

**CITY OF ATLANTIC COUNCIL MEETING
MAY 15, 2024
Atlantic City Hall - City Council Chambers – 5:30 PM**

AGENDA

- 1. Roll Call.**
- 2. Approve Agenda.**
- 3. Pledge of Allegiance.**
- 4. Adopt Consent Agenda Items.**
 - a. Minutes of the May 1, City Council Meeting.
 - b. Tree Trimmer License – Midwest Tree Service.
 - c. Tax Abatement Application – 1310 Chestnut Street.
 - a. Bills: \$81,885.01
- 5. Public Forum.**
- 6. Order Regarding the Request by Dan Vargason for a Special Fireworks Display on Tuesday, July 16, 2024, at 1303 Maple, Should the Atlantic Softball Team Host the Regional Softball Final and Win the Game.**
- 7. Recommendation Report from the Planning & Zoning Commission on the Request by Rob Stamp for the City to Vacate the Phantom Right-of-Way” (ROW) that begins at the corner of West 4th Street and Laurel Street, Going Westbound and Terminating at the Phantom Railroad ROW.**
- 8. Order to Direct the City Administrator to Proceed or Not Proceed with the Legal Process of Vacating the Phantom Right-of-Way” (ROW) that begins at the corner of West 4th Street and Laurel Street, Going Westbound and Terminating at the Phantom Railroad ROW.**
- 9. Public Hearing on the Receipt and Approval of Proposals for the Disposal and Development of Certain City-owned Real Property in the Southeast Urban Renewal District.**
- 10. Review and Discussion Proposal(s) Regarding the Disposal and Development of Certain City-owned Real Property in the Southeast Urban Renewal District.**
- 11. Resolution #35-24 “Approving Disposition of City-Owned Property in the Southeast Urban Renewal Area.”**
- 12. Third & Final Reading of Ordinance No. 1043 “An Ordinance Amending the 2013 Recodification of the Municipal Code of the City of Atlantic, Iowa Enacted to Assist City Officials and the RAGBRAI Committee Deal with the Public Health and Safety Issues Created by the Infusion of a Large Number of People into the City of Atlantic when the Des Moines**

Register’s Annual Great Bicycle Ride Across Iowa (RAGBRAI) Arrives in Atlantic on July 22, 2024 and Departs on July 23, 2024.”

13. Administrator’s Report.

14. Mayor’s Report.

15. City Council & Student Representative Reports.

16. Order to Enter Closed Session Under Iowa Code 21.5(j) “To Discuss the Purchase of Particular Real Estate Only Where Premature Disclosure could be Reasonably Expected to Increase the Price the Governmental Body would have to Pay for that Property. The Minutes and the Tape Recording of a Session Closed under this Paragraph Shall be Available for Public Examination When the Transaction Discussed is Completed.”

17. Order to Leave Closed Session.

18. Adjournment.

**CITY OF ATLANTIC COUNCIL MEETING
MAY 15, 2024
Atlantic City Hall - City Council Chambers – 5:30 PM**

AGENDA NOTES

- 1. Roll Call.**
- 2. Approve Agenda.**
- 3. Pledge of Allegiance.**
- 4. Adopt Consent Agenda Items.**
 - a. Minutes of the May 1, City Council Meeting.
 - b. Tree Trimmer License – Midwest Tree Service.
 - c. Tax Abatement Application – 1310 Chestnut Street.
 - a. Bills: \$81,885.01
- 5. Public Forum.**
- 6. Order Regarding the Request by Dan Vargason for a Special Fireworks Display on Tuesday, July 16, 2024 at 1303 Maple, Should the Atlantic Softball Team Host the Regional Softball Final and Win the Game.**

Señor Dan Vargason, one of our local fireworks specialists, has submitted a request for a very small and brief firework display on Tuesday, July 16, 2024. This display would take place if the Atlantic Softball team hosts the regional softball final and wins the game, which would qualify them for the state tournament.

The fireworks would be launched from private property located at 1303 Maple Street immediately following the game and would not exceed one minute in length.

City regulations regarding displays of fireworks:

“4. The City may, upon application in writing, grant a permit for the display of fireworks on public property by a City agency, fair associations, amusement parks and other organizations or groups of individuals approved by City authorities when such fireworks display will be handled by a competent operator. No permit shall be granted hereunder unless the operator or sponsoring organization has filed with the City evidence of insurance in the following amounts:

- A. Personal Injury: \$1,000,000 per person.
- B. Property Damage: \$1,000,000

C. Total Exposure: \$1,000,000.”

The only issue here is that this request is for private property, not public. I am aware of another fireworks specialist that will be requesting another special display for private property outside of the 4th of July period, so this may be a good time to review the Ordinance and see what is reasonable and fair to all parties involved.

City Administrator Recommends Referral to the Community Protection Committee with Feedback from the Atlantic Police & Fire Departments, and all Private Parties Vested in Fireworks Displays to Explore the Idea of a Special Event Permit or Amending the Regulations to Allow for Special Displays on Private Property

7. Recommendation Report from the Planning & Zoning Commission on the Request by Rob Stamp for the City to Vacate the Phantom Right-of-Way” (ROW) that begins at the corner of West 4th Street and Laurel Street, Going Westbound and Terminating at the Phantom Railroad ROW.

During the May 1, 2024 City Council meeting, the Council referred the request by Rob Stamp for the City to vacate a phantom street Right-of-Way (ROW) that begins at the corner of West 4th Street and Laurel Street, going Westbound and terminating at the Phantom Railroad ROW, to the Planning & Zoning Commission for their review and technical recommendation.

Mr. Stamp desires additional access to his property to the north, to do this he wishes cut the curb on the vacated area and pour a driveway and maintain it as another entrance.



The Commission will meet on May 14, 2024 to review the request and make a report to the Council. They have 30 days to do so after the Council makes the referral, but the report should be ready for this Council meeting.

The process of vacating City ROW is entirely dictated by Iowa Code, specifically Sections: 364.12(2)(a), 392.1, 364.15, 364.7, 174.15(2), and 364.7(3).

The report itself will be presented at the Council meeting.

8. Order to Direct the City Administrator to Proceed or Not Proceed with the Legal Process of Vacating the Phantom Right-of-Way (ROW) that Begins at the Corner of West 4th Street and Laurel Street, Going Westbound and Terminating at the Phantom Railroad ROW.

