.00	2.27%	\$ 3,470.30	\$ 41,643.62
Money Market Accounts				
	Avg Collected Bal	Interest Rate	Monthly Interest Earned	Annual Interest Earned
Money Market Account			\$ -	\$ -
Insured Certificate of Deposit Accounts				
	Avg Collected Bal	Interest Rate	Monthly Interest Earned	Annual Interest Earned
6-Month	\$ 15,800,000.00	2.40%	\$ 32,206.03	\$ 386,472.33
1 Year				
2 Year			\$ -	\$ -
Note: The above CD terms are for example purposes only, we have offerings from 3 month to 5 Year maturities and varying interest rates.				
Total Interest Earned			\$ 35,676.33	\$ 428,115.95

LESS

Monthly Fee Estimate From Attachment A		
	Monthly Account Fees	Yearly Account Fees
Total Account Fees based on estimated volume and requested services	\$ 363.51	\$ 4,362.12

Equates To

Net Estimated Income Earned for the City of Osage Beach (Estimated Interest Earned less Estimated Fees)	
Estimated Net Interest Earned Monthly	Estimated Net Interest Earned Yearly
\$ 35,312.82	\$ 423,753.83

Central Bank Lake Ozarks

Checking Accounts - NOW or Repurchase/Sweep			
	Interest Rate	Annual Interest Earned	
Option 1 - NOW Account	1.00%	\$	18,345.21
Option 2 - Repurchase/Sweep	0.75%	\$	13,758.90
Insured Certificate of Deposit Accounts			
	Interest Rate	Annual Interest Earned	
Fixed Rate - 6 month CD	2.00%	\$	322,060.27
Indexed Rate - 6 month CD	2.06%	\$	331,722.08

LESS

Fee Estimate	
	Total Account Fees based on estimated volume and requested services
	\$0.00

Equates To

Estimated Net Interest Earned Monthly		Estimated Net Interest Earned Yearly	
Option 1 w/Indexed CD Option	\$ 29,172.27	\$ 350,067.29	
Option 2 w/Indexed CD Option	\$ 28,790.08	\$ 345,480.99	

Difference between Providence Bank and Central Bank Lake Ozark

Checking Accounts Difference			
Annually	Life of Contract - 4 Year		
\$ 23,298.41	\$	93,193.64	
\$ 27,884.71	\$	111,538.85	
Certificate of Deposit Difference			
Annually	Life of Contract - 4 Year		
\$ 64,412.05	\$	257,648.22	
\$ 54,750.25	\$	219,000.99	

Fee Difference

Yearly Account Fees	Life of Contract - 4 Year	
\$ 4,362.12	\$	\$17,448.48

Net Difference

Annually	Life of Contract - 4 Year		
\$ 73,686.54	\$	294,746.15	
\$ 78,272.84	\$	313,091.36	

City of Osage Beach Bid Comparison- By City Treasurer

Information Requested	Central Bank	Providence
Elec Statements w/Copies of Cancelled Checks	No Cost	Through On-Line Banking - \$15.00 per account NO CHARGE FOR E-STATEMENTS
Method of Determining Interest Rates Used	1% - Year 1 <i>No Rate Stated or indication of how it would be priced in subsequent years</i>	2.27% Current; Tied to 91 Day T-Bill Actual Rate is the 91 Day T Bill <u>plus 15 basis points</u>, which <u>adjusts quarterly over life of contract</u>. As of proposal, 91 Day T bill was 2.12% plus .15 basis points is 2.27%. The 91 Day Tbill has increased since the proposal to 2.34%, on which the City would earn an additional .15 basis points on.
Internet Based Cash Management	No Cost	\$15 per account = \$120 per month (8 accounts) The charge is a <u>FLAT \$15.00 per month with unlimited number of accounts</u>
Accounts Payable Program	Rebate of .90 BPS on spend of \$1.4 million equals \$13,122 per year	Purchasing Card in Proposal - Did not provide specifics FYI - our program rebate would be 1.05% based on \$1.4 million The City did not provide details on spend levels, etc and is why we did not provide a rebate percentage The 1.05% would be \$15,308 annually
Audited Financial Statements	Included CTB includes financial ratios; not audited financial stmts. CTB's Tier 1 Leverage Ratio is 8.8%	Not Included Providence Bank included the Tier 1 Leverage Ratio as was asked for on number 17 of the Checklist of the RFP. Our Tier 1 Leverage Ratio was 13.8% as of June 30, 2018, which is one of the Key ratios that regulators and investors look at when evaluating the strength of a Financial Institution. The higher the ratio, the stronger the capital position of the FI. All Bank's financial statements and ratios can be found on the Uniform Performance Bank Reports at: https://cdr.iffiec.gov/public/managedfacsimiles.aspx

Community Investment

From: [Karri Bell](#)
To: [Board](#)
Subject: Banking Services Interest Question
Date: Monday, November 5, 2018 3:17:32 PM
Attachments: [PROVIDENCE VS BOLO PER BOARD REQUEST.xlsx](#)

Mayor and Board of Aldermen,

I was asked, at the last Board meeting, to explain the difference between my estimated annual interest earnings difference of \$27,510 to Providence's estimated interest earnings of \$78,273(Providence handout/email)?

- See attached sheet for updated comparisons.
- The largest reason for the difference is that my #1 analysis is based on choosing the highest rate offered in the proposals from both banks, 2.33% (1 year) Central Bank vs 2.4% (6 month) Providence. Providence did not provide a 1 year rate for CD's. Most of the City's CD's are ladderred on a 1 year basis.
- City Treasurer #2 comparison lowers fees estimated for Providence but is still higher than what they estimate. The main difference is that I counted the number of items in an ACH file for payroll and utility billing and estimated a monthly charge of \$120 versus their estimate of \$36.
- City Treasurer #2 lowered Central Bank's interest earnings because some of the bond reserves can only be invested for six months terms.
- Providence (since they did not propose a 1 year rate) compares both banks at the 6 month rate.
- Providence estimate of \$78,273 assumes the City would not take advantage of Central Bank's higher rate options (.75% vs 1%) or (2% vs 2.06%).
- My rate calculations are based on one year and do not take any compounding into consideration.
- Both comparisons are based on accurate information.

If you have questions concerning the above information, please contact me.
Sincerely,

Karri Bell
 City of Osage Beach

City Treasurer
1000 City Parkway
Osage Beach, MO 65065
(573) 302-2000 ext. 255
Fax: (573) 302-2039
kbell@osagebeach.org

Communication made through e-mail and messaging systems shall in no way be deemed to constitute legal notice to the City of Osage Beach or any of its agencies, officers, employees, agents or representatives with respect to any existing or potential claim or cause of action against the City or any of its agencies, officers, employees, agents or representatives, where notice to the City is required by any federal, state or local laws, rules or regulations.

Communication made through e-mail and messaging systems shall in no way be deemed to constitute legal notice to the City of Osage Beach or any of its agencies, officers, employees, agents or representatives with respect to any existing or potential claim or cause of action against the City or any of its agencies, officers, employees, agents or representatives, where notice to the City is required by any federal, state or local laws, rules or regulations.

To: Mayor and Board of Aldermen [Osage Beach]

From: John R. Porth, SVP – Central Bank of Lake of the Ozarks

Reference: City of Osage Beach Banking Services Proposal [Updated]

Date: November 7, 2018

I wanted to reach out to each of you to help you better understand our current banking services proposal. Central Bank has been the City's financial institution since at least 1971. I have personally been the City's banker since the 1980's. I would like to highlight the following items before your next Board Meeting on Nov. 15, 2018:

- Central Bank Profile
- Central Bancompany Profile
- Two of the many products offered within CBOLO's response to the City's RFP that will bring annual income to the City
- Response to Providence Bank's statements at your last Board Meeting held on Nov. 1, 2018
- Request for Proposal Required Documentation

Central Bank of Lake of the Ozarks Profile

Central Bank of Lake of the Ozarks is proud to serve the entire Lake Area and surrounding counties. Our ongoing commitment to our employees, customers, and the communities we serve is one of our main objectives and major strengths. With the average tenure of our officers being 15.72 years, we are very much a family-oriented place of employment that produces knowledgeable, informed community bankers.

These seasoned bankers provide outstanding customer service throughout the Lake Area and immerse themselves in communities we serve. Our officers and employees actively support a variety of over 60 school, community, civic and charitable organizations and contribute countless hours of time to ensure these organizations thrive. Our substantial commitment to our community is reciprocated, as we have been honored to be voted "Best Bank at the Lake" for fifteen years in a row, by the Lake Sun Reader's Choice Awards.

Central Bank of Lake of the Ozarks continues to invest in and improve our outstanding retail delivery systems to enhance our customer's experience. With telephone banking, mobile banking, online banking, affiliate banking, branch capture, 8 retail locations and 20 ATMs, we are widely recognized as the most convenient bank at the Lake.

Central Bancompany

Central Bancompany is a privately held holding-company headquartered in Jefferson City, Missouri. We manage more than \$12 Billion in assets, 13 regional banks, as well as numerous subsidiaries, including: Central Investment Advisors (CIA), Central Trust Company (CTC), Central Mortgage Company (CMC), and Central Technology Services (CTS).

