



City of Carthage, Missouri
PUBLIC SERVICES COMMITTEE

November 18, 2025 - 5:30 PM
CITY HALL COUNCIL CHAMBERS

AGENDA

- 1. Call to Order**
- 2. Old Business**
 1. Approval of October 21, 2025 minutes.
- 3. Citizen Participation**

(Citizens wishing to address the Council or Committee should notify the City in advance and provide the item they want to address in written format at least 24 hours before the meeting. Please call Angie Judd at the Parks & Recreation office at 417-237-7035, or email a.judd@carthagemo.gov.)
- 4. New Business**
 1. Consider and discuss Dog Park policy.
 2. Consider and discuss lease purchase bids for pump house repairs.
- 5. Staff Reports**
 1. Staff reports.
- 6. Other Business**
- 7. Adjournment**

PERSONS WITH DISABILITIES WHO NEED SPECIAL ASSISTANCE CALL 417-237-7000 (VOICE) OR 1-800-735-2466 (TDD VIA RELAY MISSOURI) AT LEAST 24 HOURS PRIOR TO MEETING



City of Carthage, Missouri

PUBLIC SERVICES COMMITTEE

October 21, 2025 - 5:30 PM
CITY HALL COUNCIL CHAMBERS

MINUTES

1. Call to Order

MEMBERS PRESENT: Jana Schramm, Jack Perkins, Ray West

MEMBERS ABSENT: Beth Kang

OTHERS PRESENT: Mayor David B. Flanigan

STAFF PRESENT: Parks and Recreation Director Richard Bonine, Administrative Assistant Angie Judd, City Administrator Traci Cox, Tourism Director Melissa Little

Chair Jana Schramm called the meeting to order at 05:29 PM.

2. Old Business

1. Approval of September 18, 2025 minutes.

Mr. West made a motion to approve the minutes of the September 18th Public Services Committee meeting. The motion passed.

ACTION: Motion to accept/approve item 2.1. by Ray West;
Motion passed with a 3:0

AYES: Jana Schramm, Jack Perkins, Ray West

NOES: None

ABSTAIN: None

3. Citizen Participation

(Citizens wishing to address the Council or Committee should notify the City in advance and provide the item they want to address in written format at least 24 hours before the meeting. Please call Angie Judd at the Parks & Recreation office at 417-237-7035, or email a.judd@carthagemo.gov.)

4. New Business

1. Consider and discuss road names in Municipal Park.

Ms. Cox reported that the public comment period has completed, receiving one additional suggestion. The recommendation is to keep the original names as suggested. Mr. Perkins made a motion to accept the names of the streets in Municipal Park as outlined and forward to Council for approval. The motion passed.

ACTION: Motion to accept/approve item 4.1. by Jack Perkins;
Motion passed with a 3:0

AYES: Jana Schramm, Jack Perkins, Ray West

NOES: None

ABSTAIN: None

2. Consider and discuss Route 66 emblem on Kellogg Lake Road.
Jackie Boyer, President of the Kellogg Lake Board, requested permission to have a Route 66 emblem painted on the roadway at Kellogg Lake. She suggested the possibility of an emblem that spans across the entire road, if such a stencil can be obtained, and noted that the Kellogg Lake Board may be able to fund the purchase of the stencil. Mr. West made a motion to approve moving forward with the design of a Route 66 emblem to be painted in three locations on the roadway at Kellogg Lake. The motion passed.

ACTION: Motion to accept/approve item 4.2. by Ray West;
Motion passed with a 3:0

AYES: Jana Schramm, Jack Perkins, Ray West

NOES: None

ABSTAIN: None

3. Consider and discuss Boots Court Visitor's Center operating hours.
Janna Conklin, representing the Boots Court Board, requested that the Visitor Center's hours be adjusted to off-season/winter hours of 10:00 a.m. to 6:00 p.m. from November through March. Ms. Schramm made a motion to approve the change to the Boots Court Visitor Center hours. The motion passed.

ACTION: Motion to accept/approve item 4.3. by Jana Schramm;
Motion passed with a 3:0

AYES: Jana Schramm, Jack Perkins, Ray West

NOES: None

ABSTAIN: None

4. Consider and discuss Vision Carthage holiday events.
Sally Stuart, Director of Vision Carthage, presented a request to hold a Candy Cane Hunt on December 1st in Central Park. She noted that the event will include hot chocolate and an opportunity for attendees to visit Santa. Mr. Perkins made a motion to approve the use of Central Park on December 1st from 6:00 p.m. to 8:00 p.m. for the event. The motion passed.

ACTION: Motion to accept/approve item 4.4. by Jack Perkins;
Motion passed with a 3:0

AYES: Jana Schramm, Jack Perkins, Ray West

NOES: None

ABSTAIN: None

Ms. Stuart presented a request to use Kellogg Lake Park for a Woodland Winter themed event on December 15th. She noted that the event would include a hayride, hot dogs, s'mores, hot chocolate, a nature craft, and a visit from Santa. It was mentioned that the existing fire pit near the Lake Pavilion could be used for roasting hot dogs and making s'mores. Mr. Bonine stated that there should be adequate parking available for the event. Mr. Perkins made a motion to approve the use of Kellogg Lake Park on December 15th from 5:00 p.m. to 7:00 p.m. for the Woodland Winter themed event. The motion passed.

ACTION: Motion to accept/approve item 4.4. by Jack Perkins;
Motion passed with a 3:0

AYES: Jana Schramm, Jack Perkins, Ray West
NOES: None
ABSTAIN: None

Ms. Stuart reported that a third holiday event is being planned at the skating rink on December 22nd. She stated that she has met with the family who manages the rink and will be coordinating with them in preparation for the event. No action was taken.

