

AN OPEN LETTER TO KENYON, MINNESOTA · SEPTEMBER 2026

The talking is on the record. So is the money.

What seven years of council packets show about talk, outside advisors and money leaving town; the research on why it happens; the economics of doing it here; and what we are building instead.

The kenyonminnesota.com team

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kenyonminnesota.com/letter · September 2026

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Software wins. It should live here.

What we are doing

Sources

2,101
items traced through 108 meetings

57%
got no answer at the meeting where they came up

$507,614
to outside advisors and services in 21 months, engineering excluded

<4¢
of each check dollar to a business or person in Kenyon

$164,800
a year proposed for remote accounting, HR and payroll

Every Kenyon figure in this report comes from the city's own council packets, minutes, EDA records and audits, 2019 to September 2026. Source pages are reproduced beside the claims they support. Outside research is cited in full at the end. Corrections: team@kenyonminnesota.com.

What the record shows

> **Tomme tønner ramler mest.**
> *Empty barrels rattle the most.*
> The sayings at the head of each section are Norwegian, the tongue of the families who platted Kenyon in 1856 and built the Gol and Hauge churches.

Kenyon's council record since 2019 runs to 130 agendas, packets and minutes, and 108 meetings with enough text to parse. We read all of it and traced 2,101 separate items through it: claims made, requests brought, questions asked, and matters marked pending. The council took 960 recorded decisions in those meetings, most of them approving claims, licenses and the consent agenda. Of the 2,101 items, 1,198 received no answer at the meeting where they came up. We then searched every later document for each thread. About four in ten ended with a recorded outcome. A third ended partway, with a discussion or a referral and no completion. One in six never appears again.

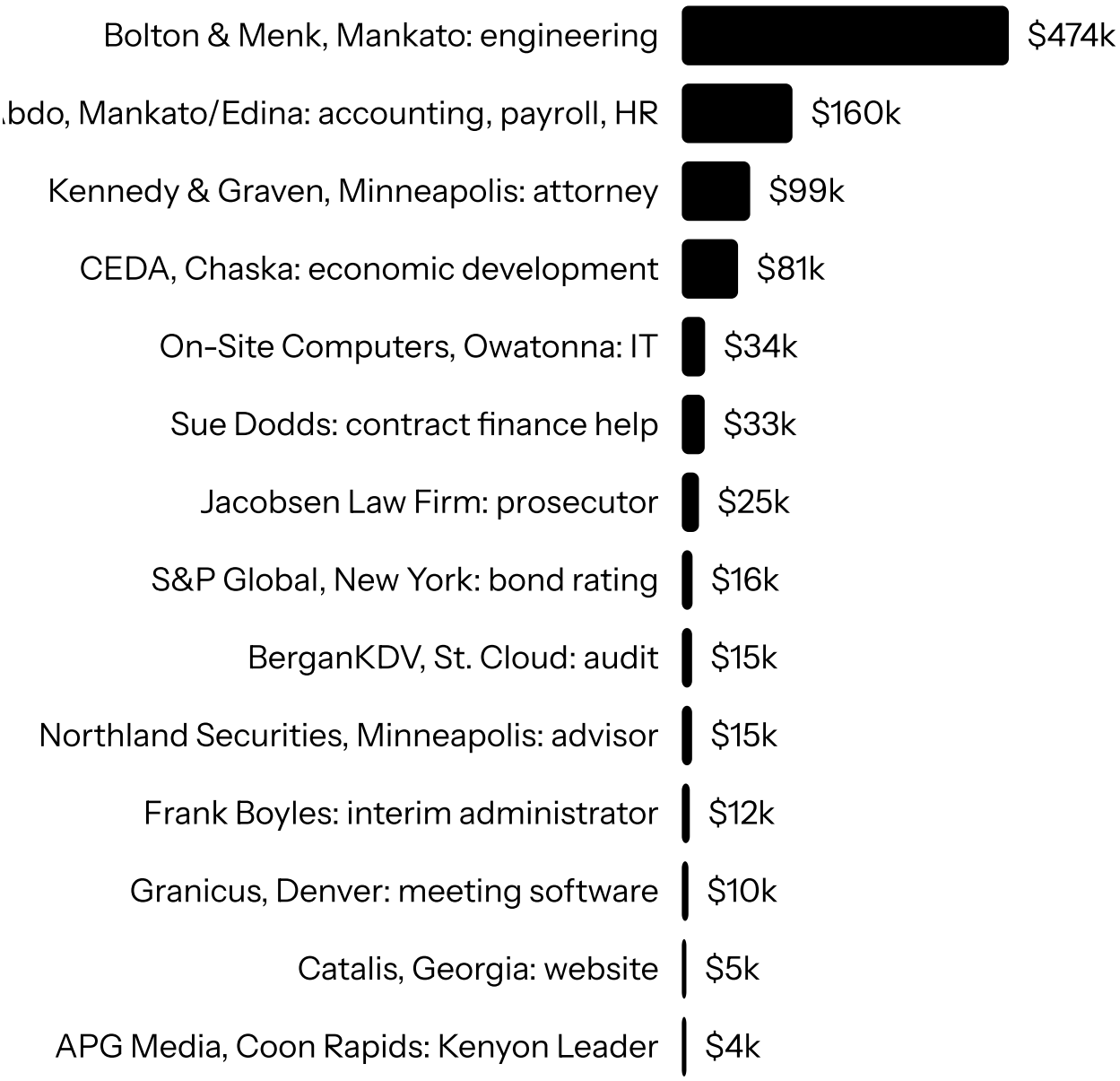
Which items close is more telling than how many. Every item that did get resolved in seven years had one of three things behind it: money from a fund other than the general fund, an outside party whose own timetable drove the work, or a statutory deadline. The liquor store, the utility and the pull-tabs paid for what got done. The state's calendar set the levy. A developer's schedule built Kenyon Crossings. Items with none of those come back year after year as discussion: the entrance monument, quoted at $16,512 in November 2023 and never awarded; the rental licensing ordinance adopted in 1994 and never implemented; the industrial park, rezoned in 2017 and still listed.