We specialize in community banking, with a focus on providing cutting-edge technology to our customers in Missouri, Kansas, Illinois, and Oklahoma. Our local, home-grown, technology subdivision, Central Technology Services, allows for continuous technological advancement nationwide.

"Strong Roots. Endless Possibilities," reflects our long-standing obligation to the communities we serve, as well as our devotion to delivering high quality, innovative financial products and services that help our customers and communities grow and succeed. As our products and service offerings continue to expand, we assure you that our commitment to the community will only grow stronger. All of our lending decisions are made locally, in the community in which you live.

Our competitive advantage is that we combine the resources of our 13 affiliate banks to be able to compete with the regional and national banks. We have the resources of a regional or national bank but we make our decisions in the communities in which our banks are located and local, professional community bankers deliver our services. Central Bank community bankers act independently in their communities. Each of our affiliate banks have their own local board of directors and act independently to give the best possible service to their communities. Our community bankers make decisions in our local communities. Community bankers that understand the needs of their community and work daily to contribute to the success of their community.

Two of the many products offered within CBOLO's response to the City's RFP that will bring annual income to the City

- Central Bank Commercial Payments – Accounts Payable
 - o Transform your payments process into a time saving, automatic process that adds incremental revenue to the City's bottom line.
 - Turn a portion of your spend into an electronic payment
 - No cost & no change to current systems
 - Increase efficiency & reduce cost
 - Improve accuracy and eliminate errors
 - Control spend
 - Customize and consolidate your reporting
 - Earn revenue share in the form of cash back
 - One system to manage all payments

- o How does the automated payable process work?
 - Your City buyer approves an invoice for payment.
 - Your Accounts Payable department generates and uploads a payment file.
 - The Commercial Payments system processes the payment file and issues a single use credit card number for each payment on the file.
 - Each single use (virtual) card can only be used for the approved amount by the specified vendor.
 - The credit card number, approved amount, and invoice detail are sent to the vendor by secure mail.
 - Once the payment has processed, a reconciliation report is sent back to you.
- o References
 - City of Jefferson
 - St. Louis County
 - Lake Regional Health Systems
 - Camdenton R-III School District
 - School of the Osage
- MasterCard Multi Card
 - o Optimize card spend across multiple expense types with the reporting and employee controls to limit misuse throughout your City.
 - No finance charges & no annual fees
 - Complete card customization
 - Multiple billing cycle options – weekly, semi-monthly, monthly
 - Earn revenue share in the form of cash back
 - o How can the commercial MasterCard Multi Card help businesses run more efficiently?
 - No need for multiple cards – corporate card, purchasing card, and fleet card – three cards in one.
 - Consolidated volume – By increasing the spend volume on one card; the City could qualify for better revenue share.
 - Robust spend controls – The card administrator has control to specify what types of spend categories can be accessed, placed specific spend limits and vendor limits per employee and per spend category.
 - Consolidated data – One location to monitor all spending and access standard and custom reporting.
 - o This card is issued by Central Bank pursuant to a license by MasterCard International Incorporated.

OUR CONSERVATIVE ESTIMATE IS THAT THESE TWO PRODUCTS WILL INITIALLY BRING \$14,372 IN REVENUE TO THE CITY THE FIRST YEAR AND THIS REVENUE SHOULD INCREMENTALLY INCREASE ANNUALLY.

Response to Providence Bank's statements at your last Board Meeting held on Nov. 1, 2018

- Providence Bank's statement that everyone one handling the City's account is local [neighbor]
- Principle contacts as described in Providence's proposal for bank services
 - o Rodney Bax, Director of Municipal Funds
 - 573-644-7141 (Jefferson City extension)
 - Office is located in Jefferson City, MO
 - Resides in St. Elizabeth, MO
 - o Cheri Walz, SVP Treasury Management
 - 573-644-7164 (Jefferson City extension)
 - Office is located in Jefferson City, MO
 - Resides in Hartsburg, MO
 - o Susie Danforth, AVP Banking Center Manager
 - 573-746-7213
 - Office is located in Osage Beach, MO
 - Resides Osage Beach, MO
- Principle contacts for Central Bank [ALL DECISIONS CONCERNING THE CITY WILL BE MADE LOCALLY IN OSAGE BEACH]
 - o John R. Porth, SVP
 - 573-302-2457 (Osage Beach)
 - Office is located in Osage Beach
 - Resides in Sunrise Beach, MO
 - o Kathy Herx, SVP – Accounting & Pledging
 - 573-302-2427 (Osage Beach)
 - Office is located in Osage Beach, MO
 - Resides in Eldon, MO
 - o Jack Funderburk, SVP – Commercial Loans
 - 573-302-2453 (Osage Beach)
 - Office is located in Osage Beach, MO
 - Resides in Eldon, MO
 - o Todd Rader, VP Retail
 - 573-302-2437 (Osage Beach)
 - Office is located in Osage Beach, MO
 - Resides in Eldon, MO

- o Autumn Burton – Retail Officer – Electronic Banking
 - 573-302-2412 (Osage Beach)
 - Office is located in Osage Beach, MO
 - Resides in Camdenton, MO
- Providence Bank presented a spreadsheet to your Board stating that they can save the City \$78,272.84 annually by accepting their proposal.
- I have attached Providence Bank and Central Bank’s comparison spreadsheet. I will take the time to define the differences of these two proposals.
- o Central Bank
 - Submitted to the City of Osage Beach on September 22, 2018. The day after the bids due date.
 - When compiling the comparison, Central Bank took the exact investment term “buckets” that are currently being used by the City to create a spreadsheet that represents true numbers based on your current investment habits. NO manipulation was done to these numbers to make either bank look good. This spreadsheet instead showed future returns based on current investment Habits.
 - Spreadsheet was used to submit to the City so that they would have a true picture of the proposals being evaluated.
 - A column was added to show potential addition revenue sources from products presented in our overall banking proposal.
- o Providence Bank
 - Submitted to the City on Nov. 1, 2018 a few hours before the City’s Board of Alderman/City Council Meeting.
 - When compiling their numbers they conveniently left out Central Bank’s one-year investment rate (highest rate proposed by Central Bank). By leaving this rate out of the evaluation, it conveniently shows a cost savings of their proposal to be much higher than what the City would actually obtain.

Spreadsheet Comparison Provider	Dollar Difference	Difference In Rate of Return
Central Bank w/ 2 revenue products	\$28,370.55	0.18% or 18/100 of a percent
Treasurer #1	\$27,510.00	0.18% or 18/100 of a percent
Treasurer #2	\$32,091.00	0.21% or 21/100 of a percent
Providence Bank	#’s not good for comparison	N/A

Request for Proposal Required Documentation

- Section IV. Financial Date of the City of Osage Beach's Request for Proposal for banking services states the following:
 - o Please provide the most recent audited financial statements. [required documentation]
 - Providence Bank did not provide/submit financial statements to the City as part of their response.

In summary, Central Bank takes great pride in being the City's bank. Our proposal is conservative, as we believe in "under-promising and over-delivering". For Central Bank, this is not a contract but a partnership. Over the next four plus years, many changes will happen in technology and products. We feel that Central Bank best positions the City to address these changes and succeed. This overall proposal reflects our long-standing obligation to the communities we serve, as well as our devotion to delivering high quality, innovative financial products and services that help our customers and communities grow and succeed. As our products and service offerings continue to expand, we assure you that our commitment to the community and to the City of Osage Beach will on grow stronger.

Thank you for your consideration.

City of Osage Beach**Agenda Item Summary**Date of Board of Aldermen Meeting: 11/15/18Originator: *(Name/Title)* Nicholas Edelman, Public Works DirectorDate Submitted: 11/02/18**Agenda Item Title:**

Presentation by HR Green Inc., - Osage Beach Parkway Sidewalks Phase 5 Bridge Improvements.

Presented by: *(Name/Title)* Nicholas Edelman, Public Works Director**Requested Action:**
☐
☐
☐
☐

Motion to Approve

First Reading of Bill # _____

Second Reading of Bill # _____

Resolution # _____

☐
☐
☒

Proclamation

Public Hearing

Other (Describe)

Presentation**Ordinance Reference for Action: *(i.e. RSMo Section, Ordinance # & Title)***

N/A

Deadline for Action: YES ☒ NO ☐

If yes, explain:

Presentation will present options on bridge improvements. Selection of options needed for final design.

Fiscal Impact:Not Applicable ☒Budgeted Item: YES ☒ NO ☐

If no, provide funding source: _____

Budget Line Item/Title: _____

FY____ Budgeted Amount: \$ _____

Expenditures to Date _____: (\$ _____)

Available: \$ _____ 0.00

Requested Amount: \$ _____

Attachments: YES ☒ NO ☐

If yes, list attachments:

Bridge Study Report

Department Comments and Recommendation:

HR Green Inc., was hired to design the Osage Beach Parkway Phase 5 Sidewalk Improvements. These improvements included providing pedestrian accommodations for the bridge on Osage Beach Parkway over Highway 54 near Mace Road. HR Green Inc., has come up with a number of options for you to consider.