5. Consider and discuss dog park fee.

Mr. Bonine requested to move agenda item to Staff Reports. Ms. West made a motion to amend agenda. The motion passed.

ACTION: Motion to amend item 4.5. by Ray West;
Motion passed with a 3:0

AYES: Jana Schramm, Jack Perkins, Ray West
NOES: None
ABSTAIN: None

6. Consider and discuss work release program.

Mr. Bonine requested to move agenda item to Staff Reports. Ms. West made a motion to amend agenda. The motion passed.

ACTION: Motion to amend item 4.6. by Ray West;
Motion passed with a 3:0

AYES: Jana Schramm, Jack Perkins, Ray West
NOES: None
ABSTAIN: None

7. Consider and discuss RFP for golf irrigation pump station.

Cody Gray, Golf Maintenance Supervisor, reported that a Request for Proposal (RFP) was issued for a golf course irrigation pump station, and two bids were received. He stated that Nuco Pumps submitted the lower bid and provides excellent service along with a Peace of Mind agreement. Mr. Gray noted that the golf course has previously utilized Nuco Pumps for pump station service and that the company is based in Kansas City. If approved, Nuco Pumps would build the unit in-house, complete the installation, and provide annual servicing. Mr. Bonine added that he has discussed the matter with Mr. Gray and recommends moving forward with accepting the bid from Nuco Pumps. Mr. Perkins made a motion to approve the Nuco Pumps bid in the amount of \$189,062.77 and to proceed with issuing an RFP for financing.

ACTION: Motion to accept/approve item 4.7. by Jack Perkins;
Motion passed with a 3:0

AYES: Jana Schramm, Jack Perkins, Ray West
NOES: None
ABSTAIN: None

8. Consider and discuss RFP for golf chemicals.

Mr. Gray reported that a Request for Proposal (RFP) was issued for the purchase of chemicals for the golf course, and three bids were received. He stated that the lowest bid was submitted by Advanced Turf in the amount of \$43,046.73. Mr. West made a motion to approve the bid from Advanced Turf in

the amount of \$43,046.73 for the purchase of golf course chemicals. The motion passed.

ACTION: Motion to accept/approve item 4.8. by Ray West;
Motion passed with a 3:0

AYES: Jana Schramm, Jack Perkins, Ray West

NOES: None

ABSTAIN: None

9. Consider and discuss RFP for ash tree removal.

Mr. Bonine reported that a Request for Proposal (RFP) was issued for the ash tree removal portion of the Missouri cost-share grant. Hodges Tree Trimming submitted a bid in the amount of \$13,800 for the removal of thirteen ash trees from the golf course. Mr. Perkins expressed concern about removing trees that have not yet been affected by the emerald ash borer. It was noted that the removals are preventative measures intended to reduce potential safety risks and future costs. Ms. Cox advised that if the bid is not accepted, the City could lose the available grant funding. Mr. West made a motion to accept the bid of \$13,800 from Hodges Tree Trimming for the removal of thirteen ash trees. The motion passed.

ACTION: Motion to accept/approve item 4.9. by Ray West;
Motion passed with a 3:0

AYES: Jana Schramm, Jack Perkins, Ray West

NOES: None

ABSTAIN: None

10. Consider and discuss RFP for tree purchase and planting.

Mr. Bonine reported that a Request for Proposal (RFP) was issued for the purchase and planting of fifteen trees to fulfill the requirements of the Missouri cost-share grant. Outer Oaks submitted a bid in the amount of \$12,245 to purchase and plant fifteen Fall Fiesta sugar maple trees as specified in the bid. Mr. Perkins made a motion to approve the bid from Outer Oaks in the amount of \$12,245 for the purchase and planting of the trees. The motion passed.

ACTION: Motion to accept/approve item 4.10. by Jack Perkins;
Motion passed with a 3:0

AYES: Jana Schramm, Jack Perkins, Ray West

NOES: None

ABSTAIN: None

5. Staff Reports

1. Staff reports.

Mr. Bonine stated that he has experience building three dog parks and has visited dog parks across the country, noting that he has never seen one that charges a fee. He sought feedback from the Committee regarding the idea. Mr. Perkins commented that it seemed illogical to charge a fee to use a dog park, with Mr. West and Ms. Schramm expressing agreement. Ms. Schramm requested additional information on the number of households that have paid a fee to use the dog park and how refunds might be issued if the fee were eliminated. Mr. Bonine stated he would gather the requested information. Mr. Bonine also discussed a potential work-release program, noting that in

previous positions he collaborated with Sheriff and Police Departments to utilize inmates for work through training programs. He expressed interest in exploring whether a similar program could be implemented locally. Mr. Perkins stated that he thought it was a great idea. Mayor Flanigan added that Mr. Bonine would need to coordinate with the Sheriff, as inmates are typically housed in the county. Mr. Bonine will pursue further information.

Ms. Little presented an overview of the Food Truck Friday season, including revenue and expenses, and reported that it was a very successful year. She added that next year's theme will be Route 66.

Ms. Little also provided Civil War Museum attendance figures for September, along with a performance report showing total sales and donations from the past two years. She noted that the Boots Court Visitor's Center and the Civil War Museum promote each other to visitors. Ms. Little shared her experience attending the Governor's Conference, highlighting valuable insights gained, and reported that a digital campaign targeting Route 66 travelers will be discussed further with the Tourism Board at their next meeting.