On July 14, 2026, Pete and Dan Wagner told the council that Kenyon Market was losing money and asked whether the town could help, perhaps through a coalition or a cooperative. The response was to place the item on the July 28 EDA agenda and have staff contact the economic development advisor. On September 8, when a resident asked how many lots were available for sale in town, the answer came from a realtor in the audience, not from the dais. These are not failures of goodwill. They are what a body looks like when talking has become the work product.

Where the money goes

> **Mange bekker små gjør en stor å.**
> *Many small streams make a great river.*

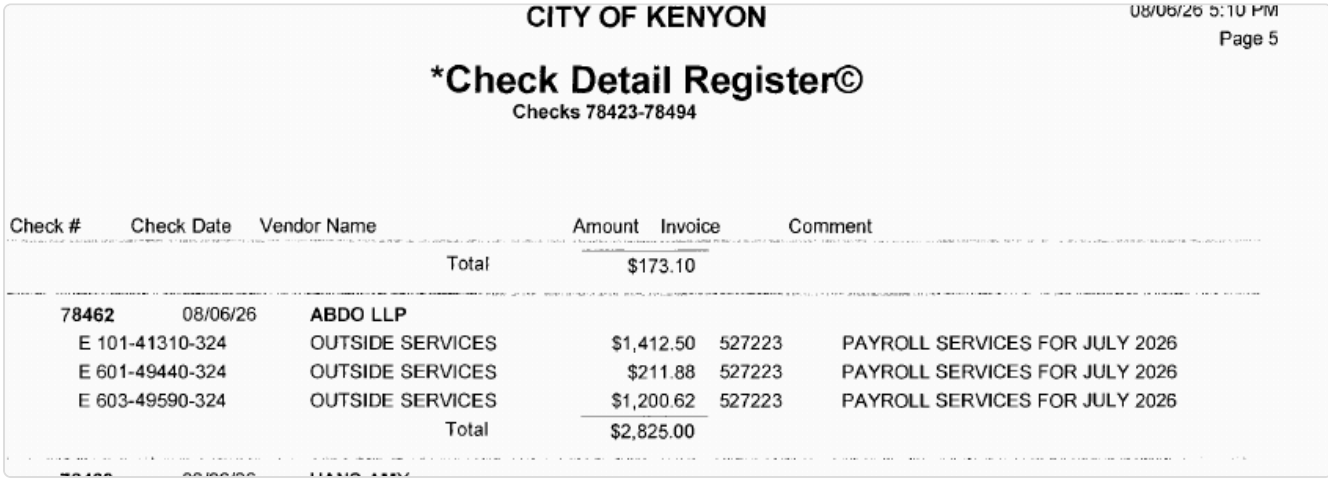
Check registers appear in the packets from November 2024 on. Over the 21 months to August 30, 2026 they show 1,338 checks totaling $5,157,877. Much of that is not discretionary. Bond principal and interest, wholesale power from the municipal power agency, insurance through the League of Minnesota Cities, and liquor store inventory account for the largest checks, and no town buys those on Main Street. The discretionary part is advice.



Checks approved on the consent agenda, Nov. 22, 2024 to Aug. 30, 2026, the only months for which the packets print a check register. Fourteen payees, $981,375 in 21 months. Bond payments, wholesale power, insurance and liquor inventory are excluded because no town can buy those on Main Street.

Set the street engineering aside, since a $2.3 million street and utility project needs an engineer, and the town paid about $507,614 in 21 months, roughly $290,000 a year, for accounting, legal work, economic development advice, IT, software, publishing and interim staffing from firms based in Mankato, Edina, Minneapolis, Chaska, Owatonna, St. Cloud, Denver, Georgia and Coon Rapids. Payees identifiably in Kenyon, Ace Hardware, Kenyon Market, the utility, the historical society, the parts store, the car wash and the school, took in about $41,381 over the same period. State fire aid passed through to the relief association is left out, and a few payees, the construction firm and the cleaning contractor

among them, we could not place. Counting every payee we could place, including the local builder and the equipment dealer, purchases that reached a business or person in Kenyon were under four cents of each dollar; the full accounting is below.