Items for your consideration

- 1) Bridge Structural Option
- 2) Staining
- 3) Railings
- 4) Lighting
- 5) Signage

HR Green will be providing a rendering of our proposed options.

City Administrator Comments and Recommendation:

At the November 1, 2018 Board of Aldermen meeting, the Board of Aldermen approved a resolution request from Public Works supporting application for a grant to fund a portion of this project, the Osage Beach Parkway Sidewalks Phase 5.

This project is to extend the sidewalk from a location near Stonecrest Mall to a location across the bridge on Osage Beach Parkway near Mace Road. This project will include sidewalks up to the bridge, pedestrian accommodations across the bridge, pedestrian railing across the bridge, safety barrier, and lighting and in the grant application was estimated to cost approximately \$600,000 (Grant request = \$400,000, OBSRD Funding \$100,000, City portion \$100,000); however, project costs may vary depending on final design options.



Bridge Enhancements Study for the Osage Beach Parkway Bridge Over Route 54

Conceptual Alternatives Analysis

October 26, 2018

Project No: AEOB18-011

HR Green Project No: 0180680

Prepared for:

The City of Osage Beach, Missouri





1.0 Introduction

HR Green was selected by the City of Osage Beach to design an ADA-compliant sidewalk along the southwestern side of Osage Beach Parkway (OBP) between Barry Prewitt Memorial Parkway and Mace Road. This segment of OBP includes an existing bridge over Route 54 that is owned and maintained by MoDOT. Prior to beginning the design process, HR Green has been asked to develop conceptual design alternatives to safely take pedestrians and other multimodal users across the bridge. In addition, for the past several years, the City has worked with the Chamber of Commerce to better identify ways to let the travelling public along Route 54 to know when they are entering and leaving the confines of Osage Beach, as the six bridges in Osage Beach give no identification to the various cities within the general Lake of the Ozark area. As such, this study will evaluate additional options for aesthetic enhancements that could be added to the bridge in conjunction with the pedestrian improvements to better identify and highlight the City of Osage Beach's presence in the area. This memorandum documents the alternatives investigated, their feasibility, costs, and HR Green's recommendations.

To kick-off the conceptual design process for Osage Beach Parkway Sidewalk project, a project kickoff conference call between HRG and the City of Osage Beach (Mayor and Director of Public Works) was held on July 27, 2018 to identify the needs and limitations of the design at this location. As a result of this meeting and additional discussions, the following direction has been provided:

- Pedestrian accommodations should be provided along the west side of Osage Beach Parkway;
- The City's preference is to maintain 5-lanes of traffic on Osage Beach Parkway, including over the existing bridge;
- Pedestrian railing should be added to the existing safety barrier curb along both sides of Osage Beach Parkway Bridge for aesthetic benefits to the travelling public on Route 54;
- The existing bridge is a prestressed concrete girder bridge, which adds some limitations to the available options for bridge retrofits.

Based on these requirements, four alternative concepts were developed for providing a pedestrian crossing of Route 54 along Osage Beach Parkway. For each viable alternative, conceptual opinions of probable cost were developed. The four alternatives for crossing Route 54 include:

- Cantilevering a sidewalk from the back of the existing bridge safety barrier curb
- Adding a 6-inch raised sidewalk to the existing bridge deck
- Adding a safety barrier curb to the existing bridge deck to serve as a separation barrier
- Constructing an independent pedestrian bridge adjacent to the roadway bridge

Additionally, aesthetic enhancement options were investigated to improve the appearance of the Osage Beach Parkway Bridge from Route 54. The improvements considered include concrete staining, ornamental railings, lighting options, signage, and the use of formliners.

2.0 Bridge Structural Alternatives

2.1 ALTERNATIVE 1 – CANTILEVERED SIDEWALK

This alternative adds a new 5'-0" wide sidewalk cantilevered from the back of the bridge safety curb barrier, as shown in **Figure 2.1.1**. The other proposed improvements associated with this option include:

- Remove and replace existing safety barrier curb and overhang on west side of bridge
- Provide pedestrian fencing along the outside edge of sidewalk
- Add a bicycle railing to existing western safety barrier curb to increase the total height to a minimum of 42-inches
- For aesthetic purposes, add a railing to the existing eastern safety barrier curb that matches the height and style of the proposed pedestrian railing along the western edge. (This will not be included in the costing analysis herein).

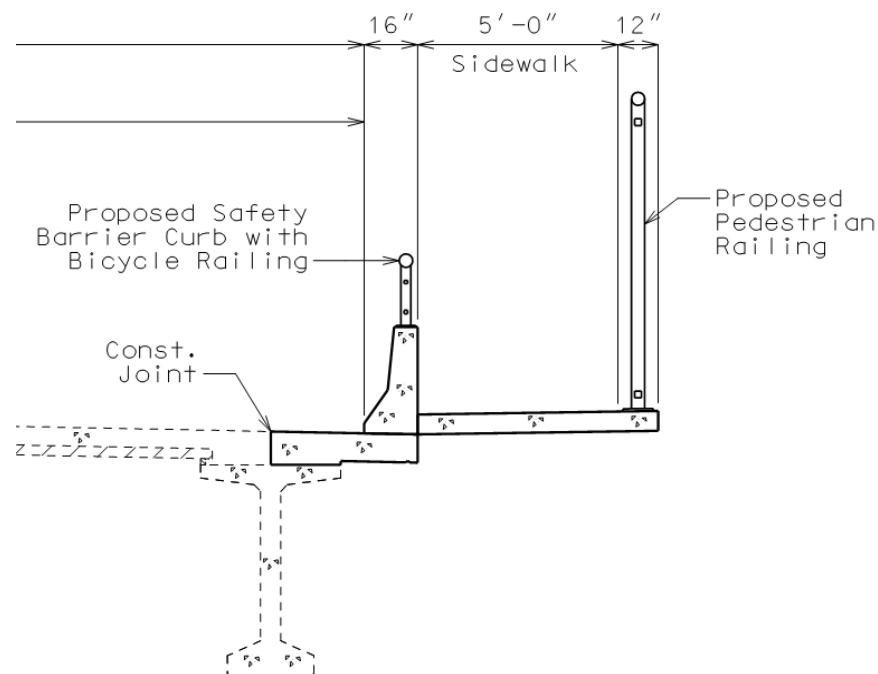


FIG. 2.1.1: CANTILEVERED SIDEWALK ALTERNATIVE

The primary benefit with this option is that it does not result in any reduction of the clear roadway width on the bridge. The preliminary structural analysis of this option indicates that it is structurally feasible, although minor modifications to the existing bridge may be necessary.

Through our initial coordination with the MoDOT Bridge Office, we learned that MoDOT no longer allows adding cantilevered sidewalks to existing bridges. The reason for this policy is that in order to effectively tie the new cantilevered sidewalk into the existing barrier/bridge deck, it is necessary to remove and replace the existing safety barrier curb and deck overhang, while salvaging the existing transverse deck reinforcement in the overhang. This creates a cold joint between the existing deck and the new overhang at the removal limits of the

existing overhang, where tensile stresses in the top of the deck are at a maximum. Over time, MoDOT has found that this joint inevitably leaks, allowing water to reach the transverse deck reinforcement. The top transverse reinforcement is critical to the structural integrity of the cantilevered sidewalk, thus creating a dangerous situation once deterioration begins. Therefore, this option is **unacceptable to MoDOT and must be eliminated** from further consideration. Because this option was deemed unacceptable, no cost analysis was performed.

2.2 ALTERNATIVE 2 – 6-INCH RAISED SIDEWALK

This alternative involves adding a new 6-inch tall, 8'-0" wide (9'-0" total width; 1'-0" buffer from face of curb) raised sidewalk to the existing bridge deck, as shown in **Figure 2.2.1**. Other proposed improvements associated with this option would include.

- Remove and replace the existing western safety barrier curb since the 6-inch raised sidewalk would decrease its effective height from 32" to 26"
- Provide a pedestrian railing on the new western safety barrier curb
- For aesthetic purposes, add a matching railing to the existing eastern safety barrier curb. (This will not be included in the costing analysis herein).