Mr. Bonine presented the golf report, noting that revenue has increased over the last few years, although golf rounds were not included in the report at this time. He stated that he had driven the course and was impressed with the conditions, as well as the positive feedback received from golfers regarding both the course and staff. He added that interviews for the Golf Operations Supervisor position have concluded.

Finally, Mr. Bonine provided the Parks maintenance report, noting that the Parks maintenance staff received excellent feedback from both the Rodeo and the Chamber for their work during the Maple Leaf event.

6. Other Business

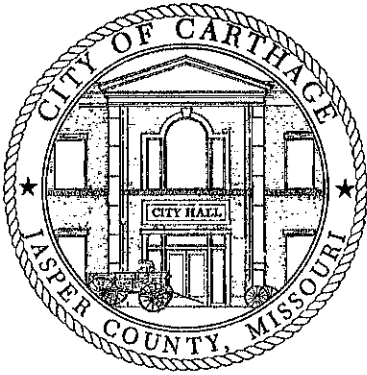
7. Adjournment

ACTION:	Motion to Adjourn at 06:54 PM by Jack Perkins
	Motion passed with a 3:0
AYES:	Jana Schramm, Jack Perkins, Ray West
NOES:	None
ABSTAIN:	None

Dog Park Transactions

Receipt #	Date	Time	User	Cash	Check	Credit/Debit	Total
96962180	10/23/2025	1:10 PM		0	10	0	10
96638191	10/14/2025	12:13 PM		20	0	0	20
95182288	9/3/2025	5:01 PM		20	0	0	20
93809749	8/8/2025	10:40 AM		20	0	0	20
93497971	8/4/2025	10:09 AM		0	0	20	20
92549973	7/23/2025	3:29 PM		20	0	0	20
90432867	6/30/2025	1:45 PM		20	0	0	20
89186581	6/18/2025	2:32 PM		0	0	20	20
87066156	5/23/2025	2:30 PM		0	0	20	20
86922083	5/20/2025	3:57 PM		20	0	0	20
86921843	5/20/2025	3:52 PM		20	0	0	20
86854721	5/19/2025	12:34 PM		0	0	20	20
86407643	5/9/2025	10:03 AM		20	0	0	20
86372015	5/8/2025	1:03 PM		0	0	20	20
85868815	4/28/2025	12:19 PM		20	0	0	20
84973350	4/7/2025	8:07 AM		10	0	0	10
83845062	3/11/2025	1:44 PM		20	0	0	20
83644846	3/6/2025	2:49 PM		20	0	0	20
82544135	2/7/2025	4:38 PM		0	0	20	20
80674628	12/16/2024	3:26 PM		0	0	20	20
79897513	11/19/2024	2:41 PM		0	0	20	20
79773527	11/15/2024	10:41 AM		20	0	0	20
79747851	11/14/2024	1:47 PM		10	0	0	10
79284291	10/30/2024	4:26 PM		0	0	20	20
79085408	10/24/2024	10:57 AM		20	0	0	20
79032352	10/22/2024	3:41 PM		20	0	0	20
78651048	10/10/2024	1:32 PM		0	0	10	10
78650417	10/10/2024	1:17 PM		20	0	0	20
78614507	10/9/2024	11:25 AM		20	0	0	20
78612287	10/9/2024	10:36 AM		0	0	20	20
78453425	10/4/2024	12:05 PM		0	0	20	20
78423333	10/3/2024	2:10 PM		20	0	0	20
78374856	10/2/2024	9:41 AM		10	0	0	10
78350920	10/1/2024	3:23 PM		0	20	0	20
78333134	10/1/2024	10:13 AM		0	200	0	200
78295063	9/30/2024	4:15 PM		20	0	0	20
78294970	9/30/2024	4:13 PM		25	0	0	25
78293471	9/30/2024	3:41 PM		20	0	0	20
78285235	9/30/2024	1:03 PM		20	0	0	20
78279495	9/30/2024	11:22 AM		0	0	40	40
78273219	9/30/2024	9:36 AM		20	0	0	20
78206926	9/27/2024	3:26 PM		0	0	20	20
78203286	9/27/2024	1:46 PM		0	0	20	20
78199390	9/27/2024	12:09 PM		0	0	20	20
78198667	9/27/2024	11:52 AM		0	0	20	20
78192313	9/27/2024	9:14 AM		0	0	20	20
77950173	9/19/2024	3:27 PM		20	0	0	20
77947674	9/19/2024	2:24 PM		20	0	0	20
77752231	9/13/2024	2:25 PM		0	0	20	20
Totals for Transactions			53 households	515	230	390	1135

*this donation sponsored 9 households and 2 key fobs



The City of Carthage

America's Maple Leaf City

326 Grant St., Carthage, MO 64836 (417) 237-7000 FAX (417) 237-7002

BID RESULTS
PUMP HOUSE LEASE PURCHASE
11/13/2025
FINANCE AMOUNT \$189,062.77 OVER 5 YEARS

Community Bank & Trust - \$189,062.77 financed one of two ways
Option 1: 5 years at 5.50% - quarterly payments **TOTAL \$219,912.26**
Option 2: 5 years 6 months draw period – quarterly payments – 5.50% **TOTAL**
\$222,736.24

Community National Bank - \$189,062.77 at 5.75% for 5 years – quarterly payments **TOTAL: \$217,346.20**

Arvest Bank - \$189,062.77 at 4.55 % for 5 years – multiple payment options – one time fee \$550.00
Option 1: Monthly payments **TOTAL paid after 5 years w/fee \$212,609.80**
Option 2: Quarterly payments **TOTAL paid after 5 years w/ fee \$213,330.00**
Option 3: Yearly payments **TOTAL paid after 5 years w/ fee \$216,579.20**



414 E. 32nd Street, Joplin, MO 64801
• Phone (417) 624-3222

November 6, 2025

City of Carthage
Attn: Miranda Deal
326 Grant Street
Carthage, MO 64836

Re: Proposal – Golf Course Pump House Financing

Dear Ms. Deal:

Please accept this letter as our offer to provide a municipal lease for the costs associated with upgrading the pump house at the Carthage Golf Course as outlined in your Request for Proposal issued on October 22, 2025.