If the City Council decides it would like to proceed with the process of vacating the proposed ROW, I would like to have a formal vote by the Council, ordering me to proceed with the City Attorney in preparing the public notice for publication and any additional notices required by law or requested by the Council. There is time and money involved with this, and if the Council does not view vacating this ROW favorably, I would like to know in advance to not waste resources in pursuit of something that will not be adopted by the Council.

City Administrator Recommends the Council Act in It's Own Good Judgement, Taking into Consideration the Report from the Planning & Zoning Commission.

9. Public Hearing on the Receipt and Approval of Proposals for the Disposal and Development of Certain City-owned Real Property in the Southeast Urban Renewal District.

During the April 17, 2024 City Council meeting, the Council passed Resolution #30-24, which fixed the date for a public hearing on the submission of proposals regarding the disposal and development of the 41.54 acres purchased from the Comes Family Trust for \$830,000 on October 4, 2022. The land was purchased for future housing development.

Notices were published in the *Atlantic News Telegraph* on April 20, 2024 and April 24, 2024, seeking proposals from interested buyers on their intention to develop the property and the price they would offer for the land.

Now will be the time for the Council to hear from those proposing to purchase and develop the property. Additionally, to allow the general public to make comments regarding the use and disposal of the land.

10. Review and Discussion Proposal(s) Regarding the Disposal and Development of Certain City-owned Real Property in the Southeast Urban Renewal District.

The City Council is ready to proceed with housing development on the 41.54 acres it purchased from the Comes Family Trust on October 4, 2022.

The Mayor and City Council have moved aggressively to support new housing development in Atlantic. Cities do not exist in stasis. They are either in the process of growth and restoration or decline. The degrees in which either state can be detected is limited to numbers, statistics, and perception of long-time residents. One way to steer the Atlantic towards growth is to ensure that high-value real estate is constructed that draws and/or retains high income households to Atlantic. Without their consumer spending to support local business and their tax dollars to support the costs of government and local education, the remaining and slowly dwindling tax base will have a heavier burden to sustain government costs. Atlantic will not have either a growing population or an expanding base of wealth without new housing options.



Since this is related to an Urban Renewal Project that will almost certainly utilize tax increment financing (TIF), specific considerations need to be undertaken before the land can be transferred to another party. Having held the public hearing to hear proposals regarding the disposition of the land. The Council may now consider any of the proposal(s) submitted. Should any of the proposal(s) favored by the Council involve selling the land for less than the City's purchase price, or the fair market value, it should be noted for the record how the City, as a business entity, quantitatively benefits from the reduced sale price, making the discount an objective matter.

11. Resolution #35-24 "Approving Disposition of City-Owned Property in the Southeast Urban Renewal Area."

Not knowing the proposals currently. I have no recommendation to offer. As stated in the notes under agenda item #10, I would encourage the Council, prior to making a motion to pass the resolution to dispose of the property to a specific party, at a specific price, that “findings of fact” be stated for the official record, regarding the quantitative benefits to the City as a business entity, should the property be disposed of at less than the purchase price or fair market value.

The Council has the authority to sell the property, sell the property with conditions, not sell the property, or postpone the vote until a specific date and time.

I submitted questions to Amy Bjork, Senior Attorney serving alongside our finance attorney and foremost tax increment financing attorney in the State of Iowa. My questions are in black, her responses in light blue. Amy further stated that the Council may only enter closed session to discuss the sale of this property if multiple offers are made and they have different price offers for the land, though she would still recommend consulting with her and Mr. Danos before a Closed Session was scheduled.

- First, if the City chooses to sell this for \$1.00. Would you recommend findings of fact regarding the value of the chosen proposal far outweighing the fair market value or our purchase price, so it is a part of the official record? *Generally speaking, we would recommend that you document your findings regarding purchase price so long as they can be supported by solid evidence.*
- Is the Council allowed to refer to Committee, table, or postpone to a specific date the Resolution? Or does the publication and setting the date of the hearing require some kind of action at this meeting? *The Council should at least consider all proposals received after the hearing. If the Council does not take action on the Resolution, we recommend that the Council adjourn action to a date certain to further consider the Resolution.*
- If the land is chosen to be sold to a particular party, once the resolution passes, does the City Attorney have the authority to assemble the real estate paperwork and have the Mayor sign the execution of sale? Or do we have to do any other processes to finalize the sale of the land? *John, the resolution will direct the City to work with the City Attorney to document the real estate transaction. The resolution also directs the City Clerk and the Mayor to sign real estate documents. However, the City should follow the lead and direction of the City Attorney with respect to preparation and approval of the sale documents.*
City Administrator Recommends the Council Act in Its Own Good Judgement, Taking into Consideration the Offers Made, the Intent of the Property When It was Purchased, and the Future Taxable Valuation in Making the Decision on if, to Whom, and How Much the Land May be Sold, and If so Choosing to Sell the Land for Less

than the Purchase Price, Stating Findings of Fact Regarding the Quantitative Value to the City in the Sale of the Land

12. Third & Final Reading of Ordinance No. 1043 “An Ordinance Amending the 2013 Recodification of the Municipal Code of the City of Atlantic, Iowa Enacted to Assist City Officials and the RAGBRAI Committee Deal with the Public Health and Safety Issues Created by the Infusion of a Large Number of People into the City of Atlantic when the Des Moines Register’s Annual Great Bicycle Ride Across Iowa (RAGBRAI) Arrives in Atlantic on July 22, 2024 and Departs on July 23, 2024.”

The Council passed the first reading of Ordinance No. 1043 during the April 17, 2024, City Council meeting. The second reading passed during the May 1, 2024 Council meeting. The following information is from those agenda notes.

This is an updated version of the 2019 RAGBRAI Ordinance we need to pass again for RAGBRAI 2024. The only changes to the ordinance are the vendor fees and dates. This is a temporary, time-limited Ordinance that expires on July 23, 2024, at 5:00 P.M.

City Administrator Recommends Approval

13. Administrator’s Report.

14. Mayor’s Report.

15. City Council & Student Representative Reports.

16. Order to Enter Closed Session Under Iowa Code 21.5(1)(j) “To Discuss the Purchase of Particular Real Estate Only Where Premature Disclosure could be Reasonably Expected to Increase the Price the Governmental Body would have to Pay for that Property. The Minutes and the Tape Recording of a Session Closed under this Paragraph Shall be Available for Public Examination When the Transaction Discussed is Completed.”

17. Order to Leave Closed Session.

18. Adjournment.

4

Minutes

&

Misc.