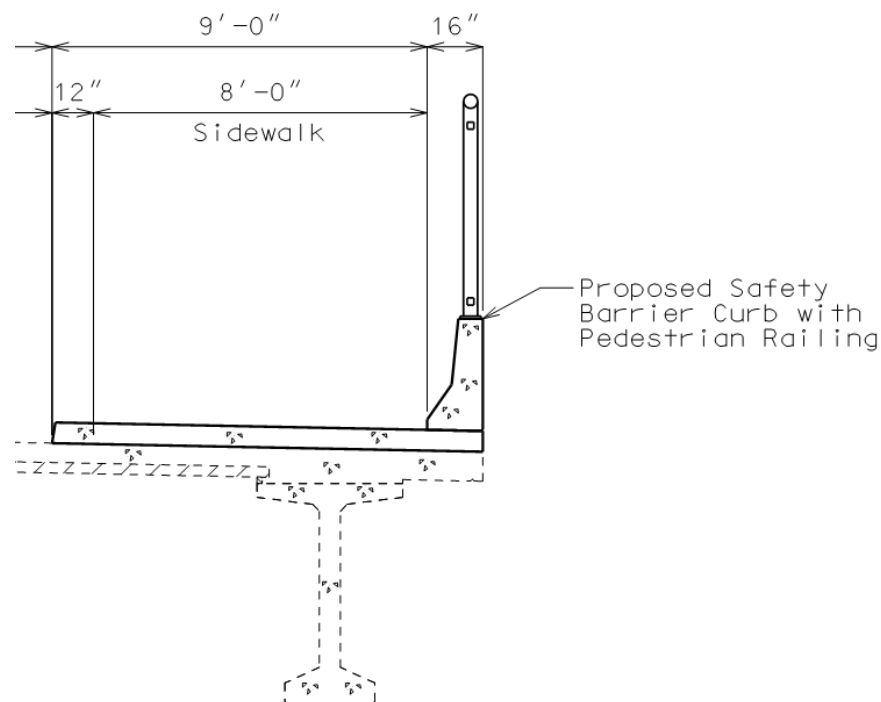


FIG. 2.2.1: 6-INCH RAISED SIDEWALK ALTERNATIVE

The preliminary structural analysis of this option indicates that it is structurally feasible, although minor modifications to the existing bridge may be necessary. One drawback with this option is that it reduces the clear roadway width on the bridge by 9'-0". This results in a 61'-0" clear roadway width on the bridge, which is the minimum acceptable width for a five-lane section (5-11' lanes and 2-3' shoulders). Another drawback is that the raised sidewalk covers the existing deck drains that are in front of the safety barrier curb, preventing deck

drainage. A solution to this problem is to provide openings in the raised sidewalk where water could flow through to still enter the existing drains. These opening could be covered with steel plates, embedded flush with the surface of the sidewalk to meet ADA requirements and prevent any tripping hazards. The plates would be removable so that maintenance crews could access the openings and clean them out in the event that they became blocked.

Through our coordination with MoDOT's Bridge Office and Central District, we learned that they will not accept this alternative without a full safety barrier curb in front of the sidewalk because they do not feel the 6-inch curb would prevent vehicles from being able to mount the sidewalk. In the event that a vehicle drove onto the sidewalk, pedestrians would have no escape route because of the outside bridge safety barrier and pedestrian railing. Due to MoDOT's requirement for a safety barrier curb, there are no advantages to this alternative compared to Alternative 3. Because this option was **unacceptable to MoDOT without a full safety barrier curb**, no cost analysis was performed.

2.3 ALTERNATIVE 3 – SEPARATION BARRIER

This alternative involves adding a new 42-inch tall safety barrier curb to the existing bridge to create a 7'-8" wide sidewalk separated from vehicular traffic, as shown in **Figure 2.3.1**. Other proposed improvements associated with this option would include.

- Add pedestrian railing to the existing western safety barrier curb
- For aesthetic purposes, add a matching railing to the existing eastern safety barrier curb. (This will not be included in the costing analysis herein).

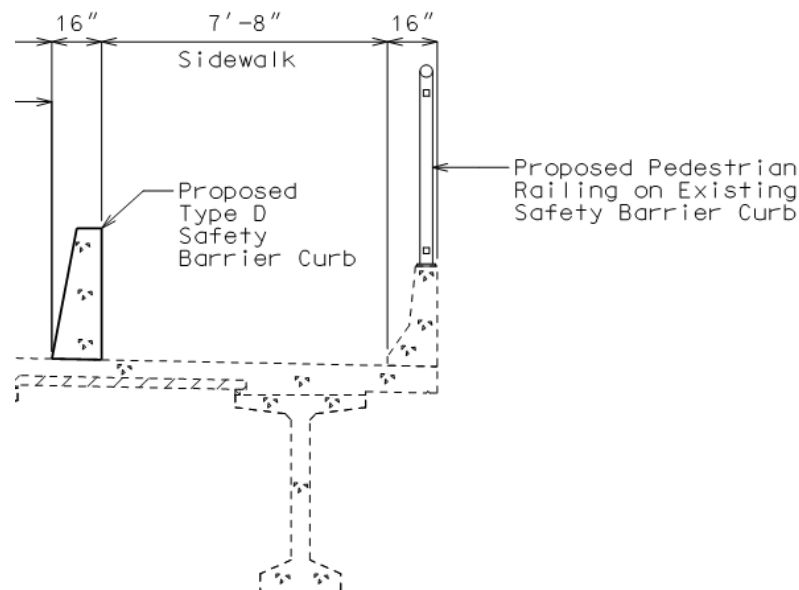


FIG. 2.3.1: SEPARATION BARRIER ALTERNATIVE

The preliminary structural analysis of this option indicates that it is structurally feasible, without any modifications to the existing bridge. The proposed barrier will be doweled into the existing deck by drilling and grouting 1-inch diameter steel rods. In order to avoid drilling into the pre-stressed deck panels, the maximum anchor embedment depth will be limited to 5 inches. Through our initial coordination with the MoDOT Bridge Office we learned that



this is an acceptable approach. One drawback with this option is that it reduces the clear roadway width on the bridge by 9'-0". This results in a 61'-0" clear roadway width on the bridge, which is the minimum acceptable width for a five-lane section (5-11' lanes and 2-3' shoulders). Another drawback is that the proposed standard safety barrier curb will prevent water from reaching the existing deck drains in front of the existing outside safety barrier curb. A solution to this problem is to provide openings or slots in the bottom of the barrier to allow the water to flow through. These openings would need to be checked and cleaned periodically to avoid blockages, but this periodic inspection and maintenance is not outside of ordinary practices.

The conceptual cost analysis for this option is shown below. It includes adding a Type D Safety Barrier Curb to the bridge deck and a chain-link fence on top of the existing western barrier curb. No lighting or aesthetic enhancements, including a pedestrian railing on the eastern barrier curb, are accounted for in this cost.

ITEM	QUANTITY	UNIT COST	TOTAL COST
Type D Safety Barrier Curb	270 LF	\$200/LF	\$54,000
Pedestrian Railing on Existing Safety Barrier Curb	250 LF	\$100/LF	\$25,000
TOTAL:			\$79,000

TABLE 2.3.1: COST ANALYSIS FOR SEPARATION BARRIER ALTERNATIVE

2.4 ALTERNATIVE 4 – INDEPENDENT PEDESTRIAN BRIDGE

A final alternative considered is adding a new, independent pedestrian bridge alongside the existing Osage Beach Parkway Bridge. The superstructure could utilize pre-stressed concrete girders or a prefabricated steel truss. Various manufacturers across the country can provide these truss structures in various shapes and styles. The initial cost for the pre-stressed concrete girder option is typically lower than a steel truss, however, the cost of the railing can dictate which option is ultimately the least expensive. On the low-end of the cost spectrum would be a pre-stressed concrete girder bridge with chain-linked fence railings and no aesthetic enhancements or lighting (\$600,000). The high-end of the range would also be a pre-stressed concrete girder option, including custom railing, form liners, concrete staining and lighting (~\$1.0M). The cost of a pre-manufactured steel truss would fall between these extremes and also varies widely depending on the style, finish, and aesthetic enhancements desired. These ballpark costs are for the structure cost only, and do not include any necessary approach work such as grading, sidewalks, or guardrail modifications. Some examples of typical pre-stressed concrete girder bridges within this general cost range are included in [Figures 2.4.1 and 2.4.2](#).



FIG. 2.4.1: STEEL TRUSS PEDESTRIAN BRIDGE



FIG. 2.4.2: PRESTRESSED I-GIRDER PEDESTRIAN BRIDGE

2.5 ADDITIONAL OPTIONS FOR CONSIDERATION

An additional option was initially considered as a low-cost solution to get non-motorized users across the bridge using MoDOT's flexible delineators. These delineators would be surface-mounted to the existing bridge deck 6 to 8 feet from the existing bridge barrier, as a visual way to distinguish the pedestrian access route across the bridge. However, after discussions with MoDOT regarding their apprehension to use even a raised sidewalk without a physical barrier between traffic and the pedestrians, this potential option was dropped from further consideration. Furthermore, it was the belief of the design team that flexible delineators would detract from the aesthetic improvements that the City was intending for the corridor.

2.6 STRUCTURAL ALTERNATIVES COST COMPARISON

Based on the feasible alternatives listed in the previous section, conceptual level cost estimates were prepared for comparison. These estimates include only the costs associated with providing pedestrian accommodation across the Osage Beach Parkway bridge; no other costs associated with the sidewalk project are included. The costs do not include any lighting or aesthetic enhancements. The costs for those items are provided separately in the following section.