Community Bank and Trust has been providing municipal leasing for over 15 years and traditional municipal financing for decades. We have served our communities across Southwest Missouri and Southeast Kansas for 141 years with a full line of banking services. At September 30, 2025, our bank exceeded the definition of "Well Capitalized" for regulatory purposes with a Tier One Common Equity Capital Ratio of 25.29% and a Total Risk Based Capital Ratio of 26.54%. Your contact person is Sandra Claypool, Vice President. Her phone number is 417-793-0359 and her email is sandra.claypool@cbthomebank.com.

The assumed lease amount is \$189,062.77. There will be no fee charged, and to reduce costs for the city there will be no requirement for the lease to be structured as "tax exempt" as defined by the Internal Revenue Code. Two structures are proposed. One is for the specific term specified in the RFP. In addition, we are proposing a draw period that will extend the 5-year amortization period requested by 6 months to allow for interest only payments on the outstanding balance. We believe this option provides you with the most flexibility for the least expense.

The offer is subject to our receipt and acceptance of the most recent audit of the City of Carthage, a copy of the current budget for the city, and official approval of the proposed transaction by the Carthage City Council authorizing the lease agreement and payments to Community Bank & Trust.



www.cbthomebank.com

Member
FDIC

Anderson • Carl Junction • Diamond • Galena • Granby • Joplin • Neosho • Carthage • Seneca

The specific terms are:

Assumed Lease Date:	01/04/2026	01/04/2026
Lease Term:	5 years	5 years and 6 months
Lease Rate:	5.50%	5.50%
Quarterly Payments:		
2 quarterly interest only payments	Accrued Interest	Accrued Interest
Remaining quarterly payments	\$11,930.88	\$10,878.99
Maturity Date:	01/04/2031	07/04/2031
Prepayment Penalty:	None	None
Disbursement Schedule	Monthly Draws for up to 6 months	Monthly Draws for up to 6 months

As a municipal lease purchase, title to the equipment purchased is held by the bank until the lease is paid in full; however, the city is responsible for all maintenance, insurance or other costs associated with the equipment.

Example amortization schedules for the two proposed lease structures are attached. Due to the draw period, the total exact cost cannot be determined. The amortization examples assume the absolute worst-case scenario with all funds being advanced upon execution of the lease. Your actual final cost will be less depending on how the available funds are drawn. However, the regular quarterly amortizing payments will not change from the proposals. A sample municipal lease document is attached.

We appreciate the opportunity to provide this offer of financing.

Sincerely,

COMMUNITY BANK & TRUST



Robert A. Reaves
Executive Vice President &
Chief Lending Officer

Attachments

AMORTIZATION SCHEDULE

App. Date	Application No.	Loan Amount	Dept.	Collateral	Officer	Init.
		189,062.77				

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.

Applicant:

Lender:

Community Bank & Trust
 100 S. Wood St.
 P.O. Box 400
 Neosho, MO 64850-1819
 (417) 451-1040

Disbursement Date: January 4, 2026
 Interest Rate: 5.500

Repayment Schedule: Irregular
 Calculation Method: 365/365 U.S. Rule

Payment Number	Payment Date	Payment Amount	Interest Paid	Principal Paid	Remaining Balance
1	04-04-2026	2,564.00	2,564.00	0.00	189,062.77
2	07-04-2026	2,592.49	2,592.49	0.00	189,062.77
3	10-04-2026	11,930.88	2,620.98	9,309.90	179,752.87
2026 TOTALS:		17,087.37	7,777.47	9,309.90	
4	01-04-2027	11,930.88	2,491.92	9,438.96	170,313.91
5	04-04-2027	11,930.88	2,309.74	9,621.14	160,692.77
6	07-04-2027	11,930.88	2,203.47	9,727.41	150,965.36
7	10-04-2027	11,930.88	2,092.83	9,838.05	141,127.31
2027 TOTALS:		47,723.52	9,097.96	38,625.56	
8	01-04-2028	11,930.88	1,956.46	9,974.43	131,152.88
9	04-04-2028	11,930.88	1,798.41	10,132.47	121,020.41
10	07-04-2028	11,930.88	1,659.47	10,271.41	110,749.00
11	10-04-2028	11,930.88	1,535.31	10,395.57	100,353.43
2028 TOTALS:		47,723.52	6,949.64	40,773.88	
12	01-04-2029	11,930.88	1,391.20	10,539.68	89,813.75
13	04-04-2029	11,930.88	1,218.02	10,712.86	79,100.89
14	07-04-2029	11,930.88	1,084.66	10,846.22	68,254.67
15	10-04-2029	11,930.88	946.22	10,984.66	57,270.01
2029 TOTALS:		47,723.52	4,640.10	43,083.42	
16	01-04-2030	11,930.88	793.93	11,136.95	46,133.06
17	04-04-2030	11,930.88	625.84	11,305.24	34,827.82
18	07-04-2030	11,930.88	477.57	11,453.31	23,374.51
19	10-04-2030	11,930.88	324.04	11,606.84	11,767.67
2030 TOTALS:		47,723.52	2,221.18	45,502.34	
20	01-04-2031	11,930.81	163.14	11,767.67	0.00
2031 TOTALS:		11,930.81	163.14	11,767.67	
TOTALS:		219,912.26	30,849.49	189,062.77	

NOTICE: This is an estimated loan amortization schedule. Actual amounts may vary if payments are made on different dates or in different amounts.