CITY OF KENYON

08/06/26 5:10 PM
Page 5

*Check Detail Register©

Checks 78423-78494

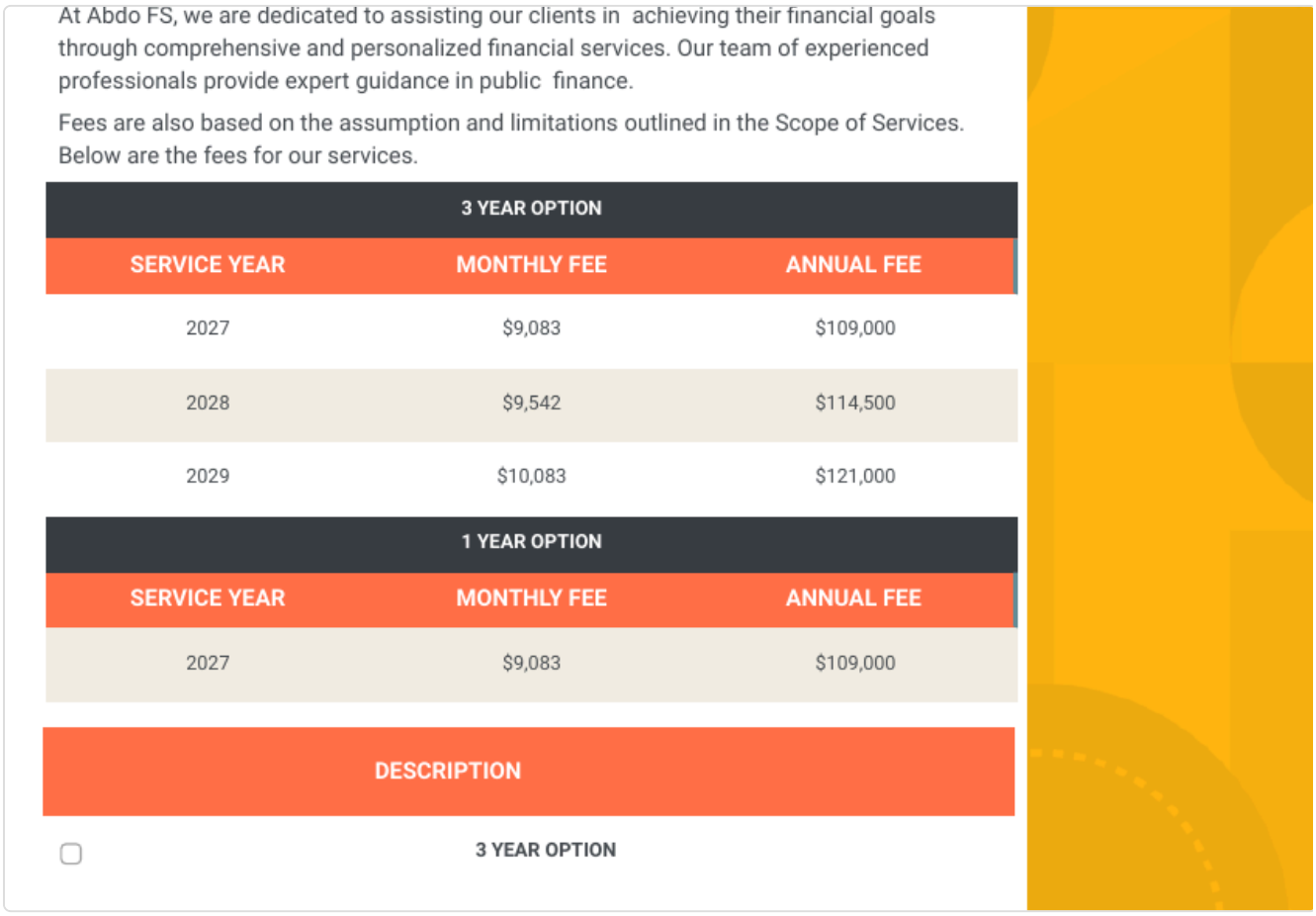
Check #	Check Date	Vendor Name		Amount	Invoice	Comment
			Total	$173.10		
78462	08/06/26	ABDO LLP				
E 101-41310-324			OUTSIDE SERVICES	$1,412.50	527223	PAYROLL SERVICES FOR JULY 2026
E 601-49440-324			OUTSIDE SERVICES	$211.88	527223	PAYROLL SERVICES FOR JULY 2026
E 603-49590-324			OUTSIDE SERVICES	$1,200.62	527223	PAYROLL SERVICES FOR JULY 2026
			Total	$2,825.00		

Check register, Aug. 6, 2026 packet, p. 102: an Abdo payroll-services check split across three funds. Every vendor total on this page comes from pages like this one.

The Abdo relationship shows how the pattern compounds. In August 2021 the council chose Abdo for the audit on a five-year quote of $26,875 to $29,655 a year against CLA's $32,130, a defensible decision on price. In March 2023, when three payroll quotes came in and Paychex was $7,655 a year against Abdo's $20,820 plus a $9,500 setup charge, the council did not choose. It scheduled a work session so Abdo could present. The city hired its own finance director in 2023; by 2025 Abdo was 'helping' alongside a part-time contractor. This month's packet carries Abdo's three-year proposal.

YEAR	ACCOUNTING	HR	PAYROLL	TOTAL
2027	$109,000	$30,000	$25,800	$164,800
2028	$114,500			
2029	$121,000			

Abdo Financial Solutions proposal, Sept. 8, 2026 packet pp. 241–250. "Services will be provided remotely." Audit preparation of $25,400 is billed each March and "subject to an annual inflationary adjustment."