ALTERNATIVE	OPINION OF COST
1. Cantilevered Sidewalk	N/A*
2. 6-inch Raised Sidewalk	N/A*
3. Separation Barrier	\$79,000
4. Independent Pedestrian Bridge	\$600,000

* for comparison sake, if these accommodations were acceptable solutions, they would be likely more expensive than Option #3 but less expensive than Option #4.

TABLE 2.6.1 – COST ESTIMATES FOR FEASIBLE PEDESTRIAN ACCOMMODATIONS

3.0 Bridge Aesthetic Alternatives

In addition to developing alternatives for adding pedestrian accommodations, potential aesthetic improvements for the existing Osage Beach Parkway Bridge were also investigated. The primary objective with these improvements would be to increase the visual appeal of the bridge for motorists on Route 54 coming into and out of the Lake area (similar to the Lake of the Ozarks signage and lighting accents in Lake Ozark) and not necessarily just for the pedestrians along Osage Beach Parkway. Potential aesthetic improvements include:

- Concrete stain on girders, abutments, piers, wingwalls, and/or backs of barriers;
- Ornamental railings (on safety barrier curbs or stand-alone);
- Lighting incorporated into safety barrier curbs or proposed railing(s) i.e. some rail posts would serve as light posts;
- Formliners on a potential separation barrier on the bridge;

- Welcome signs or street name signs mounted to back of barrier / edge of deck, incorporated into to fencing / railing, or a freestanding monument in the vicinity of the bridge.

3.1 CONCRETE STAIN

One way to dramatically improve the visual appeal of the existing structure from Route 54 is to stain visible portions of concrete such as the fascia of exterior girders, backs of safety barrier curbs, and exposed portions of the end bents and intermediate bents. A color scheme could be developed for the Route 54 corridor or to match a previous theme used elsewhere in the City. Staining the girders a different color / shade than the rest of the concrete emphasizes the long, slender, horizontal nature of a bridge.

The existing roadway bridge shown in **Figure 3.1.1** was painted at the same time a new, parallel, independent pedestrian bridge was constructed. The fascia of the exterior steel beams were cleaned and recoated gray, and the concrete wingwalls, end bents, intermediate bent, and backs of barrier curbs were all coated with an opaque concrete stain (**Figure 3.1.2**). Examples of using two different colors of concrete stain are shown in **Figures 3.1.3 and 3.1.4**.

The estimated cost for staining the concrete surfaces of the exterior girders, backs of barriers, end bents and intermediate bent on the Osage Beach Parkway Bridge over Route 54 would be approximately \$50,000.



FIG. 3.1.1: CHESTERFIELD PARKWAY BRIDGE (PRE-IMPROVEMENTS)



FIG. 3.1.2: CHESTERFIELD PARKWAY BRIDGE AFTER COATING BEAMS AND STAINING CONCRETE



FIG. 3.1.3: CHESTERFIELD PARKWAY PEDESTRIAN BRIDGE



FIG. 3.1.4: I-35 BRIDGE UTILIZING TWO COLORS OF CONCRETE STAIN

3.2 ORNAMENTAL RAILINGS

Another way to improve the look of the existing Osage Beach Parkway Bridge is to add ornamental railings on the existing concrete barriers. A railing on the west barrier would provide required fall protection for pedestrians and cyclists, while the railing on the east barrier would only offer aesthetic benefits to Route 54 motorists and provide a symmetric view for users along Osage Beach Parkway. The lowest-cost alternative to provide the necessary protection for pedestrians on the west side would be standard, uncoated chain-link fence, which would cost about \$100 per linear foot and offer no aesthetic value. On the high-end, railing can be made from a variety of metals and include customizable patterns or decorative columns incorporated to provide a more substantial look. The railing materials and finishes would be selected to provide the desired look and to minimize future maintenance needs. Horizontal railing elements on a bridge provide a desirable visual appeal, however, vertical elements help deter children from climbing. The price of these railing varies greatly, depending on the materials, finishes, and intricacies of the design. Approximate price ranges are provided with the figures below.

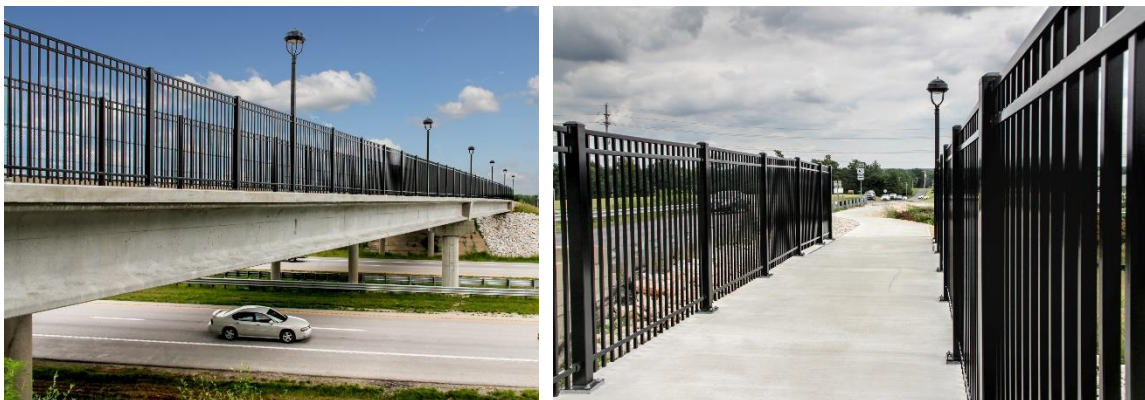


FIG. 3.2.1: PREMANUFACTURED PAINTED STEEL RAILING (\$100-\$150/LF)



FIG. 3.2.2: GALVANIZED STEEL RAILING (\$100-\$150/LF)



FIG. 3.2.3: CUSTOM GALVANIZED AND PAINTED STEEL RAILINGS (\$150-\$200/LF)



FIG. 3.2.4: CUSTOM GALVANIZED AND PAINTED STEEL RAILING WITH COLUMNS (\$150-\$200/LF)



FIG. 3.2.5: CUSTOM PAINTED GALVANIZED STEEL RAILINGS WITH LASER-CUT INLAYS AND CAST STONE COLUMNS (\$200-\$250/LF)



FIG. 3.2.6: CUSTOM POWDER-COATED ALUMINUM RAILINGS WITH LASER-CUT INLAYS AND DECORATIVE BRICK COLUMNS (\$250-\$300/LF)



FIG. 3.2.7: CUSTOM STAINLESS STEEL RAILINGS WITH POWDER-COATED STEEL INLAYS AND DECORATIVE COLUMNS (\$250-\$300/LF)

The total estimated cost for adding each of these railing types to both existing barriers of the Osage Beach Parkway Bridge over Route 54 are approximated in Table 3.2.1.

ITEM	UNIT COST	TOTAL COST
Chain-link fence	\$100/LF	\$50,000
Pre-manufactured Steel Railing	\$150/LF	\$75,000
Basic Galvanized Steel Railing		
Custom Galvanized and Painted Steel Railing	\$200/LF	\$100,000
Custom Galvanized and Painted Steel Railing with Laser Cut Inlays	\$250/LF	\$125,000
Custom Powder-coated Aluminum Railing with Laser Cut Inlays	\$300/LF	\$150,000
Custom Stainless Steel Railing with Powder-Coated Steel Inlays		

TABLE 3.2.1 – COST ESTIMATES FOR VARIOUS RAILING TYPES

3.3 LIGHTING

Another way to improve the visibility, safety, and aesthetic appeal of a bridge is by the addition of lighting. Any type of lighting will require adding a controller, conduit, and wiring. However, we will investigate the existing lighting controller along Osage Beach Parkway for capacity to handle additional lights (to save costs later in the design process). Additionally, there is the up-front cost of the lighting fixtures, which can vary greatly. Finally, there will be monthly electrical costs and long-term maintenance costs of replacing bulbs or fixtures, which is a recurring cost not included in our capital cost analysis. Several different types and styles of lighting fixtures are provided on the following pages, along with their approximate costs.

A low-cost, effective way to light the pathway is by using downward-aiming lights embedded into the concrete barrier or railing columns. While these embedded lights improve user safety, they provide very little lighting of the bridge structure, thus offering minimal aesthetic benefit. More conventional street lights can be used to provide

lighting to both the pathway and the bridge. Finally, another option is to provide a combination of embedded pathway lights with aesthetic lighting for the bridge. This approach was used on the Chesterfield Parkway Pedestrian Bridge where embedded lights were used in combination with aesthetic lights that shine upwards against a reflective plate, providing a soft, even lighting of the entire bridge.