LaserPro, Ver. 25.1.20.003 Corp. Private USA Corporation 1997, 2025. All Rights Reserved. - MO 02LASERPRODFNPLMAMORTFO

AMORTIZATION SCHEDULE

App. Date	Application No.	Loan Amount	Dept.	Collateral	Officer	Init.
		189,062.77				

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Applicant:

Lender:

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 100 S. Wood St.
 P.O. Box 400
 Neosho, MO 64850-1819
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Disbursement Date: January 4, 2026
 Interest Rate: 5.500

Repayment Schedule: Irregular
 Calculation Method: 365/365 U.S. Rule

Payment Number	Payment Date	Payment Amount	Interest Paid	Principal Paid	Remaining Balance
1	04-04-2026	2,564.00	2,564.00	0.00	189,062.77
2	07-04-2026	2,592.49	2,592.49	0.00	189,062.77
3	10-04-2026	10,878.99	2,620.98	8,258.01	180,804.76
2026 TOTALS:		16,035.48	7,777.47	8,258.01	
4	01-04-2027	10,878.99	2,508.50	8,372.49	172,432.27
5	04-04-2027	10,878.99	2,338.47	8,540.52	163,891.75
6	07-04-2027	10,878.99	2,247.34	8,631.65	155,260.10
7	10-04-2027	10,878.99	2,152.37	8,726.62	146,533.48
2027 TOTALS:		43,515.96	9,244.68	34,271.28	
8	01-04-2028	10,878.99	2,031.40	8,847.59	137,685.89
9	04-04-2028	10,878.99	1,887.99	8,991.00	128,694.89
10	07-04-2028	10,878.99	1,764.71	9,114.28	119,580.61
11	10-04-2028	10,878.99	1,657.75	9,221.24	110,358.37
2028 TOTALS:		43,515.96	7,341.85	36,174.11	
12	01-04-2029	10,878.99	1,529.91	9,349.08	101,010.29
13	04-04-2029	10,878.99	1,369.87	9,509.12	91,501.17
14	07-04-2029	10,878.99	1,254.69	9,624.30	81,876.87
15	10-04-2029	10,878.99	1,135.06	9,743.93	72,132.94
2029 TOTALS:		43,515.96	5,289.53	38,226.43	
16	01-04-2030	10,878.99	999.98	9,879.01	62,253.93
17	04-04-2030	10,878.99	844.27	10,034.72	52,219.21
18	07-04-2030	10,878.99	716.05	10,162.94	42,056.27
19	10-04-2030	10,878.99	583.03	10,295.96	31,760.31
2030 TOTALS:		43,515.96	3,143.33	40,372.63	
20	01-04-2031	10,878.99	440.29	10,438.70	21,321.61
21	04-04-2031	10,878.99	289.16	10,589.83	10,731.78
22	07-04-2031	10,878.94	147.16	10,731.78	0.00
2031 TOTALS:		32,636.92	876.61	31,760.31	
TOTALS:		222,736.24	33,673.47	189,062.77	

NOTICE: This is an estimated loan amortization schedule. Actual amounts may vary if payments are made on different dates or in different amounts.



November 12, 2025

RE: Lease Bid

City of Carthage,

It is our pleasure to offer you the extension of credit for the purpose of replacement of the Golf Course Pump House and Mechanisms.

Lease Terms: Estimated Lease amounts to \$189,062.77. Fixed Rate of 5.75% for 5 years. No Additional Costs. Lease will require Quarterly Payments. No Prepayment Penalties. Collateral will reference the pump house and all equipment and mechanical systems that will be installed. All proceeds from the lease will be dispersed when the lease is signed by the bank and the City of Carthage. Lease agreement is to be completed and signed by January 31st, 2025.

CNB&T has provided lease financing for almost 30 years providing millions in municipal equipment leases. We look forward to this opportunity with the City of Carthage. I have enclosed a copy of the current lease agreement that we use.

Upon selection of the bid Community National Bank & Trust will review the collateral specifications and documentation prior to final approval.

If you have questions, please don't hesitate to contact me at 417-237-0096.

Sincerely,

A handwritten signature in black ink, appearing to read 'Darrin Kaempfe', enclosed in a large, loopy oval.

Darrin Kaempfe, Sr. Vice President
Community National Bank & Trust
Office: 417-237-0096
darrin.kaempfe@communitynational.net

ARVEST[®] Equipment Finance

The following is a quote for financing an upcoming equipment purchase for City of Carthage. The equipment cost and description are in conjunction with Capital Equipment Lease Purchase RFP "Pump House and Mechanical Systems".

Date: November 12, 2025

Provided for: City of Carthage

Provided by: Archie McDonald

Customer: City of Carthage

Customer Location: 326 Grant Street Carthage, MO 64836

Equipment Description: Pump House and Mechanical Systems

Lease Amount: \$189,062.77

Residual Amount:

Rate: 4.550%

Payment: 60 Month Term Annual Payment: \$43,205.84
60 Month Term Monthly Payment: \$3,534.33
60 Month Term Quarterly Payment: \$10,639.00

Fee: \$550.00

Contract Type: Municipal

The above financing quote assumes the following:

- **PAYMENTS HAVE NO APPLICABLE TAXES ADDED**
- Proposal is pending the review of requested financial information, equipment valuation and subsequent approval of the same.
- All quoted balloons, residuals, terms and pricing subject to credit and asset management review and subject to change.
- Proposal is valid for 60 days.
- Rates are prepared internally and assume "Bank Qualified Tax Exempt".
- Title to be held in *Legal Municipality Name* for the entirety of the lease contract.