City Council
May 1, 2024
5:30 pm

The Atlantic City Council met in regular session in the Council Chambers at City Hall with Mayor Garrett presiding. Upon roll call, the following were present: Mayor Garrett, Ward 1 Council Kennedy, Ward 2 Council Behrens, Ward 3 Council McDermott, Ward 4 Council Sarsfield, Ward 5 Council Halder, At Large Council Brink, At Large Council Otte, City Administrator Lund, City Engineer Sturm, Acting City Clerk Tupper. Absent: None.

Mayor Garrett gave notice of an amended agenda prior to the start of the meeting.

Motion by Brink; second by Halder to approve the amended agenda with change in bills total from \$110,335.07 to new total of \$ 83,170.75 All ayes. Motion carried.

Those present recited the Pledge of Allegiance.

Motion by Brink; second by Halder to approve Consent Agenda as follows: Minutes of the April 17, 2024, Grant Payment to the Whitney Group (300 Chestnut) #1 - \$141,569.68, Grant Payment to the Whitney Group (300 Chestnut) #2 – 27,164.32, Tree Trimmer Permit – Cornerstone Landscaping, Fireworks Permit – TOI, LLC dba Wild Willy’s Fireworks – Atlantic, and bills totaling \$83,170.75. All ayes. Motion carried.

Public Forum – None.

Mayor Garrett swearing in of Police Officer Adam Roberts.

Motion by Otte; second by Kennedy to approve Order to Close Streets for Produce in the Park. Order to close 6th Street Between Poplar Street to Chestnut Street Every Thursday Evening from 3:00 p.m. to 7:00 p.m. Beginning June 1st, 2024, through October 10, 2024. Additionally, that during the same period, on Thursdays, from 4:00 p.m. to 6:00 p.m. that Chestnut Street not be closed for other events and furthermore allow for a for a “Produce in the Park” Banner to be allowed across Chestnut Street late May through mid-October. All ayes. Motion carried.

Motion by McDermott; second by Behrens to Approve Collective Bargaining Agreement with the International Union of Operating Engineers. All ayes. Motion Carried.

Motion by Brink; second by Sarsfield to approve the Second Reading of Ordinance No. 1043 “AN ORDINANCE AMENDING THE 2013 RECODIFICATION OF THE MUNICIPAL CODE OF THE CITY OF ATLANTIC, IOWA ENACTED TO ASSIST CITY OFFICIALS AND THE RAGBRI COMMITTEE DEAL WITH THE PUBLIC HEALTH AND SAFETY ISSUES CREATED BY THE INFUSION OF A LARGE NUMBER OF PEOPLE INTO THE CITY OF ATLANTIC WHEN THE DES MOINES REGISTERS ANNUAL GREAT BICYCLE RIDE ACROSS IOWA ARRIVES IN ATLANTIC ON JULY 22, 2024 AND DEPARTS ON JULY 23, 2024.” All ayes. Motion carried.

Motion by Otte; second by McDermott to Approve the Comprehensive Plan Update Proposal from the Southwest Iowa Planning Council (SWIPCO) for \$15,00.00. All ayes. Motion carried.

Motion by Behrens; second by Kennedy to approve the Order to Request by Rob Stamp to the Planning & zoning commission to Vacate Phantom Right-of-Way (ROW) that begins at the corner of West 4th Street and Laurel Street, Going Westbound and Terminating at the Phantom Railroad ROW. All ayes. Motion carried.

Motion by McDermott; second by Brink to Approve the Review of Contract and Bonds for the Sunnyside Park Splash Pad Project.

Motion by Brink; second by Halder to approve Resolution #29-24 "APPROVING CONTRACT AND BONDS FOR THE SUNNYSIDE PARK SPLASH PAD PROJECT." Ayes: Behrens, McDermott, Sarsfield, Halder, Brink, Otte, Kennedy. Nays: None. Motion carried.

Motion by Sarsfield; second by Otte to approve Resolution #31-24 "APPROVING GWORKS PROPOSAL FOR UPDATES TO CITY SYSTEMS FOR ACCOUNTING, RECORDKEEPING, FORMS GENERATION, HUMAN RESOURCES MANAGEMENT, BANK RECONCILIATION, FINANCIAL REPORTS, AND THE FY 2024 BUDGET AMENDMEN." Ayes: Brink, Otte, Kennedy, Behrens, McDermott, Sarsfield, Halder. Nays: None. Motion carried.

Motion by Sarsfield; second by Halder to approve Resolution #32-24 "APPROVING THE PRN STATUS POLICE OFFICER OPENING, JOB DISCRIPTION, AND COMPENSATION." Ayes: Brink, Otte, Kennedy, Behrens, McDermott, Sarsfield, Halder. Nays: None. Motion carried.

Motion by McDermott; second by Halder to approve Resolution #33-24 "APPROVING FORMULA FOR CALCULATING ADDITIONAL COMPENSATION FOR ADDITIONAL AND EXTENDED DUTIES NOT FOUND IN THE JOB DISCRIPTION FOR SPECIFIED NON-EXEMPT POSITIONS." Ayes: McDermott, Sarsfield, Halder, Brink, Otte, Kennedy, Behrens. Nays: None. Motion carried.

Motion by Behrens; second by Kennedy to approve Resolution #34-24 "ADOPTING WAGES FOR SEASONAL/PART-TIME PARKS & RECREATION AND AIRPORT EMPLOYEES FOR THE 2024 SEASON." Ayes: Kennedy, Behrens, McDermott, Sarsfield, Halder, Brink, Otte. Nays: None. Motion carried.

Administrator's Report: City Administrator Lund reported that Finance and Administration has been busy, He talked with FEMA to close out an old grant.

Mayor's Report: Mayor Garrett reminded everyone to please clean grass clippings off streets and sidewalks.

City Council Reports

Otte- Personnel & Finance; McDermott- Parks & Recreation; Kennedy- Beautification, Parks & Recreation, AMU; Behrens- Cass County Public Safety.

Motion by Brink; second by Kennedy to Enter into Closed Session Under Iowa Code 21.5(j) " TO DISCUSS THE PURCHASE OF PARTICULAR REAL ESTATE ONLY WHERE PREMATURE DISCLOSURE COULD BE REASONABLY EXPECTED TO INCREASE THE PRICE THE GOVERNMENTAL BODY WOULD HAVE TO PAY FOR THAT PROPERTY. All ayes. Motion carried. Council entered closed session at 6:08 p.m.