At Abdo FS, we are dedicated to assisting our clients in achieving their financial goals through comprehensive and personalized financial services. Our team of experienced professionals provide expert guidance in public finance.

Fees are also based on the assumption and limitations outlined in the Scope of Services. Below are the fees for our services.

3 YEAR OPTION		
SERVICE YEAR	MONTHLY FEE	ANNUAL FEE
2027	$9,083	$109,000
2028	$9,542	$114,500
2029	$10,083	$121,000

1 YEAR OPTION		
SERVICE YEAR	MONTHLY FEE	ANNUAL FEE
2027	$9,083	$109,000

DESCRIPTION
☐ 3 YEAR OPTION

Abdo Financial Solutions proposal, Sept. 8, 2026 packet, p. 248: $109,000 rising to $121,000 by 2029.

SUBMITTED BY: Holli Gudknecht, Administration

ITEM TYPE: New Business

AGENDA SECTION: NEW BUSINESS

SUBJECT: Abdo vs. Internal Finance Director

SUGGESTED ACTION:

Proposed Services:

- Financial Solutions: **$109,000**
- HR Services: **$30,000**
- Payroll Services: **$25,800**

Total Annual Cost: $164,800

As we also discussed, the estimated cost of hiring a full-time Finance Director at an hourly rate of **$40.45**, including full benefits and assuming no overtime, would be approximately **$167,100 annually**.

- Wages: **approximately $90,000 without any overtime**
- Taxes: **approximately $14,000 without any overtime**
- Insurance (health, dental, life) assuming family coverage: **approximately $63,000**

When comparing these options, there are several advantages to utilizing our team-based service model:

1. **Access to a Team of Experts**
   Rather than relying on a single individual to manage financial, HR, and payroll responsibilities, you gain access to a team of professionals with specialized expertise in each area.
2. **Audit Support and Preparation**
   Our team prepares and supports all applicable audit sections, helping to

Staff report, Sept. 8, 2026 packet, p. 239: the Abdo package priced against a full-time finance director.

The staff report sets the $164,800 against a full-time finance director at $167,100, a figure that assumes family health coverage of $63,000, and lists five advantages of the "team-based service model." The proposal itself promises that "continued coaching and development of your staff remains a high priority." Four years of coaching have produced a larger contract. Over the same years the general fund ran over budget four years running, $983,309 in total, and the unassigned reserve fell from 68 percent of spending in 2020 to 16.8 percent in 2025 against a 40 percent policy. The 2025 audit reported three material weaknesses.

Manager Matt Bartel, KMU Operations Superintendent Randy Eggert, Andrew Deziel

Acting Mayor Bailey called the work session to order at 5:30 pm. The purpose of the work session was to review the draft 2026 Levy and department budgets funded by the levy.

Administrator Lehner started the meeting by referencing the article printed in the Kenyon Leader from the council meeting of August 12. He wanted to make it clear on how he meant to convey what is happening in the office verses what was printed in the paper. He emphasized that city staff is capable of covering the finance director's duties, but with the high volume of rework necessary, Abdo's assistance is needed.

Review Proposed 2026 Budget and Levy

Administrator Lehner stated that the maximum proposed levy increase must by adopted by the council by the end of September. Administrator Lehner stated that the draft budget showed a 27.06% maximum levy. Part of the increase was due to bond payments scheduled for 2026. A new bond payment for the 2025A G.O. bond was added and the 2023A G.O. bond payment that was missed in 2025 was added to the budget. He encouraged the council to find cuts to reduce the proposed levy amount.

Aug. 26, 2025 work session minutes in the Sept. 9 packet: 'city staff is capable of covering the finance director's duties,' and the Abdo contract extended anyway.

The economic development advisor follows the same curve. In May 2022 the council contracted with CEDA for one day a week at $27,700. In November 2024 the EDA recommended two days at $53,580 "to accomplish all the work the EDA desires to have done," and in December 2025 the council renewed at $55,053 with nothing recorded beyond the recommendation and the vote. The EDA's own ledger from August 2024 to March 2026 lists the output: a Taylor grant application, denied; a MnDOT active transportation application, denied; a University of Minnesota student planning project, won; a $10,000 SMIF shelter grant, won; a Minnesota Housing application with Habitat, pending; enrollment in the League's grant navigator, pending; a business directory and survey; facade grants; and a thirteen-question owner interview script. It does not list a sold industrial lot, a spec building, a grocery plan or the monument. The EDA's unreserved balance stood at negative $177,702 in March 2026, carried against the electric fund.

NEW BUSINESS

Economic /Community Development Staffing Through CEDA – Chris Giesen VP, CEDA

Administrator Vahlsing stated that the EDA recommended that the City contract eight hours a week with a CEDA staff person. This community development position would help with projects including the Business Park and downtown area. He also stated that CEDA has contracted staff in many communities in southern Minnesota. Chris Giesen Senior VP of CEDA provided a summary of the staffing program, The annual cost for a staff person one day a week was $27,700. Giesen also stated that a staff person should be available by July 1, 2020.