FIG. 3.3.1: EMBEDDED PATH LIGHTING (\$500 EACH)

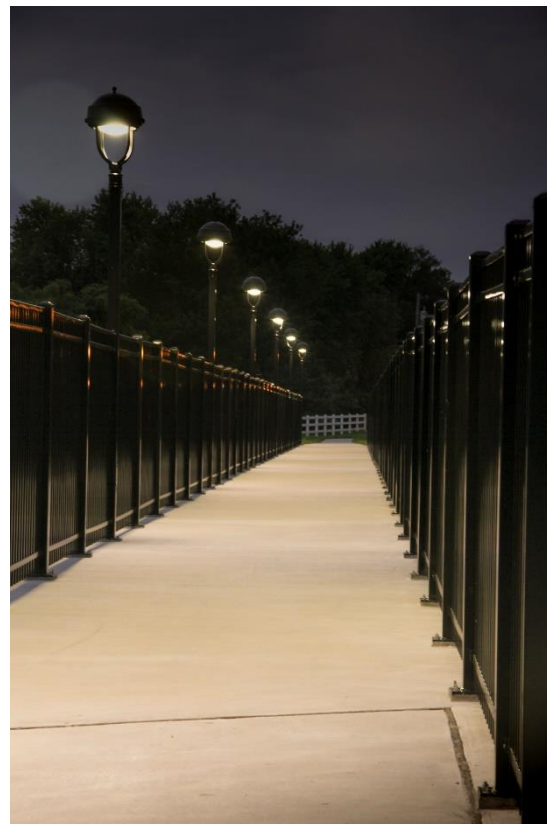


FIG. 3.3.2: LED STREET LIGHT (\$2,000 EACH)



FIG 3.3.3: AESTHETIC REFLECTIVE LIGHTING (\$3,000 EACH)

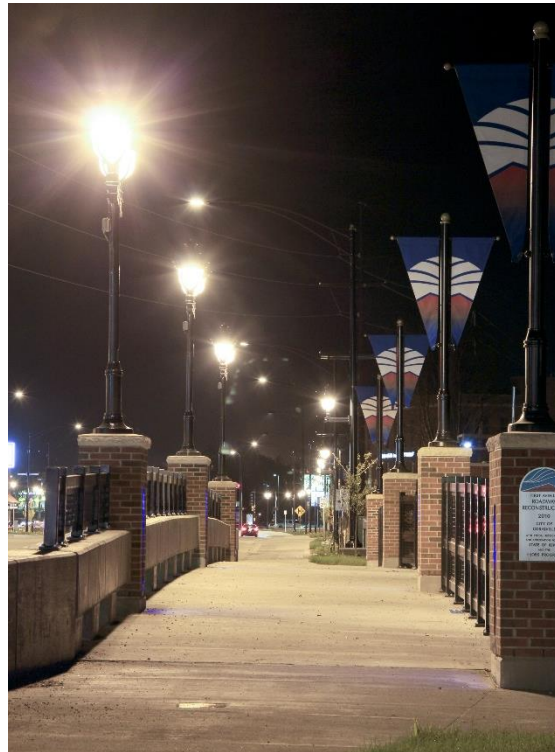


FIG. 3.3.4: DECORATIVE STREET LIGHTS (\$5,000 EACH – INCLUDES POLES AND BASES)

The total estimated cost for adding each of these lighting types to the Osage Beach Parkway Bridge are approximated in Table 3.3.1. The lump sum cost of the controller, wire and conduit would be about the same with any type of fixture(s). A combination of embedded pathway lights and street lights or aesthetic lights could also be used.

ITEM	UNIT COST	TOTAL
Controller, Wire, Conduit, etc. (additive to each option)	LS	\$20,000
Embedded Path Lighting (15 total assumed)	\$500 each	\$7,500
LED Street Lights (Assume 10 each)	\$2,000 each	\$20,000
Aesthetic Reflective Lights (assume 10 each)	\$3,000 each	\$30,000
Decorative Street Lights (assume 10 each)	\$5,000 each	\$50,000

TABLE 3.3.1 – COST ESTIMATES FOR VARIOUS LIGHTING OPTIONS

3.4 SIGNAGE

As previously stated, the City has been working with the Chamber of Commerce to better identify ways to let the travelling public along Route 54 to know when they are entering and leaving the confines of Osage Beach, as the six bridges in Osage Beach give no identification to the various cities within the general Lake of the Ozark area. One way to communicate this is through new signage. Signage could be added to the existing Osage Beach Parkway bridge to make Route 54 motorists more aware that they are entering or leaving the City of Osage Beach, such as the bridges along the I-64 corridor in St. Louis (see [Figures 3.4.1 and 3.4.2](#) for examples). In these examples, street name signs are mounted to the edge of the bridge deck or underneath the deck overhang, and are easily seen by motorists travelling under the bridge. These signs are estimated to cost about \$10,000 (2 signs total – one in each direction). Additionally, the city's name or logo could be incorporated into a custom railing included as a part of the safety requirements of the pedestrian walkway. This allows the City to maximize aesthetic value from something that they would be already including in the project ([Figure 3.4.3](#)). Lighting could be incorporated into any of the aforementioned options to make the signage more attractive and visible at all times of the day



FIG 3.4.1: SIGNAGE ATTACHED UNDER BRIDGE OVERHANG



FIG 3.4.2: SIGNAGE ATTACHED UNDER BRIDGE OVERHANG



FIG 3.4.3: CUSTOMIZED CITY LOGO IN PEDESTRIAN RAILING ON BRIDGE

4.0 Conclusions and Recommendations

Our analysis of alternatives for providing pedestrian accommodations on Osage Beach Parkway over Route 54 resulted in two feasible options worthy of consideration: adding a separation barrier to the existing bridge deck and constructing an independent pedestrian bridge adjacent to the existing bridge. The cost to add an independent pedestrian bridge would be substantially higher (~8x) than the cost to add a separation barrier and pedestrian railings to the existing bridge. The major advantage with an independent pedestrian bridge is that the clear roadway width on the existing bridge would not be reduced. However, even with adding the sidewalk and separation barrier to the existing bridge deck, the remaining 61'-0" clear roadway width meets the minimum acceptable criteria for the five-lane roadway section. Therefore, we recommend Alternative 3 because it meets the project goals at a fraction the cost of an independent pedestrian bridge.

The aesthetic enhancements can be tailored to meet the City's desired look and to stay within your budgetary tolerance. The table below provides an approximate project cost, assuming Alternative 3 with the following aesthetic enhancements:

- Staining the concrete surfaces of the exterior girders, backs of barriers, end bents and intermediate bent
- Pre-manufactured painted steel railings to both existing barriers
- Embedded path lights and LED street lights
- Formliner on barrier curb and concrete staining within the patterned formliner

ITEM	QUANTITY	UNIT COST	TOTAL COST
Type D Safety Barrier Curb	270 LF	\$200/LF	\$54,000
Formliner on Safety Barrier	675 SF	\$20/SF	\$13,500
Concrete Staining	1 LS	\$50,000	\$50,000
Pedestrian Railing on existing Safety Barriers	500 LF	\$150/LF	\$75,000
Controller, Wire, Conduit, etc.	1 LS	\$20,000	\$20,000
Embedded Path Lighting	15	\$500/Each	\$7,500
LED Street Lights	10	\$2,000/Each	\$20,000
Subtotal:			\$240,000
10% Contingency			\$24,000
TOTAL COSTS:			\$264,000

City of Osage Beach**Agenda Item Summary**Date of Board of Aldermen Meeting: 11/15/18Originator: *(Name/Title)* Nicholas Edelman, Public Works DirectorDate Submitted: 10/26/18**Agenda Item Title:**

Bill 18-56 - Authorizing the Mayor to execute Construction Contract OB18-018 Waste Oil Furnace Project.

Presented by: *(Name/Title)* Nicholas Edelman, Public Works Director**Requested Action:**
☐
☒
☒
☐

Motion to Approve

First Reading of Bill # 18-56Second Reading of Bill # 18-56

Resolution # _____

☐
☐
☐

Proclamation

Public Hearing

Other (Describe)

Ordinance Reference for Action: *(i.e. RSMo Section, Ordinance # & Title)*

Board of Aldermen approval required for purchases over \$15,000 per Municipal Code Chapter 135; Article II: Purchasing, Procurement, Transfers, and Sales.

Deadline for Action: YES ☒ NO ☐

If yes, explain:

We have received a grant for this project, and we are trying to get it completed.

Fiscal Impact:Not Applicable ☐Budgeted Item: YES ☒ NO ☐

If no, provide funding source: _____

Budget Line Item/Title: 20-, 30-, 35-00-774256 - Split between Transportation, Water, Sewer -FY 18 Budgeted Amount: \$ 22,200.00Expenditures to Date 10/31/18: (\$ 454.50)Available: \$ 21,745.50Requested Amount: \$ 21,663.00**Attachments:** YES ☒ NO ☐

If yes, list attachments:

Bill 18.56, Bid Tab, Agreement

Department Comments and Recommendation:

This project is to install a Waste Oil Furnace in the Public Works Transportation Building; however, the cost is split equally between the Transportation, Water, and Sewer Funds. Total budget = \$22,200 (each \$7,400).

Bids were opened on September 25. There were two bids. The low bid is from Midwest Econo Sales in the amount of \$21,663 with the additive bid of providing a 1,000 gallon Double Wall Steel Tank.

We have done work with Midwest Econo Sales in the past. They have provided the existing Waste Oil Furnance in the Public Works building, and they provide maintenance when needed.