Thank you for the opportunity to provide this finance proposal. There are other financing options available. If after your review, you would like to pursue another alternative, please feel free to contact me via phone at 601-672-1522 or email at amcdonald3@arvest.com.

Sincerely,

ARCHIE MCDONALD

Computation Interval: Exact Days
 Nominal Annual Rate: 4.550%
 Effective Annual Rate: Undefined%
 Periodic Rate: 0.01264%
 Daily Rate: 0.01264%

Cash Flow Data - Loan 2

Event	Date	Amount	Number	Period	End Date
1 Loan	01/01/2026	189,062.77	1		
2 Payment	01/01/2027	43,205.84	5	Annual	01/01/2031

TValue Amortization Schedule - U.S. Rule, 360 Day Year

Date	Payment	Interest	Principal	Balance
1 01/01/2026				189,062.77
2026 Totals	0.00	0.00	0.00	
1 01/01/2027	43,205.84	8,721.83	34,484.01	154,578.76
2027 Totals	43,205.84	8,721.83	34,484.01	
2 01/01/2028	43,205.84	7,131.02	36,074.82	118,503.94
2028 Totals	43,205.84	7,131.02	36,074.82	
3 01/01/2029	43,205.84	5,481.79	37,724.05	80,779.89
2029 Totals	43,205.84	5,481.79	37,724.05	
4 01/01/2030	43,205.84	3,726.53	39,479.31	41,300.58
2030 Totals	43,205.84	3,726.53	39,479.31	
5 01/01/2031	43,205.84	1,905.26	41,300.58	0.00
2031 Totals	43,205.84	1,905.26	41,300.58	
Grand Totals	216,029.20	26,966.43	189,062.77	

Last interest amount decreased by 0.02 due to rounding.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
4.616%	\$26,966.43	\$189,062.77	\$216,029.20

Computation Interval: Exact Days
 Nominal Annual Rate: 4.550%
 Effective Annual Rate: Undefined%
 Periodic Rate: 0.01264%
 Daily Rate: 0.01264%

Cash Flow Data - Loan 2

Event	Date	Amount	Number	Period	End Date
1 Loan	01/01/2026	189,062.77	1		
2 Payment	02/01/2026	3,534.33	60	Monthly	01/01/2031

TValue Amortization Schedule - U.S. Rule, 360 Day Year

	Date	Payment	Interest	Principal	Balance
1	01/01/2026				189,062.77
1	02/01/2026	3,534.33	740.76	2,793.57	186,269.20
2	03/01/2026	3,534.33	659.19	2,875.14	183,394.06
3	04/01/2026	3,534.33	718.55	2,815.78	180,578.28
4	05/01/2026	3,534.33	684.69	2,849.64	177,728.64
5	06/01/2026	3,534.33	696.35	2,837.98	174,890.66
6	07/01/2026	3,534.33	663.13	2,871.20	172,019.46
7	08/01/2026	3,534.33	673.98	2,860.35	169,159.11
8	09/01/2026	3,534.33	662.77	2,871.56	166,287.55
9	10/01/2026	3,534.33	630.51	2,903.82	163,383.73
10	11/01/2026	3,534.33	640.15	2,894.18	160,489.55
11	12/01/2026	3,534.33	608.52	2,925.81	157,563.74
2026 Totals		38,877.63	7,378.60	31,499.03	
12	01/01/2027	3,534.33	617.34	2,916.99	154,646.75
13	02/01/2027	3,534.33	605.91	2,928.42	151,718.33
14	03/01/2027	3,534.33	536.91	2,997.42	148,720.91
15	04/01/2027	3,534.33	582.70	2,951.63	145,769.28
16	05/01/2027	3,534.33	552.71	2,981.62	142,787.66
17	06/01/2027	3,534.33	559.45	2,974.88	139,812.78
18	07/01/2027	3,534.33	530.12	3,004.21	136,808.57
19	08/01/2027	3,534.33	536.02	2,998.31	133,810.26
20	09/01/2027	3,534.33	524.28	3,010.05	130,800.21
21	10/01/2027	3,534.33	495.95	3,038.38	127,761.83
22	11/01/2027	3,534.33	500.58	3,033.75	124,728.08
23	12/01/2027	3,534.33	472.93	3,061.40	121,666.68
2027 Totals		42,411.96	6,514.90	35,897.06	