Motion by Rechtzigel, second by Bailey to approve contracting with CEDA for a community development staff person 8 hours per week. Motion carried 4-0-0.

May 10, 2022 minutes: the first CEDA contract, one day a week, $27,700.

site layout, planning level cost estimate for construction and extension of streets, sanitary sewer, water and storm sewer. Bolton & Menk would complete the work scope for an estimated fee of $3,000-$3,500. The EDA recommended sending this request to the City Council for approval.

CEDA Update from Todd Kieffer

Todd Kieffer asked if the City of Kenyon was willing to extend the hours of his services. The contract with CEDA for 2025 is $31,475 for one day a week. Keiffer requested an additional two days per month or an additional day each week. Below are the costs for the different scenarios.

One day per week	$31,475
One day per week + 1 additional day	$38,310
One day per week + 2 additional days	$45,225
Two days per week	$53,580

Finance Director Kyllo discussed possible ways an increase in the CEDA contract would fit into the budget. Kieffer and Mortensen will attend the November Council meeting to answer any questions.

ITEMS FOR NEXT EDA MEETING

None

COMMENTS

Next EDA Meeting: Tuesday, November 26, 2024, at 8:00 AM at City Hall

ADJOURNMENT

Motion by Bailey second by Mallery to adjourn the meeting at 9:20 a.m. Motion Carried 4-0-0

EDA minutes, Oct. 22, 2024: the coordinator asks the board he staffs to extend his hours; four price points from $31,475 to $53,580.

Motion by Sjolander seconded by Helgeson to approve the communications subscriber agreement between the Kenyon Police Department and Goodhue County Sheriff's Department.
Motion carried 4-0-0.

CEDA 2025 Contract

Interim Administrator Boyles stated that the contract with CEDA is up for renewal. The EDA recommended increasing the CEDA contract from one day a week to two days a week for a total annual fee of $53,580. The increase was requested to accomplish all the work the EDA desires to have done.

Proposed Increase in Scheduled Hours

Motion by Sjolander seconded by Helgeson to approve the 2025 CEDA contracted services.
Motion carried 4-0-0.

2025 Proposed Agreement for Continuation of our City-County Joint-Powers "Agreement for State Building Code Administration"

Interim Administrator Boyles stated that Goodhue County requires the City of Kenyon to approve a yearly agreement to conduct residential and commercial building inspections. The County has done an excellent job conducting inspections for the city. The term of the contract would be for one year starting January 1, 2025.

Nov. 12, 2024 minutes in the Dec. 10 packet: the CEDA contract doubled to $53,580 'to accomplish all the work the EDA desires to have done.'

Then there is the newspaper. In November 2025 Terry Campbell of the Kenyon-Wanamingo Messenger, a qualified legal newspaper with its office in Kenyon, came to the council and asked to be considered as the city's legal newspaper for 2026. The city attorney supplied the statute. In January 2026 the council appointed the Kenyon Leader again; the minutes record the appointment and no discussion. The Leader belongs to Adams Publishing Group, about 130 papers in 17 states, has been printed in Princeton since the Cannon Valley plant closed in 2019, and shares an editor with Faribault. The dollars are small, $3,532 in 21 months. The choice is the point. A local publisher asked, and the default held.

The Kenyon/Wanamingo Messenger is published on the second and fourth week of each month as is permissible for a legal newspaper by the Minnesota Secretary of State

On the second week of each month the K/W Messenger is distributed to every address in the 55946 and 55983 zip codes on the fourth week of each month the K/W Messenger is distributed to all intown addresses in the 55946 and 55983 zip codes, giving over 99% coverage to Wanamingo residents twice each month. We are also online with updates between print issues, as well as publishing all legal notices on the state legal notice web site, as required.

Our current legal rate is $8.00 per column in 1.75" column width and printed in 10 pt. Times font

We would like the opportunity to bid to publish legal notices for 2026. I also copy you below, several of the MN Statutes for legal newspapers, for your reference. That said, should the city wish to change the legal paper of record prior to January, statute allows that to be done as well. The Messenger reaches over 99% of households in town, exceeding the 75% coverage, as noted in statute.

331A.04 DESIGNATION OF A NEWSPAPER FOR OFFICIAL PUBLICATIONS.

Subdivision 1. Priority. The governing body of a political subdivision, when authorized or required by statute or charter to designate a newspaper for publication of its public notices, shall designate a qualified newspaper in the following priority.

Subd. 2. Known office in locality. If there are one or more qualified newspapers, the known office of issue of which are located within the political subdivision, one of them shall be designated.