We received a grant from District T for \$19,845. It has a 10% match. We do have to provide electric for this project. We believe that we will be under the total \$22,200 budget, which was split equally between the Transportation, Water, and Sewer Funds.

The Public Works Department recommends approval.

City Administrator Comments and Recommendation:

Per City Code 110.230, Bill 18-56 is in correct form as per City Attorney.

As stated above this is a FY2018 budgeted project with an up-to \$19,845 (90%) grant funded amount from the Lake of the Ozarks Solid Waste Management District T. Because of the grant funds from MoDNR, the bidding and approval process is required to be approved by MoDNR. Originally this project was bid back in May resulting in only one bidder, which is not within MoDNR acceptance. The project was re-bid in October resulting in the above.

A first and second reading is being requested because of the time crunch to get the furnace project completed.

I concur with the recommendation from the Public Works Director.

BILL NO. 18-56

ORDINANCE NO. 18.56

AN ORDINANCE OF THE CITY OF OSAGE BEACH, MISSOURI, AUTHORIZING THE MAYOR TO EXECUTE CONTRACT OB18-0018 WASTE OIL FURNACE PROJECT.

BE IT ORDAINED BY THE BOARD OF ALDERMEN OF THE CITY OF OSAGE BEACH, MISSOURI, AS FOLLOWS, WIT:

Section 1. The Board of Aldermen hereby authorizes the Mayor to execute on behalf of the City, a Construction Contract OB18-0018 with Midwest Econo Sales LLC substantially the same as under the terms set forth in the form attached hereto as ("Exhibit A").

Total expenditures or liability authorized under this contract shall not exceed twenty-one thousand six hundred sixty-three and no/100 dollars (\$21,663.00).

Section 2. The City Administrator is hereby authorized to take such further actions as are necessary to carry out the intent of this Ordinance and Contract.

Section 3. This Ordinance shall be in full force and effect from date of passage and approval by the Mayor.

READ FIRST TIME:

READ SECOND TIME:

I hereby certify that the above Ordinance No. 18.56 was duly passed on _____, by the Board of Aldermen of the City of Osage Beach. The votes thereon were as follows:

Ayes:

Nays:

Abstain:

Absent:

This Ordinance is hereby transmitted to the Mayor for his signature.

Date_____
Dorothy Urlicks, Deputy City Clerk

Approved as to form:

Edward B. Rucker, City Attorney

I hereby approve Ordinance No. 18.56.

Date

ATTEST:

John Olivarri, Mayor_____
Dorothy Urlicks, Deputy City Clerk

BID TABULATION
City of Osage Beach, MO
Waste Oil Furnace Installation Rebid
Osage Beach Project # OB18-018

9/25/2018

9/25/2018											
Base Bid											
Item No.	Description	Est. Quantity	Unit	Engineer Estimate		Midwest Econo Sales La Monte MO		Walls H.V.A.C Brumley MO			
				Unit Price	Extension Figure	Unit Price	Extension Figure	Unit Price	Extension Figure		
1	Purchase & Installation of Waste Oil Furnace using a 1,000 gallon Steel Tank provided by City of Osage Beach	1	LS	\$18,000.00	\$ 18,000.00	\$16,850.00	\$ 16,850.00	\$29,747.00	\$ 29,747.00		
Total Base Bid				\$ 18,000.00		\$ 16,850.00		\$ 29,747.00			
Additive Bid											
2	1,000-gallon Double Wall Steel Tank	1	LS	\$4,000.00	\$ 4,000.00	\$4,813.00	\$ 4,813.00	\$6,685.00	\$ 6,685.00		
Total Base Bid plus Additive Bid				\$22,000.00		\$21,663.00				\$36,432.00	

Waste Oil Furnace Installation

AGREEMENT

THIS AGREEMENT, made and entered into this _____ day of _____, 2018, by and between the **City of Osage Beach**, Party of the First Part and hereinafter called the **Owner**, and **Midwest Econo Sales, LLC, a Limited Liability Company of La Monte, MO 65337** Party of the Second Part and hereinafter called the **Contractor**.

WITNESSETH:

THAT WHEREAS, the City of Osage Beach has caused to be prepared, in accordance with law, specifications, plans, and other contract documents for the work herein described and has approved and adopted said documents, and has caused to be published, in the manner and for the time required by law, an advertisement for and in connection with the construction of the improvements, complete, in accordance with the contract documents and the said plans and specifications; and

WHEREAS, the Contractor, in response to such advertisement, has submitted to the Owner, in the manner and at the time specified, a sealed bid in accordance with the terms of said advertisement;

WHEREAS, the Owner, in the manner prescribed by law, has publicly opened, examined and canvassed the bids submitted in response to the published advertisement therefor, and as a result of such canvass has determined and declared the aforesaid Contractor to be the lowest responsive and responsible Bidder for the said work and has duly awarded to the said Contractor a contract therefor, for the sum or sums named in the Contractor's bid, a copy thereof being attached to and made a part of this contract.

NOW, THEREFORE, in consideration of the compensation to be paid to the Contractor and of the mutual agreements herein contained, the Parties to these presents have agreed and hereby agree, the Owner for itself and its successors, and the Contractor for its, his, or their executors and administrators, as follows:

ARTICLE I. That the Contractor shall (a) furnish all tools, equipment, supplies, superintendence, transportation, and other construction accessories, services and facilities; (b) furnish all materials, supplies and equipment specified and required to be incorporated in and form a permanent part of the completed work except the items specified to be furnished by the Owner; (c) provide and perform all necessary labor; and (d) in a good, substantial, and workmanlike manner and in accordance with the provisions of the General Conditions and Supplementary Conditions of this contract which are attached hereto and make a part hereof, and in conformance with the contract plans and specifications designated and identified therein, execute, construct, and complete all work included in and covered by the Owner's official award of this contract to the said Contractor, such award being based on the acceptance by the Owner of the Contractor's bid for the construction of the improvements.

ARTICLE II. That the Contractor shall construct, complete as designated and described in the foregoing Bid Form and attached specifications and in accordance with the Advertisement for Bids, Instructions to Bidders, Bid Form, Bonds, General Conditions, Supplementary Conditions, detailed specifications, plans, addenda, and other component parts of the contract documents hereto attached, all of which documents form the contract and are fully a part hereto as if repeated verbatim here.

ARTICLE III. That the Owner shall pay to the Contractor for the performance of the work described as follows:

Waste Oil Furnace Installation

and the Contractor will accept as full compensation thereof, the sum (subject to adjustment as provided by the contract) of **Twenty-one thousand six hundred sixty-three dollars and zero cents (\$21,663.00)** for all work covered by and included in the contract award and designated in the foregoing Article I. Payment therefor shall be made in the manner provided in the General Conditions and Supplementary Conditions attached hereto.

ARTICLE IV. That the Contractor shall begin assembly of materials and equipment within fifteen (15) days after receipt from the Owner of executed copies of the contract and that the Contractor shall complete said work within Thirty (30)

Waste Oil Furnace Installation

consecutive calendar days from the thirtieth day after the Effective Date of the agreement, or if a Notice to Proceed is given, from the date indicated in the Notice to Proceed.

Owner and Contractor recognize time is of the essence of this agreement and that Owner will suffer financial loss if the work is not completed within the time specified above, plus any extensions thereof allowed in allowance with Article 11 of the General Conditions. Owner and Contractor agree that as liquidated damages for delay, but not as a penalty, Contractor shall pay Owner Five Hundred dollars (\$ 500.00) for each and every calendar day of each section that expires following the time specified above for completion of the work.

ARTICLE V. This Agreement will not be binding and effective until signed by the Owner.

IN WITNESS WHEREOF, the Parties hereto have executed this contract as of the day and year first above written.

SIGNATURE:

ATTEST:

Owner, Party of the First Part

City Clerk

By _____
Name and Title

(SEAL)

*

LICENSE or CERTIFICATE NUMBER, if applicable _____

SIGNATURE OF CONTRACTOR:

IF AN INDIVIDUAL OR PARTNERSHIP

Contractor, Party of the Second Part

By _____
Name and Title

IF A CORPORATION

ATTEST:

Contractor, Party of the Second Part

Secretary

By _____
Name and Title

(CORPORATE SEAL)

STATE OF _____

COUNTY OF _____

On This _____ day of _____, 2018, before me appeared _____
to me personally known who, being by me duly sworn, did say that he/she is the _____
of Midwest Econo Sales, LLC and acknowledged to me that he/she executed said instrument in behalf of said
Limited Liability Company and acknowledged to me that he/she executed the same for the purposes therein stated.

(SEAL)

My commission Expires: _____

Notary Public Within and For Said County and State

City of Osage Beach**Agenda Item Summary**Date of Board of Aldermen Meeting: 11/15/18Originator: *(Name/Title)* Mike Welty/Assistant City AdministratorDate Submitted: 11/05/18**Agenda Item Title:**

Bill 18-57 - Amending Ordinance No. 17-80 Adopting the 2018 Annual Budget, Transfer of Funds for Necessary Expenses.