Motion by McDermott; second by Sarsfield to end closed session. All ayes. Motion carried. Closed session ended at 7:04 p.m.

Motion by Behrens; second by Brink to re-open the open session. All ayes. Motion carried. Open session re-opened at 7:04 p.m.

Motion by Kennedy; second by McDermott to adjourn at 7:05 p.m. All ayes. Motion carried.

Grace N. Garrett, Mayor

ATTEST: _____
Rich Tupper, Acting City Clerk



CITY OF
Atlantic

23 East 4th Street
Atlantic, IA 50022
City Hall: (712) 243-4810
Fax: (712) 243-4407
www.atlanticiowa.com

TREE TRIMMER APPLICATION

Permit No. _____ - _____

Applicant Information

Business Name: Midwest Tree Service Date: 5-22-23

Address: 1051 HWY 148
Street Address

Massena IA. 50853
City State ZIP Code

Phone: 712-327-8084 Owner Name: Shawn Enarson

Email: _____

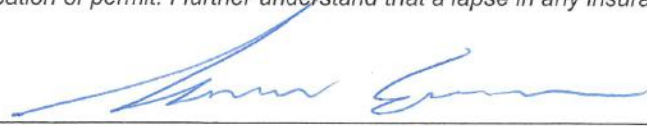
Insurance Company: Secura

Do you use Independent Contractors? **If so, please attach their Certificates of Insurance** YES NO Do you have employees? **If so, please attach proof of Work Comp insurance.** YES NO

Please list all independent contractors and phone numbers:

Please ensure that all portions of this application are completed and that a current Certificate of Insurance is on file with the City of Atlantic. Applications will not be processed until all information is complete and all insurance is on file.

In support of the request for the issuance of a Tree Trimmer/Solid Waste Collector license, I hereby state that the above information is correct and truthful. I further hereby state that I will abide by the rules and regulations stated in the City of Atlantic Ordinances regarding Tree Trimmers. I understand that misrepresentation on this application may result in denial or revocation of permit. I further understand that a lapse in any insurance coverage may result in revocation of my permit.

Signature:  Date: 5-23-23

For City Use Only

Council Approved YES NO Date Approved: _____ Permit Valid From: _____ To: _____

City Clerk (or designee) Signature: _____



Date: 4-29-24

APPLICATION FOR TAX ABATEMENT
CITY OF ATLANTIC

Prior Approval for intended improvements Approval for completed improvements

Title Holder or contract buyer: Jay & Kelsi Eden Small Town Rehab LLC

Address of owner: ~~1310 Chestnut St.~~ 55939 750th St. Anita, IA 50020

Phone number: 712-249-2003 Email: Kelsieden@gmail.com

Address of Property: 1310 Chestnut St. Atlantic IA 50022

Existing Property Use: Residential Commercial Industrial Vacant

Proposed Property Use: Residential Commercial Industrial Vacant

Occupant: Owner Rental

Nature of Improvements: New Construction Addition General

Specify: New addition, roof, siding, windows, gutters. All new wiring, HVAC, plumbing, ~~water~~ water softener, drywall insulation & all ~~new~~ new finishes & appliances. New deck, porch, sidewalks, patio. New foundation & walk-out basement.

Date of Completion: 6/1/24 Estimated Actual

I, the undersigned, do hereby understand that submitting an application does not guarantee that I will receive tax abatement, and I further understand that the actual assessed increase in property value may be less than the dollar amount of improvements.

Applicant's Signature: Kelsi Eden

FOR CITY USE ONLY

Building Permit # 39-2324 66-2324
40-2324

Signature [Signature]

City Council Approved Denied

Date _____

Reason for denial _____

Mayor signature _____ City Clerk signature _____

FOR ASSESSOR USE ONLY

Present Assessed Value _____ Assessed Value After Improvements _____

Eligible for tax abatement Ineligible

Assessor's signature _____ Date _____

Bills

CLAIMS REPORT
Check Range: 5/02/2024- 5/15/2024

INVOICE#	VENDOR NAME	INVOICE DESCRIPTION	INVOICE AMT	VENDOR TOTAL
LIABILITIES				
PR20240504	AFLAC	AFLAC PRE-TAX		208.17
PR20240504	EFTPS	FED/FICA TAX		14,440.92
PR20240504	MISSION SQUARE RETIREMENT	ICMA		200.20
		050 LIABILITIES TOTAL		14,849.29
POLICE				
3649799	ACCESS SYSTEMS	COPIER CONTRACT POLICE		173.62
04/24	CASS HEALTH	ROBERTS		328.00
47610	DVORAK TIRE AND SERVICE	REPAIR TIRE		28.04
IAATA69099	FASTENAL COMPANY	3V DL123 Li BATTERY		75.45
8-478-65553	FEDERAL PUBLISHING	SHIPPING		15.86
027560388+MORE	GALLS, AN ARAMARK COMPANY	UNIFORM SUPPLIES		989.59
382544	IOWA PRISON INDUSTRIES	CLOTHING		230.00
7489	LITTLE COBBLER	SEW PATCHES		24.00
MARCH 2024	OLSEN FUEL SUPPLY	FUEL		2,827.07
37370215/38480008	QUILL CORPORATION	PUFFS, FASTENERS, STAPLES		121.72
SA000051586	STANARD & ASSOCIATES, INC	TEST FORMS		147.50
		110 POLICE TOTAL		4,960.85
CODE ENFORCEMENT				
1CDJ-4XL6-R17K	AMAZON CAPITAL SERVICES	DOUBLE MONITER ACCESSORY		154.53
		115 CODE ENFORCEMENT TOTAL		154.53
FIRE				
13HT-W4GR-7LHC	AMAZON CAPITAL SERVICES	HOLDERS FOR RADIOS	96.37	
16G3-1XCQ-6CKH	AMAZON CAPITAL SERVICES	NEW RADIO HOLDER	42.08	
1RH6-6QYR-19DV	AMAZON CAPITAL SERVICES	FIRE EXTINGUISHER 2 PACK	332.00	470.45
117392	ATLANTIC MOTOR SUPPLY	ALL RURAL PICKUPS		84.31
4/23/24 FIRE	ATLANTIC MUNICIPAL	ELECTRIC		5,655.56
APRIL 2024 FIRE	BANKERS BANK	DUES, LIGHTS, SUPPLIES		549.49
5/2/24	COOK SANITATION	TRASH REMOVAL		65.00
00148998-273	FAREWAY STORES INC.	FIRE DEPT SUPPLIES	22.91	
271/272	FAREWAY STORES INC.	MISC SUPPLIES	19.88	42.79
4/19/24 FIRE	MEDIACOM COMMUNICATIONS	INTERNET		161.02
MARCH 2024	OLSEN FUEL SUPPLY	FUEL		824.67
3108	RICK HUSS	OVERHAED DOOR BROKE		700.00
24AR1727104	VISUAL EDGE	COPIER CONTRACT FIRE DEPT		38.94
10766	WESTERN IOWA TECH COMM.	FIRE SCHOOL		85.00
		150 FIRE TOTAL		8,677.23
ANIMAL CONTROL				
10973-11056-11122	CASS COUNTY ANIMAL CLINIC	SAPY & NEUTER		487.15
14373	FOREVER PETS INC	CREMATION URNS		1,053.50
MARCH 2024	OLSEN FUEL SUPPLY	FUEL		491.97
		190 ANIMAL CONTROL TOTAL		2,032.62