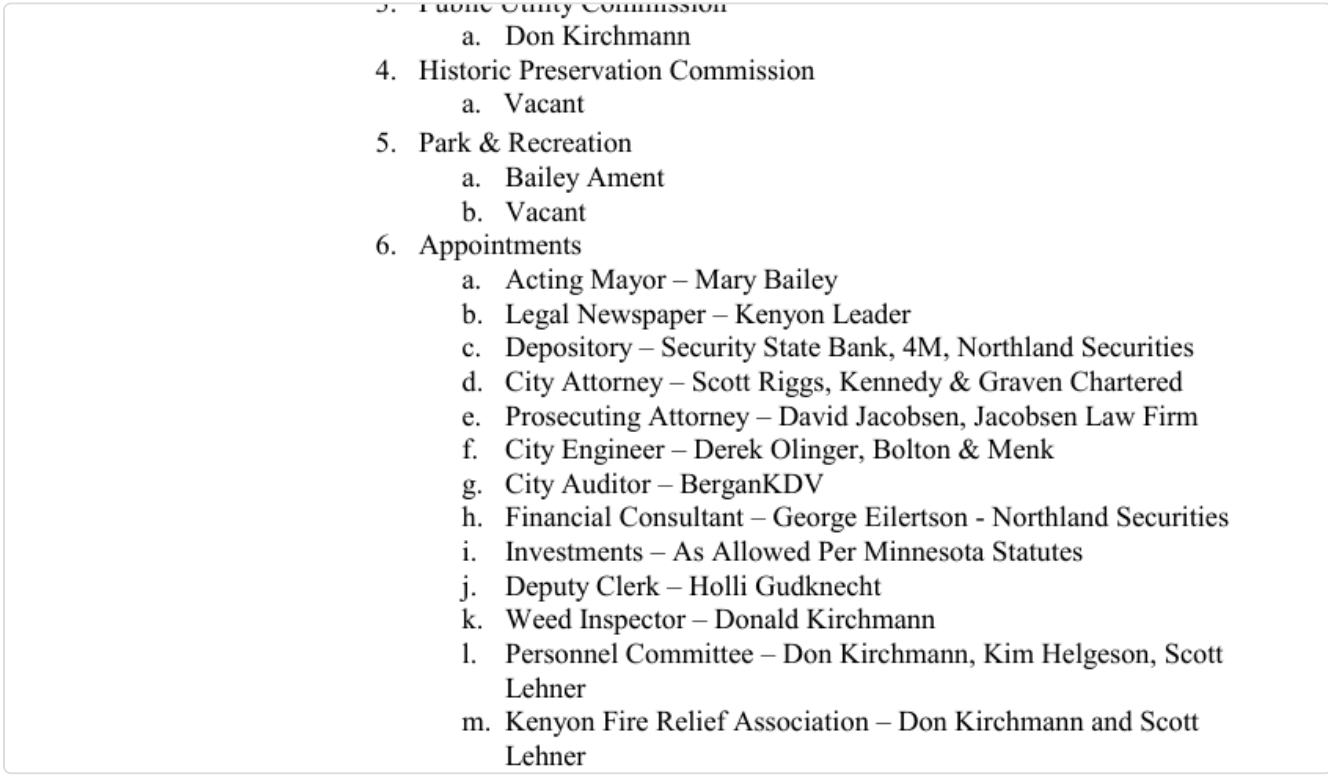
League of Minnesota Cities website

www.lmc.org/resources/newspaper-publication/

Official newspapers must be chosen using the following priority (Minn. Stat. § 331A.04, subds. 1-5).

- If there are one or more qualified newspapers with their offices of issue located in the city, the city must choose one of these newspapers.
- The publisher of the newspaper furnishes a sworn statement, verified by a recognized independent circulation auditing agency, covering a period of at least one year ending no earlier than 60 days before designation for the newspaper, stating the newspaper's

The Messenger's bid, January 2026 packet p. 110: $8.00 per column inch, delivered to every address in the 55946 and 55983 zip codes, 'over 99% of households in town,' with the priority statute quoted beneath it. Nothing from the Leader was in the packet.



a. Don Kirchmann

4. Historic Preservation Commission
    a. Vacant
5. Park & Recreation
    a. Bailey Ament
    b. Vacant
6. Appointments
    a. Acting Mayor – Mary Bailey
    b. Legal Newspaper – Kenyon Leader
    c. Depository – Security State Bank, 4M, Northland Securities
    d. City Attorney – Scott Riggs, Kennedy & Graven Chartered
    e. Prosecuting Attorney – David Jacobsen, Jacobsen Law Firm
    f. City Engineer – Derek Olinger, Bolton & Menk
    g. City Auditor – BerganKDV
    h. Financial Consultant – George Eilertson - Northland Securities
    i. Investments – As Allowed Per Minnesota Statutes
    j. Deputy Clerk – Holli Gudknecht
    k. Weed Inspector – Donald Kirchmann
    l. Personnel Committee – Don Kirchmann, Kim Helgeson, Scott Lehner
    m. Kenyon Fire Relief Association – Don Kirchmann and Scott Lehner

January 13, 2026 minutes in the Feb. 10 packet: the appointments list, Kenyon Leader again, no discussion recorded.