	Date	Payment	Interest	Principal	Balance
24	01/01/2028	3,534.33	476.70	3,057.63	118,609.05
25	02/01/2028	3,534.33	464.72	3,069.61	115,539.44
26	03/01/2028	3,534.33	423.48	3,110.85	112,428.59
27	04/01/2028	3,534.33	440.50	3,093.83	109,334.76
28	05/01/2028	3,534.33	414.56	3,119.77	106,214.99
29	06/01/2028	3,534.33	416.16	3,118.17	103,096.82
30	07/01/2028	3,534.33	390.91	3,143.42	99,953.40
31	08/01/2028	3,534.33	391.62	3,142.71	96,810.69
32	09/01/2028	3,534.33	379.31	3,155.02	93,655.67
33	10/01/2028	3,534.33	355.11	3,179.22	90,476.45
34	11/01/2028	3,534.33	354.49	3,179.84	87,296.61
35	12/01/2028	3,534.33	331.00	3,203.33	84,093.28
2028 Totals		42,411.96	4,838.56	37,573.40	
36	01/01/2029	3,534.33	329.48	3,204.85	80,888.43
37	02/01/2029	3,534.33	316.93	3,217.40	77,671.03
38	03/01/2029	3,534.33	274.87	3,259.46	74,411.57
39	04/01/2029	3,534.33	291.55	3,242.78	71,168.79
40	05/01/2029	3,534.33	269.85	3,264.48	67,904.31
41	06/01/2029	3,534.33	266.05	3,268.28	64,636.03
42	07/01/2029	3,534.33	245.08	3,289.25	61,346.78
43	08/01/2029	3,534.33	240.36	3,293.97	58,052.81
44	09/01/2029	3,534.33	227.45	3,306.88	54,745.93
45	10/01/2029	3,534.33	207.58	3,326.75	51,419.18
46	11/01/2029	3,534.33	201.46	3,332.87	48,086.31
47	12/01/2029	3,534.33	182.33	3,352.00	44,734.31
2029 Totals		42,411.96	3,052.99	39,358.97	
48	01/01/2030	3,534.33	175.27	3,359.06	41,375.25
49	02/01/2030	3,534.33	162.11	3,372.22	38,003.03
50	03/01/2030	3,534.33	134.49	3,399.84	34,603.19
51	04/01/2030	3,534.33	135.58	3,398.75	31,204.44
52	05/01/2030	3,534.33	118.32	3,416.01	27,788.43
53	06/01/2030	3,534.33	108.88	3,425.45	24,362.98
54	07/01/2030	3,534.33	92.38	3,441.95	20,921.03
55	08/01/2030	3,534.33	81.97	3,452.36	17,468.67
56	09/01/2030	3,534.33	68.44	3,465.89	14,002.78
57	10/01/2030	3,534.33	53.09	3,481.24	10,521.54
58	11/01/2030	3,534.33	41.22	3,493.11	7,028.43
59	12/01/2030	3,534.33	26.65	3,507.68	3,520.75
2030 Totals		42,411.96	1,198.40	41,213.56	
60	01/01/2031	3,534.33	13.58	3,520.75	0.00
2031 Totals		3,534.33	13.58	3,520.75	

Date	Payment	Interest	Principal	Balance
Grand Totals	212,059.80	22,997.03	189,062.77	

Last interest amount decreased by 0.21 due to rounding.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
4.612%	\$22,997.03	\$189,062.77	\$212,059.80

Computation Interval: Exact Days
 Nominal Annual Rate: 4.550%
 Effective Annual Rate: Undefined%
 Periodic Rate: 0.01264%
 Daily Rate: 0.01264%

Cash Flow Data - Loan 2

Event	Date	Amount	Number	Period	End Date
1 Loan	01/01/2026	189,062.77	1		
2 Payment	04/01/2026	10,639.00	20	Quarterly	01/01/2031

TValue Amortization Schedule - U.S. Rule, 360 Day Year

	Date	Payment	Interest	Principal	Balance
1	01/01/2026				189,062.77
1	04/01/2026	10,639.00	2,150.59	8,488.41	180,574.36
2	07/01/2026	10,639.00	2,076.86	8,562.14	172,012.22
3	10/01/2026	10,639.00	2,000.12	8,638.88	163,373.34
2026 Totals		31,917.00	6,227.57	25,689.43	
4	01/01/2027	10,639.00	1,899.67	8,739.33	154,634.01
5	04/01/2027	10,639.00	1,758.96	8,880.04	145,753.97
6	07/01/2027	10,639.00	1,676.37	8,962.63	136,791.34
7	10/01/2027	10,639.00	1,590.58	9,048.42	127,742.92
2027 Totals		42,556.00	6,925.58	35,630.42	
8	01/01/2028	10,639.00	1,485.37	9,153.63	118,589.29
9	04/01/2028	10,639.00	1,363.94	9,275.06	109,314.23
10	07/01/2028	10,639.00	1,257.27	9,381.73	99,932.50
11	10/01/2028	10,639.00	1,161.99	9,477.01	90,455.49
2028 Totals		42,556.00	5,268.57	37,287.43	
12	01/01/2029	10,639.00	1,051.80	9,587.20	80,868.29
13	04/01/2029	10,639.00	919.88	9,719.12	71,149.17
14	07/01/2029	10,639.00	818.31	9,820.69	61,328.48
15	10/01/2029	10,639.00	713.11	9,925.89	51,402.59
2029 Totals		42,556.00	3,503.10	39,052.90	
16	01/01/2030	10,639.00	597.70	10,041.30	41,361.29
17	04/01/2030	10,639.00	470.48	10,168.52	31,192.77
18	07/01/2030	10,639.00	358.76	10,280.24	20,912.53
19	10/01/2030	10,639.00	243.17	10,395.83	10,516.70

Date	Payment	Interest	Principal	Balance
2030 Totals	42,556.00	1,670.11	40,885.89	
20 01/01/2031	10,639.00	122.30	10,516.70	0.00
2031 Totals	10,639.00	122.30	10,516.70	
Grand Totals	212,780.00	23,717.23	189,062.77	

Last interest amount increased by 0.01 due to rounding.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
4.612%	\$23,717.23	\$189,062.77	\$212,780.00