CLAIMS REPORT
 Check Range: 5/02/2024- 5/15/2024

INVOICE#	VENDOR NAME	INVOICE DESCRIPTION	INVOICE AMT	VENDOR TOTAL
82NV068495/68586	ROADS, BRIDGES, SIDEWALKS ARNOLD MOTOR SUPPLY	CLEANING SUPPLIES/PARTS #115		130.19
117172	ATLANTIC MOTOR SUPPLY	OIL CHANGE		34.21
5/2/24	COOK SANITATION	TRASH REMOVAL		75.00
271/272	FAREWAY STORES INC.	MISC SUPPLIES		33.40
IAATA69121	FASTENAL COMPANY	RECIPROCSAW		648.00
MARCH 2024	OLSEN FUEL SUPPLY	FUEL		2,021.27
		210 ROADS, BRIDGES, SIDEWALKS TOTAL		2,942.07
5/2/24	AIRPORT COOK SANITATION	TRASH REMOVAL		65.00
5187	QT PETROLEUM ON DEMAND LLC	PRIVATE CARDS/THERMAL PAPER		138.39
		280 AIRPORT TOTAL		203.39
6/30/24	GARBAGE CASS COUNTY LANDFILL	LANDFILL ASSESSMENT		20,376.00
		290 GARBAGE TOTAL		20,376.00
202405ALL	LIBRARY ALLIANT ENERGY	LIBRARY		362.56
36478321	GREAT AMERICA FINANCIAL	LIBRARY COPIER		228.00
202405MED	MEDIACOM COMMUNICATIONS	LIBRARY PHONES/INTERNET		343.59
90612724	SCHUMACHER ELEVATOR CO.	ELEVATOR MATERIALS		15,429.75
		410 LIBRARY TOTAL		16,363.90
995068/995108	RECREATION AKIN BUILDING CENTER	SHED & SCREW BITS		1,532.71
700001486	CASS HEALTH	WATERS/PRALL		220.00
5/2/24	COOK SANITATION	TRASH REMOVAL		400.00
25818	ED'S LAWN EQUIPMENT	BLADES FOR MOWER		96.00
74558	HUGHES MULCH PRODUCTS	MULCH FOR PLAYGROUND		2,160.00
83783	NISHNA VALLEY CYCLE INC	ENGINEAIRE CANISTER		224.27
MARCH 2024	OLSEN FUEL SUPPLY	FUEL		97.66
		440 RECREATION TOTAL		4,730.64
9937373/9937633	SCHILDBERG CAMPGROUND AKIN BUILDING CENTER	MATERIAL FOR PAD #5 CAMPGROUND		132.74
4/23/24 CMPGRND	ATLANTIC MUNICIPAL	WATER/ELECTRIC		2,553.58
5/2/24	COOK SANITATION	TRASH REMOVAL		60.00
104205	HENNINGSEN CONST.INC.	DOOR HANDLE SCHILDBERG BR		195.00
BB032895	NISHNANET	SECURITY LIGHTS		200.00
		442 SCHILDBERG CAMPGROUND TOTAL		3,141.32
MARCH/APRIL	POOL ANITA TRIBUNE CO., INC.	NEWSPAPER ADD FOR POOL		300.00
MARCH 2024	ATLANTIC NEWS TELEGRAPH	PUBLICATIONS		576.00
30393	GRISWOLD AMERICAN	POOL ADDS		157.50

CLAIMS REPORT
Check Range: 5/02/2024- 5/15/2024

INVOICE#	VENDOR NAME	INVOICE DESCRIPTION	INVOICE AMT	VENDOR TOTAL
		445 POOL TOTAL		----- 1,033.50
23638	ECONOMIC DEVELOPMENT			
10129	FIVE Q	WORDPRESS HOSTING SERVICE		50.00
	RGS PRODUCTIONS	RAGBRI ENTERTAINMENT		12,000.00
		520 ECONOMIC DEVELOPMENT TOTAL		----- 12,050.00
	HOUSING & URBAN RENEWAL			
147792-147791-147790	CASS COUNTY LANDFILL	ABATEMENT 300 EAST 4TH	219.00	
147794	CASS COUNTY LANDFILL	ABATEMENT 706 OLIVE	47.00	
147802-147801	CASS COUNTY LANDFILL	ABATEMENT 508 CEDAR	58.00	324.00
		530 HOUSING & URBAN RENEWAL TOTAL		----- 324.00
	CLERK/TREASURER/ADM			
4/30/24	ATLANTIC NEWS TELEGRAPH	PUBLICATIONS	442.36	
MARCH 2024	ATLANTIC NEWS TELEGRAPH	PUBLICATIONS	3,259.29	3,701.65
193877	LEAGUE NEBRASKA MUNICIPALITIES	WEBSITE AD		94.25
		620 CLERK/TREASURER/ADM TOTAL		----- 3,795.90
	LEGAL SERVICES/ATTORNEY			
348530	BELIN MCCORMICK , P.C.	PHONE CALL EMPLOYEE RELATIONS		290.50
		640 LEGAL SERVICES/ATTORNEY TOTAL		----- 290.50
	CITY HALL/GENERAL BLDGS			
36403726	ACCESS SYSTEMS	CITY HALL COPIER		456.01
5/2/24	COOK SANITATION	TRASH REMOVAL		65.00
159	MELISSA E. JOHNSON	CLEANING SERVICES		900.00
		650 CITY HALL/GENERAL BLDGS TOTAL		----- 1,421.01
	SUNNYSIDE HOUSE			
MARCH 2024	OLSEN FUEL SUPPLY	RENTAL HOUSE		336.03
		651 SUNNYSIDE HOUSE TOTAL		----- 336.03
	CAPITAL PROJECTS			
2213333495	BITUMINOUS MATERIALS AND	CRACK SEAL		890.14
122.1479.09	SNYDER & ASSOCIATES INC	PROF. SERV. SPLASH PAD		1,000.00
PAY APP #4	VICKERS DRILLING LLC	AIRPORT LIGHTING PROJECT		13,076.33
		750 CAPITAL PROJECTS TOTAL		----- 14,966.47
	SEWER/SEWAGE DISPOSAL			
13DX-G1FR-3TLD	AMAZON CAPITAL SERVICES	OFFICE SECURITY LOCK		79.99
MARCH 2024	ATLANTIC NEWS TELEGRAPH	PUBLICATIONS		34.13
5/1/24 WWTP	HEPLER SANITATION, INC.	TRASH REMOVAL		250.00