Every time someone asked

> **Den som tier, samtykker.**
> *Whoever stays silent, consents.*

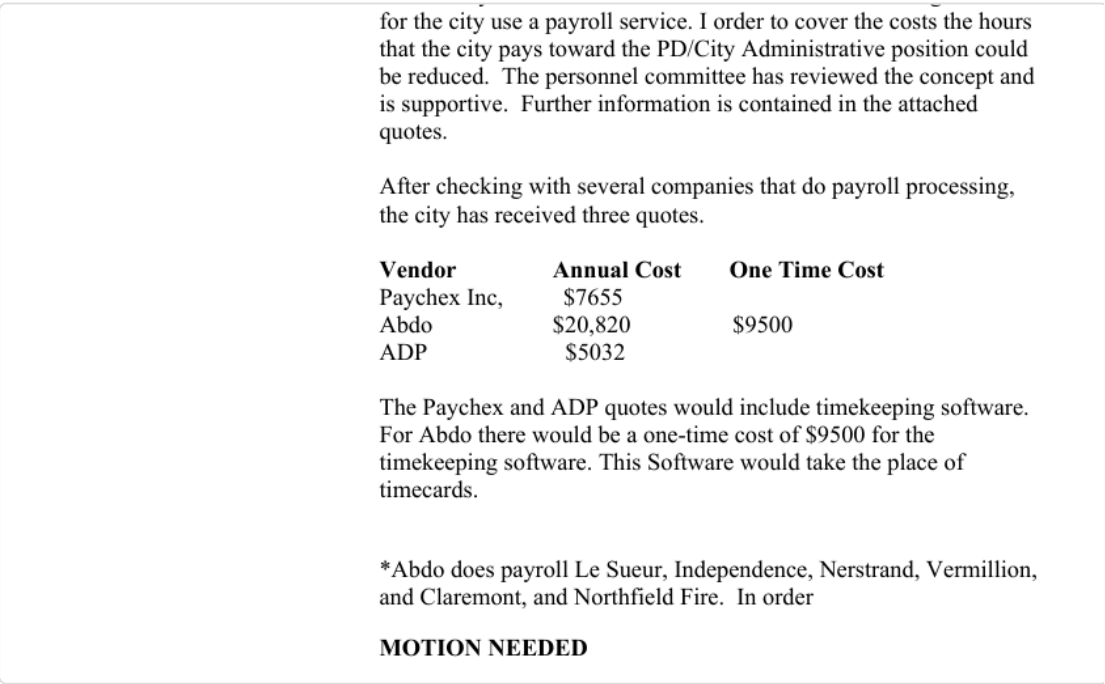
We looked for every moment in the record, minutes, packets, EDA minutes and the 2026 recordings, when anyone questioned one of these outside expenses, proposed doing the work in-house, or chose a different vendor. Here is the complete list. It is short enough to read in full, and that is the finding.

Mar. 14, 2023

Administrator Mark Vahlsing, staff. Three payroll quotes: Paychex $7,655 a year, ADP $5,032, Abdo $20,820 plus $9,500 for timekeeping software. Rather than choose, the council scheduled a work session for Abdo to present, and heard Abdo's Leah Davis again on April 11.

On August 8, 2023, with updated quotes from five firms, the council chose Paycom at $6,515 on staff recommendation. Abdo was no longer on the list.

Minutes, Mar. 14, 2023 · Minutes, Aug. 8, 2023



for the city use a payroll service. I order to cover the costs the hours that the city pays toward the PD/City Administrative position could be reduced. The personnel committee has reviewed the concept and is supportive. Further information is contained in the attached quotes.

After checking with several companies that do payroll processing, the city has received three quotes.

Vendor	Annual Cost	One Time Cost
Paychex Inc,	$7655	
Abdo	$20,820	$9500
ADP	$5032	

The Paychex and ADP quotes would include timekeeping software. For Abdo there would be a one-time cost of $9500 for the timekeeping software. This Software would take the place of timecards.

*Abdo does payroll Le Sueur, Independence, Nerstrand, Vermillion, and Claremont, and Northfield Fire. In order

MOTION NEEDED

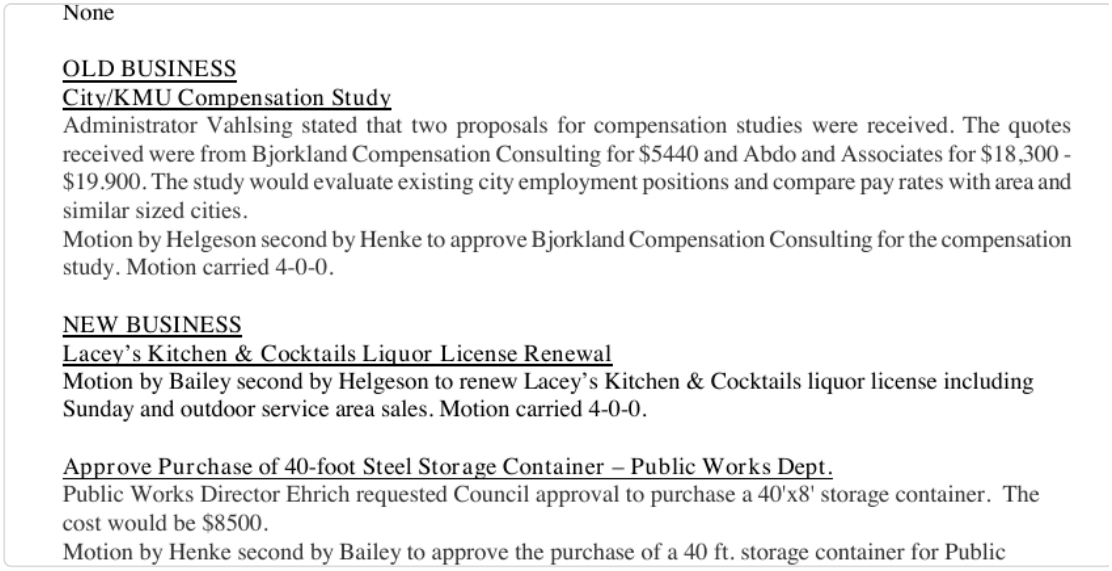
March 14, 2023 packet: three payroll quotes. Abdo $20,820 plus $9,500; Paychex $7,655; ADP $5,032.