Presented by: *(Name/Title)* Mike Welty/Assistant City Administrator**Requested Action:**☐

Motion to Approve

☒First Reading of Bill # 18-57☐

Second Reading of Bill # _____

☐

Resolution # _____

☐

Proclamation

☐

Public Hearing

☐

Other (Describe) _____

Ordinance Reference for Action: *(i.e. RSMo Section, Ordinance # & Title)*

Board of Aldermen approval required for budget amendments over \$5,000 per Municipal Code Chapter 135; Article II: Purchasing, Procurement, Transfers, and Sales.

Deadline for Action: YES ☒ NO ☐

If yes, explain:

Must be completed before the end of FY2018

Fiscal Impact:Not Applicable ☒Budgeted Item: YES ☐ NO ☐

If no, provide funding source: _____

Budget Line Item/Title: _____

FY____ Budgeted Amount: \$ _____

Expenditures to Date _____: (\$ _____)

Available: \$ _____ 0.00

Requested Amount: \$ _____

Attachments: YES ☒ NO ☐

If yes, list attachments:

Bill 18-57

Department Comments and Recommendation:**Adjustment #1**

There were two incidents in which City property (one at the City Park and one at Peanick Park) was damaged by outside individuals requiring an adjustment to the budget to account for the expense of repairs.

City Park Electrical Damage :

- Incident occurred 11/6/2017
- Invoice from Reinhold Electric \$15,220
- City reimbursed \$12,720 from MPR on 3/27/2018
- Reimbursement posted to revenue account 10-00-600005 Insurance/Settlement

City Park Playground Damage:

- Incident occurred 3/23/2018
- Multiple invoices from Cunningham Recreation totaling \$4,997.66
- City will be reimbursed in full from Progressive Insurance
- Once reimbursement received, it will be posted to revenue account 10-00-600005 Insurance/Settlement

The Park's Department Maintenance & Repair account needs amended to account for these unexpected damages.

The Budget Amendment is as follows:

	Original Amount	Amended Amount
10-10-743100 Maintenance & Repair	\$42,000.00	\$62,218.00

Adjustment #2

In 2017 the Parks Department was budgeted to purchase a new piece of playground equipment. Unfortunately the equipment did not arrive until 2018 causing the invoice to be paid in 2018; therefore the cost of the purchase is a carryover from the 2017 budget.

Cost of the playground equipment is \$5,374.29. The Parks Department Recreation Equipment Account needs to be amended by \$5,149.00 to account for this carry over from FY2017.

The Budget Amendment is as follows:

	Original Amount	Amended Amount
10-10-774202 Recreation Equipment	\$8,000.00	\$13,149.00

The Assistant City Administrator recommends approval.

City Administrator Comments and Recommendation:

Per City Code 110.230, Bill 18-57 is in correct form as per City Attorney.

The first amendment of \$20,218 has total insurance reimbursement of \$17,718 coded to revenue. The City is out of pocket the deductible of \$2,500. The second amendment is accounting for the carry-over expense from FY2017. This item funded from carry-over unrestricted funds from FY2017. I concur with the Assistant City Administrator's recommendation.

BILL NO. 18-57

ORDINANCE NO.18.57

AN ORDINANCE OF THE CITY OF OSAGE BEACH, MISSOURI, AMENDING ORDINANCE NO. 17.80 ADOPTING THE 2018 ANNUAL BUDGET, TRANSFER OF FUNDS FOR NECESSARY EXPENSES.

BE IT ORDAINED BY THE BOARD OF ALDERMEN OF THE CITY OF OSAGE BEACH, AS FOLLOWS, TO WIT:

Section 1. That the 2018 Annual Budget adopted as Ordinance No. 17.80 is hereby amended by appropriating additional funds or reducing appropriations as follows:

	Original Item	Amended Item
10-10-743100 Maintenance & Repair	\$42,000	\$62,218
10-10-774202 Recreation Equipment	\$8,000	\$13,149

Section 2. In all other respects the 2018 Annual Budget adopted in Ordinance No. 17.80 and any subsequent amendments thereto, remains in full force and effect.

Section 3. That this Ordinance shall be in full force and effect upon date of passage and approval by the Mayor.

READ FIRST TIME: _____

READ SECOND TIME: _____

I hereby certify that the above Ordinance No. 18.57 was duly passed on _____ by the Board of Aldermen of the City of Osage Beach. The votes thereon were as follows:

Ayes:

Nays:

Abstain:

Absent:

This Ordinance is hereby transmitted to the Mayor for his signature.

Date

Dorothy Urlicks, Deputy City Clerk

Approved as to form:

Edward B. Rucker, City Attorney

I hereby approve Ordinance No. 18.57.

John Olivarri, Mayor

Date

ATTEST:

Dorothy Urlicks, Deputy City Clerk

City of Osage Beach**Agenda Item Summary**Date of Board of Aldermen Meeting: 11/15/18Originator: *(Name/Title)* Nicholas Edelman, Public Works DirectorDate Submitted: 10/31/18**Agenda Item Title:**

Bill 18-58 - Amending Ordinance No. 17-80 Adopting the 2018 Annual Budget, Transfer of Funds for Necessary Expenses.

Presented by: *(Name/Title)* Nicholas Edelman, Public Works Director**Requested Action:**
☐
☒
☐
☐

Motion to Approve

First Reading of Bill # 18-58

Second Reading of Bill # _____

Resolution # _____

☐
☐
☐

Proclamation

Public Hearing

Other (Describe)

Ordinance Reference for Action: *(i.e. RSMo Section, Ordinance # & Title)*

Board of Aldermen approval required for budget amendments over \$5,000 per Municipal Code Chapter 135; Article II: Purchasing, Procurement, Transfers, and Sales.

Deadline for Action: YES ☒ NO ☐

If yes, explain:

Must be completed before the end of FY2018

Fiscal Impact:Not Applicable ☒Budgeted Item: YES ☒ NO ☐

If no, provide funding source: _____

Budget Line Item/Title: _____

FY____ Budgeted Amount: \$ _____

Expenditures to Date _____: (\$ _____)

Available: \$ _____ 0.00

Requested Amount: \$ _____

Attachments: YES ☒ NO ☐

If yes, list attachments:

Bill 18.58

Department Comments and Recommendation:

During the FY2018 Budget preparation, we thought that the Lee C. Fine Taxiway Phase 1 project would be completed in FY2017. This did not happen. The contractor wanted to go through the referee testing process. We have recently completed that process, and we will be processing the payment soon.

Another reason for this budget amendment is that we were over budget on the engineering. We talked about this during the February 1st Board of Aldermen Meeting. We budgeted only \$140,000 for this work prior to knowing the exact amount of this work.

Expenses for 45-00-773216 Taxiway Project (Taxiway project is a 90/10 Grant Project)

	Year to Date	Expenses remaining	Total
Taxiway Phase 1	\$80,361	\$223,600	\$303,961
Engineering Phase 1	\$3,024	\$10,000	\$13,024
Taxiway Phase 2	\$567		\$567
Engineering Taxiway Phase 2	\$167,647	\$3,421	\$171,068
Misc Surveys	\$6,000		\$6,000

The Budget Amendment required:

	Original Amount	Amended Amount
45-00-773216 Taxiway Project	\$140,000	\$494,620

The Public Works and Airport Departments recommend approval.

City Administrator Comments and Recommendation:

Per City Code 110.230, Bill 18-58 is in correct form as per City Attorney.

The LCF Taxiway project is a 90% funded grant project for all expense adjustment noted above. I concur with the Public Works Director's recommendation.

BILL NO. 18-58

ORDINANCE NO.18.58

AN ORDINANCE OF THE CITY OF OSAGE BEACH, MISSOURI, AMENDING ORDINANCE NO. 17.80 ADOPTING THE 2018 ANNUAL BUDGET, TRANSFER OF FUNDS FOR NECESSARY EXPENSES.

BE IT ORDAINED BY THE BOARD OF ALDERMEN OF THE CITY OF OSAGE BEACH, AS FOLLOWS, TO WIT:

Section 1. That the 2018 Annual Budget adopted as Ordinance No. 17.80 is hereby amended by appropriating additional funds as follows:

	Original Item	Amended Item
45-00-773216 Taxiway Project	\$140,000	\$494,620

Section 2. In all other respects the 2018 Annual Budget adopted in Ordinance No. 17.80 and any subsequent amendments thereto, remains in full force and effect.

Section 3. That this Ordinance shall be in full force and effect upon date of passage and approval by the Mayor.

READ FIRST TIME:

READ SECOND TIME:

I hereby certify that the above Ordinance No. 18.58 was duly passed on _____ by the Board of Aldermen of the City of Osage Beach. The votes thereon were as follows:

Ayes:

Nays:

Abstain:

Absent:

This Ordinance is hereby transmitted to the Mayor for his signature.

Date_____
Dorothy Urlicks, Deputy City Clerk

Approved as to form:

Edward B. Rucker, City Attorney

I hereby approve Ordinance No. 18.58.

John Olivarri, Mayor_____
Date

ATTEST:

Dorothy Urlicks, Deputy City Clerk