CLAIMS REPORT

Check Range: 5/02/2024- 5/15/2024

INVOICE#	VENDOR NAME	INVOICE DESCRIPTION	INVOICE AMT	VENDOR TOTAL
MARCH 2024	OLSEN FUEL SUPPLY	FUEL		288.22
		815 SEWER/SEWAGE DISPOSAL TOTAL		652.34
		Accounts Payable Total		113,301.59
		Invoices: Paid		45,768.05
		Invoices: Not Scheduled		67,533.54

\$ 81,885.01

**CLAIMS REPORT
CLAIMS FUND SUMMARY**

FUND	NAME	AMOUNT
001	GENERAL	54,867.50
003	T&A FIRE GIFTS FUND	374.09
005	T&A PARK GIFTS FUND	1,528.75
010	COMMUNITY PROMOTION	12,000.00
017	RECREATION IMP RESERVE	2,160.00
025	POLICE CERTIFICATION	705.50
027	LIB EQUIPMENT RESERVE	15,429.75
110	ROAD USE TAX	6,956.49
121	LOST PROGRESS FUND	374.00
301	CAPITAL IMPROVEMENT STR	890.14
353	AIRPORT CAP PROJECTS	13,076.33
356	SPLASH PARK PROJECT	1,000.00
610	SEWER	3,769.54
740	STORM WATER	169.50

	TOTAL FUNDS	113,301.59

6

To the City of Atlantic & City Council Members,

I am writing this letter to request permission for a very small and brief firework display on Tuesday, July 16, 2024. This display would take place if the Atlantic Softball team hosts the regional softball final and wins the game, which would qualify them for the state tournament. The fireworks would be launched from private property located at 1303 Maple Street immediately following the game and would not exceed one minute in length.

Thank you for your consideration on this matter and please let me know if there are any further questions.

Sincerely,

Dan Vargason

11

RESOLUTION NO. 35-24

Resolution Approving Disposition of City-Owned Property in the Atlantic Southeast Urban Renewal District

WHEREAS, the City of Atlantic, Iowa (the “City”) has previously established the Southeast Urban Renewal District (the “Urban Renewal Area”); and

WHEREAS, one of the City’s objectives is to promote to the development of a residential subdivision and a child care facility (the “Project”) in the Urban Renewal Area; and

WHEREAS, the City is the owner of certain real property (the “Property”) situated in the Urban Renewal Area and more particularly described on Exhibit A hereto; and

WHEREAS, the City has received a proposal from _____, as developer (the “Developer”), which includes the acquisition of the Property and undertaking the development of the Project thereon; and

WHEREAS, the City has prescribed and followed reasonable competitive procedures for the selection of a developer to undertake the development of the Property and the corresponding disposition of the Property in accordance with the provisions of Section 403.8 of the Code of Iowa and has held a public hearing on the proposal to sell the Property on May 15, 2024; and

WHEREAS, no other proposals for the undertaking of the development of the property or the Project have been received; and

NOW, THEREFORE, Be It Resolved by the City Council of the City of Atlantic, Iowa, as follows:

Section 1. The City Council hereby determines that the proposal of the Developer represents the best interests of the City with respect to the development of the Property and the undertaking of the Project, and the proposal of the Developer is hereby accepted and approved. The disposition of the Property to the Developer as set forth in the proposal is hereby approved. The Mayor and the City Administrator are hereby directed to work with legal counsel to prepare the documents necessary to complete the real estate transaction. The Mayor and the City Clerk are hereby authorized and directed, with advice from legal counsel, to execute such documents as may be necessary to carry out the disposition of the Property.

Section 2. All resolutions or parts of resolutions in conflict herewith are hereby repealed.

Passed and approved May 15, 2024.

Mayor

Attest:

City Clerk

12

ATLANTIC, IOWA – ORDINANCE NO. 1043

AN ORDINANCE AMENDING THE 2013 RECODIFICATION OF THE MUNICIPAL CODE OF THE CITY OF ATLANTIC, IOWA ENACTED TO ASSIST CITY OFFICIALS AND THE RAGBRAI COMMITTEE DEAL WITH THE PUBLIC HEALTH AND SAFETY ISSUES CREATED BY THE INFUSION OF A LARGE NUMBER OF PEOPLE INTO THE CITY OF ATLANTIC WHEN THE DES MOINES REGISTER’S ANNUAL GREAT BICYCLE RIDE ACROSS IOWA (RAGBRAI) ARRIVES IN ATLANTIC ON JULY 22, 2024, AND DEPARTS ON JULY 23, 2024.

BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF ATLANTIC, IOWA:

Section 1. That the 2013 Recodification of the Municipal Code of the City of Atlantic, Iowa be amended by the following Ordinance designated “RAGBRAI ORDINANCE”, which because of its temporary nature shall not be printed as part of the permanent Code of Ordinances. The RAGBRAI Ordinance is as follows:

“RAGBRAI ORDINANCE”

Section 1. Definitions.

- A. As used herein, “food” shall include food products of all kind including food packaged for consumption off premises as well as meals prepared for consumption either on or off premises. Food shall also include beverages of every kind, including both alcoholic and nonalcoholic, except for water provided without cost to the consumer.
- B. As used herein, “person” shall include any individual person, club, group, organization, partnership, corporation or entity of any kind.
- C. The RAGBRAI Committee for purposes herein shall be defined as the Advisory Board and the Executive Committee as designated by the City and the Atlantic Area Chamber of Commerce Board.