October 2025 Golf Report

October 2025 Rounds – 2,079 | Revenue - \$71,167.67

October 2024 Rounds – 2,373 | Revenue - \$76,522.59

October 2023 Rounds – 2,722 | Revenue - \$85,996.54

Green Fee	Membership	Cart Fee	Driving Range	Event Services	Golf Gift Certificate	Merchandise Gift Certificate <small>(Club Credit)</small>	Pro Shop	Food & Beverage	Pre Paid Rounds	Golf Rentals
\$25,771.92	\$6,119.53	\$19,471.34	\$3,942.15	\$5,928.35	\$44.02	\$782.62	\$6,538.30	\$2,505.85	\$0	\$63.59

October 2025 Summary

- In October, we had five new memberships purchased: Two Family of 2 Annual GF, one Single Annual GF, one Senior Annual GF, and one Jr. Membership. These new memberships totaled \$3,990, with the remaining \$2,129 in revenue coming from monthly membership dues.
- We did experience a dip this October compared to the two previous years. Although I officially took over operations at the end of October, I was involved in the golf business throughout October and observed that significant weather events on two separate weekends (Saturday, October 18 and Saturday, October 25) resulted in no play.
- The course is in outstanding condition for this time of year. Fairways and tees remain lush, and the greens are fast, firm, and rolling true.
- I am personally excited to be here and help grow this golf course. Over the last few weeks, I've been observing our hardworking staff, taking notes, and identifying opportunities to enhance our processes, policies, and procedures. I've been warmly welcomed by many new and familiar faces, and I look forward to building strong relationships within the industry and throughout Carthage.
- I have also been meeting with area sales representatives (Titleist, Ping, Callaway, and Srixon) as we begin preparing orders for next golf season. Because shipments will begin arriving soon, we are currently running an end-of-year closeout sale on most items in the shop. Additionally, players who earned shop credit this past season have one month remaining to use their credit before it expires.
- I've had the opportunity to observe the maintenance team aerate and top-dress the greens, as well as continue their consistent mowing and rolling schedule.
- They have also sprayed, fertilized, and seeded the fairways, greens, collars, approaches, and tee boxes.
- The outside crew is eagerly awaiting the arrival of the new pump and is currently in the process of diagnosing a new issue with the existing pump.
- The biggest current task is mulching leaves as they continue to fall. Recent favorable weather has allowed golfers to keep playing, and the crew has been working diligently to keep up with leaf control.
- HR is currently accepting applications for a new Head Superintendent.

Maintenance Summary

October 2025 Parks Maintenance

General:

- Cleaned restrooms in all parks.
- Trash pickup in all parks.
- Inspected playground equipment in parks.
- Mowed all parks.
- Mower maintenance.
- Sprayed weeds.
- Watered flowers and trees.
- Electrical maintenance in all parks.

Municipal Park:

- Prepped for rodeo.
- Dirt work.
- Bathroom maintenance.

Carter Park:

- Electric work.
- Dirt work.

Central Park:

- Setup weekend events.
- Bathroom maintenance.

Fair Acres:

- Drag and raked baseball fields.
- Filled in holes around drain.
- Pushed up dirt at softball fields.

Other:

- Maple Leaf statue at roundabout.
- Picked up trees.
- Cleaned Commerce lot.
- Dropped off/picked up tables at Columbian.
- Planters from square.
- Repaired office door.
- Burned brush pile.
- Cut memorial stones.

October 2025

Events & Recreation Report

Main Auditorium Events	Lower Level Auditorium Events	City Municipal Court	Drivers Testing	Meeting Room Rentals
13	5	2	5	2 Rooms /All Month

October 2025 Summary

In October, Memorial Hall hosted several private events, along with the City of Carthage employee health fair, Citizen’s Police Academy, and a boxing match event.

Programs:

Weekly Mahjong

CIVIL WAR MUSEUM

ATTENDANCE

October 2025

DATE	CARTHAGE	TOURIST	GRAND TOTAL	CASH	CARDS
10/1/2025	4	10	14	\$21.00	
10/2/2025	2	14	16		
10/3/2025	1	15	16		
10/4/2025	1	15	16	\$15.00	\$3.00
10/5/2025		20	20		\$16.00
10/6/2025	CLOSED	CLOSED	CLOSED	CLOSED	CLOSED
10/7/2025		9	9	\$78.00	
10/8/2025	12	0	12	\$10.00	\$42.00
10/9/2025	0	28	28	\$21.00	
10/10/2025	2	14	16	\$27.00	
10/11/2025	1	9	10		
10/12/2025	3	15	18		
10/13/2025	CLOSED	CLOSED	CLOSED	CLOSED	CLOSED
10/14/2025		12	12		
10/15/2025	6	4	10	\$10.00	
10/16/2025	0	21	21	\$2.00	
10/17/2025	0	45	45	\$44.00	\$39.00
10/18/2025	7	66	73		\$85.00
10/19/2025		5	5		
10/20/2025	CLOSED	CLOSED	CLOSED	CLOSED	CLOSED
10/21/2025	2	4	6		
10/22/2025	1	4	5	\$76.00	
10/23/2025	1	10	11	\$24.00	
10/24/2025	0	23	23	\$50.00	
10/25/2025	3	25	28	\$22.00	\$9.00
10/26/2025		2	2		
10/27/2025	CLOSED	CLOSED	CLOSED	CLOSED	CLOSED
10/28/2025	2	14	16		\$46.00
10/29/2025	1	9	10	\$15.00	
10/30/2025	2	13	15		
10/31/2025					\$10.00
TOTAL	51	406	457	\$ 415.00	\$ 250.00