Section 2. Commercial Vendor Booth – Permit Required

No for-profit person, shall provide or sell food or goods to the public in Atlantic, Iowa on July 22, 2024 or July 23, 2024 at a location other than their regularly-established place of business unless said person shall first obtain a Commercial Vendor Booth Permit from the Atlantic RAGBRAI Committee through the Atlantic Area Chamber of Commerce office located at 102 Chestnut Street, Atlantic, Iowa. The City of Atlantic shall approve all permits.

Section 3. Commercial Vendor Booth Fees

The fee for an Atlantic, Iowa, Commercial Food Booth Permit shall be \$300. The fee for an outside Atlantic, Iowa, Commercial Vendor Booth Permit shall be \$600.

Section 4. Commercial Vendor Booth Location

A Vendor who has been granted an Atlantic Commercial Vendor Booth Permit shall locate its temporary sale facility at a location, and only at that location, to be determined by the official Atlantic RAGBRAI Committee.

Section 5. Non-Profit Vendor Booth – Permit Required

No non-profit person of any kind shall provide or sell food or goods to the public in Atlantic on July 22, 2024 or July 23, 2024, at a location other than their regularly-established place of business unless said person or entity shall first obtain a Non-Profit Vendor permit from the Atlantic RAGBRAI Committee through the Atlantic Area Chamber of Commerce located at 102 Chestnut Street, Atlantic, Iowa. The City of Atlantic shall approve all permits.

Section 6. Non-Profit Vendor Booth Fee

The fee for an Atlantic, Iowa Non-Profit Vendor Booth Permit shall be \$100.

Section 7. Non-Profit Vendor Location

A vendor who has been granted an Atlantic, Iowa, Non-Profit Vendor Booth Permit shall locate its temporary facility at a location, and only at that location, to be determined by the official Atlantic RAGBRAI Committee.

Section 8. Health Regulations

A person issued a commercial or non-profit food booth permit pursuant of this Ordinance shall comply with the Iowa Department of Health and Western Iowa Regional Inspections, including obtaining appropriate permits, pertaining to the sale and dispensing of food for consumption on its premises.

Section 9. Refundable Cleanup Deposit

Permitted vendors shall pay, at the time of application, a \$100 refundable deposit. If cleanup of the site is approved by the official Atlantic RAGBRAI Sanitation Committee, the deposit will be refunded.

Section 10. Declining Permit

The Atlantic RAGBRAI Committee shall make recommendations to the City of Atlantic. The City of Atlantic shall approve all permits and have sole discretion to decline to issue a permit for any reason, provided, however, that no applicant for a permit shall be denied based upon the race, creed, color, sex, age, or country of origin of the applicant.

Section 11. Application Deadline

All applications for permits must be received by June 1, 2024. Applications received after this date are not ensured of approval and are subject to a \$100 late fee.

Section 12. Electrical Service

The fee for providing electrical service to each booth shall be \$50 per booth. Additional charges may apply if more than basic electrical needs are requested.

Section 13. Outdoor Alcoholic Beverage Garden

The presence of 20,000 to 25,000 extra people in Atlantic on July 22, 2024, many of whom may be consuming alcoholic beverages, has the potential to overwhelm local law enforcement personnel. Therefore, in order to ensure public safety and to facilitate police protection, the Council determines that there may be no more than one applicant permitted to operate an outdoor alcoholic beverage garden from a temporary location with a five day or fourteen day beer permit and/or five day or fourteen day liquor license. To help support the cost incurred by the Atlantic RAGBRAI Committee to host RAGBRAI as an overnight stop, the Atlantic RAGBRAI Committee, or its designee, shall have the first option to apply for the necessary permits or licenses to operate such alcoholic beverage garden at such location, but if the Committee does not secure such a permit and/or license before July 1, 2024, the Council shall have the option to consider applications from other vendors. Businesses that have an existing liquor license for an outdoor beverage garden as of the date of approval of this Ordinance shall be permitted to operate such within the space defined by their license.

Section 14. Motorized Vehicles

The use of motorized vehicles such as scooters, golf carts, ATV's/UTV's etc. are prohibited in event venue areas, as designated by the Atlantic RAGBRAI Committee, unless specifically authorized by the Committee or Atlantic Public Safety.

Section 15. Nuisance

The sale of food or the erection of a temporary facility for the sale of food or other merchandise without a commercial or non-profit vendor permit on July 22, 2024, and July 23, 2024, is in violation of this Chapter shall be considered a nuisance as defined by Section 8-1-1(A) of this Municipal Code. If this type of nuisance is determined to exist by the Director of Public Safety, an emergency abatement procedure pursuant to 8-1-8 of the Municipal Code is hereby authorized and may be executed by any peace officer or those acting at their discretion by dismantling and removing the nuisance without notice.

Section 16. Violations – Penalties

Selling or supplying food or goods to the public without an Atlantic Commercial/Non-Profit Vendor Booth Permit

on July 22, 2024 or July 23, 2024, when such a permit is required, is in violation of this Ordinance. The City of Atlantic at its sole discretion could issue a permit, subject to receipt of booth fee, regular late fee, and an additional late fee of \$200.

Section 17. Street Closings

During the Effective dates of this ordinance and without prior Council approval regarding the blocking of any city streets, any Atlantic police officer, or those at their direction, may place barricades or road blocks in any City street, alley or roadway to redirect vehicular traffic in order to enhance the proper and safe flow of bicycle and vehicular traffic within the City limits of the City of Atlantic.

Section 18. Effective

The provision of this Ordinance shall be in effect upon passage by the Atlantic City Council and remain in effect until 5:00 PM on July 23, 2024.

Section 19. Certain Ordinances Suspended

Effective July 22, 2024 6:00 AM to July 23, 2024 5:00 PM, Ordinances 9-10-12, Chapter 9-11 as related to bicycles, and Section 9-12-3 of the City Municipal Code shall be suspended and shall not be enforced.

Section 20. Authority

Any and all issues and appeals regarding this ordinance will be brought to the local Atlantic RAGBRAI Committee and the City of Atlantic for resolution.

Section II. All previous ordinances or parts of such ordinances in conflict with provisions of this Ordinance are hereby repealed.

Section III. If any section, provision or part of this Ordinance shall be adjudged to be invalid or unconstitutional, such adjudication shall not affect the validity of the Ordinance as a whole, or any section thereof, or part thereof, not adjudged invalid or unconstitutional.

Section IV. This Ordinance shall be in full force and effect from and after its passage, approval and publication as provided by law.

PASSED AN APPROVED this _____ day of _____, 2024

Grace N. Garrett, Mayor

ATTEST:

Rich Tupper, Acting City Clerk

13

Library Director's Report to City Council

April 2024

GENERAL UPDATES

The upstairs updates are done! It's amazing how much difference a fresh color palette can make. (Diane said she didn't think the walls had been painted since the expansion in the 1990s!) Another good result of this project is that it made the staff sort stuff that had accumulated on shelves and in corners. We have a few pieces of furniture and other miscellany to sell once everything is finally sorted. Public works sent staff to help us move office furniture and tables, chairs, etc. on both ends of our project. We are very thankful for their help; they were able to do much more than we could have done with just library staff.

Public works also loaned staff to help address a water issue in the entrance air lock at the library. They helped clean out gutters, replaced and rerouted some downspouts, and put new sweepers on the base of the door that leaked. We are so grateful!

On Friday, May 24th, the library staff will be hosting a Thank You breakfast for all city employees and council members. We couldn't have done any of the building updates—even going back to the 2020 renovation—without help and support from across the city. Watch for an e-mail with more information.

I received the PerMar quote for the addressable fire panel on March 19 and was able to talk through some concerns with Tom a few days later. Per Mar was on site Monday, April 8 to talk through details of the quote. We will be able to use some of the detectors we currently have and we were able to eliminate the parts of the original quote that would be needed with a sprinkler system (we don't have one). Ultimately the quote I signed is slightly less than the original quote but still necessary before we can install the new elevator.

At their April meeting, the library board agreed to allow Steps of Hope Iowa to place a free naloxone box outside of the library in partnership with Iowa Harm Reduction Coalition (IHRC). Now that the box is placed, IHRC will fill it, monitor it and keep it stocked. They currently have 14 boxes in 12 counties. If naloxone is given to a person that is not experiencing an opioid overdose, it does no harm at all. If they are experiencing an opioid overdose, administering the naloxone will enable the person to start breathing. On their website, www.stepsofhopeiowa.org, you can see more information on Naloxone, the current placement locations, and a gallery of photos from various events and placements.

We have three trustee terms that will be ending in June. One trustee filled a vacant seat for about 18 months and has agreed to be reappointed for a full 6-year term. I invited the community to fill out an interest application on Facebook, through an e-mail to all library card holders, and on the website. So far we have received six excellent applications.

MEETINGS & CONTINUING EDUCATION

April 5	Attended Cass County Library Association meeting in Cumberland
April 8	Attended Library Board of Trustees meeting
April 10	Attended Rotary board meeting
April 11	Led Staff meeting
April 12	ISLA spring workshop in Harlan: Building Support One Story at a Time with Tina Bakehouse
April 15	ILA Leadership Meeting (virtual)
April 17	ILA Communication & Membership committees joint meeting (virtual)
April 20	Pizza, Puzzle, Pub Night: This was a fundraiser for CCLA. While the number of teams participating was down, we were still able to raise about \$1700 for Dolly Parton's Imagination Library in Cass County.
April 25 & 26	I offered virtual "office hours" to encourage librarians from small libraries to submit session proposals for the fall Iowa Library Association conference.
April 30	Library Marketing Book Club: virtual discussion group <i>Blindsight: the (mostly) hidden ways marketing reshapes our brain</i> by Matthew Johnson and Prince Ghuman. There's More to the Story discussion group: The mayor was our guest as we discussed the problem of affordable housing.

Monthly Report for April 2024

TOTAL CIRCULATION				4522
<u>PRINT</u>	Adult	Teen	Juvenile	
Books	1160	288	1060	
Magazines	32		13	
Kit/Other			6	
TOTAL	1192	288	1079	

<u>NON-PRINT</u>	Adult	Teen	Juvenile	
Videos	232		181	
Audios	59	44	153	
TOTAL	291	44	334	
Total Physical Circ:			3228	

<u>DIGITAL LIBRARY</u>	read	A/V	
OverDrive books	354	330	
OverDrive Magazine	62		
Hoopla	121	427	
TOTAL	537	757	
Total Digital Circ:		1294	

LIBRARY PROGRAMS		
	Programs	Total Attendees
General Interest	1	15
Outreach	1	19
Adult	7	83
Outreach		
Teen		
Outreach		
Child (6-11)	1	6
Outreach		
Young Child (0-5)	4	65
Outreach	8	131
TOTAL	22	319

PATRON TYPES	3178
Atlantic	2046
Cass Co. Rural	567
Marne	55
Wiota	4
Open Access	456
Libraries	50
Out of State	

OPEN ACCESS	456
Adair	41
Anita	36
Audubon	20
Avoca	3
Casey	8
Council Bluffs	3
Corning	4
Cumberland	6
Elk Horn	1
Elliott	12
Exira	37
Greenfield	3
Griswold	79
Harlan	1
Lewis	11
Massena	5
Oakland	5
Villisca	2
Walnut	93
Brayton	1
Hancock	35
Kimballton	50

LIBRARY INCOME			
General Fund	\$443.61	Gifts Fund	\$26,913.13
Copier/Printer	\$189.70	Donations	\$242.53
Fax	\$103.00	Sales	\$5.60
Fees	\$148.91	Memorials	
Sale	\$2.00	Grants	\$26,300.00
Other		Other	\$225.00
State			
County/Contract			
Non-Res. Fees		VIP CONNECTIONS	\$140.00

ONLINE LIBRARY

DATABASE USAGE	107
Ancestry.com	35
Creativebug (views)	
HelpNow	48
Heritage Quest	
JobNow/VetNow	11
Niche Academy	0
Rocket Languages	13
Syndetics (quarterly)	

Website Views	1556
Unique Visits	785
Archives Users	112
Archives sessions	400

Facebook Likes	1388
Facebook Reach	6102

Computer Usage	345
Tablet Usage	12

Door Count	4439
------------	------

Wi-Fi Usage	1121
-------------	------

COMMUNITY SPACE	
Meeting Room A/B	5
Community Room	0
Other	0

AWE Usage	357
-----------	-----

VOLUNTEERS	
Amount	8
Hours worked	34.5

INTERLIBRARY LOAN	
Received	64
Sent	46

New cards	10
Renewed cards	38