Sept. 12, 2023

Staff, then the council. Two compensation-study quotes: Bjorkland Compensation Consulting $5,440, Abdo $18,300 to $19,900. Staff recommended Bjorkland on experience, proposal and cost.

Approved Bjorkland, Helgeson and Henke, 4-0. One of two times in seven years the record shows Abdo quoted and someone else chosen.

Minutes, Sept. 12, 2023



None

OLD BUSINESS

City/KMU Compensation Study

Administrator Vahlsing stated that two proposals for compensation studies were received. The quotes received were from Bjorkland Compensation Consulting for $5440 and Abdo and Associates for $18,300 - $19.900. The study would evaluate existing city employment positions and compare pay rates with area and similar sized cities.

Motion by Helgeson second by Henke to approve Bjorkland Compensation Consulting for the compensation study. Motion carried 4-0-0.

NEW BUSINESS

Lacey's Kitchen & Cocktails Liquor License Renewal

Motion by Bailey second by Helgeson to renew Lacey's Kitchen & Cocktails liquor license including Sunday and outdoor service area sales. Motion carried 4-0-0.

Approve Purchase of 40-foot Steel Storage Container – Public Works Dept.

Public Works Director Ehrich requested Council approval to purchase a 40'x8' storage container. The cost would be $8500.

Motion by Henke second by Bailey to approve the purchase of a 40 ft. storage container for Public

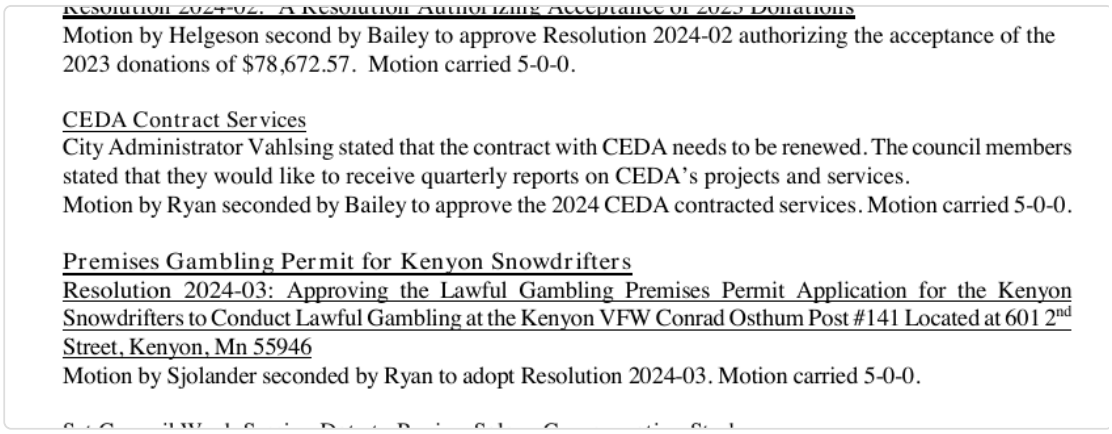
Sept. 12, 2023 minutes in the Oct. 10 packet: Bjorkland $5,440 chosen over Abdo $18,300 to $19,900.

Jan. 9, 2024

Council members, at the CEDA renewal. The council members stated that they would like to receive quarterly reports on CEDA's projects and services.

The 2024 contract was approved 5-0. No quarterly CEDA report to the council appears in any later packet; the only quarterly reports in the record are the EDA's own financial statements.

Minutes, Jan. 9, 2024



Motion by Helgeson second by Bailey to approve Resolution 2024-02 authorizing the acceptance of the 2023 donations of $78,672.57. Motion carried 5-0-0.

CEDA Contract Services

City Administrator Vahlsing stated that the contract with CEDA needs to be renewed. The council members stated that they would like to receive quarterly reports on CEDA's projects and services.
Motion by Ryan seconded by Bailey to approve the 2024 CEDA contracted services. Motion carried 5-0-0.

Premises Gambling Permit for Kenyon Snowdrifters

Resolution 2024-03: Approving the Lawful Gambling Premises Permit Application for the Kenyon Snowdrifters to Conduct Lawful Gambling at the Kenyon VFW Conrad Osthum Post #141 Located at 601 2nd Street, Kenyon, Mn 55946
Motion by Sjolander seconded by Ryan to adopt Resolution 2024-03. Motion carried 5-0-0.

Jan. 9, 2024 minutes in the Feb. 13 packet: the council asks for quarterly CEDA reports. None followed.

Apr. 9, 2024

The council, on the interim administrator. After the attorney recruited a retired administrator and drafted a contract, the consensus was that the city does need someone in the position "but maybe take some time to explore other options." The same night Finance Clerk Whitney Kyllo reported that the city's IT provider was not BCA-certified for police data and asked to get a quote from On-Site.

The contract was tabled, Helgeson and Ryan, 4-0.

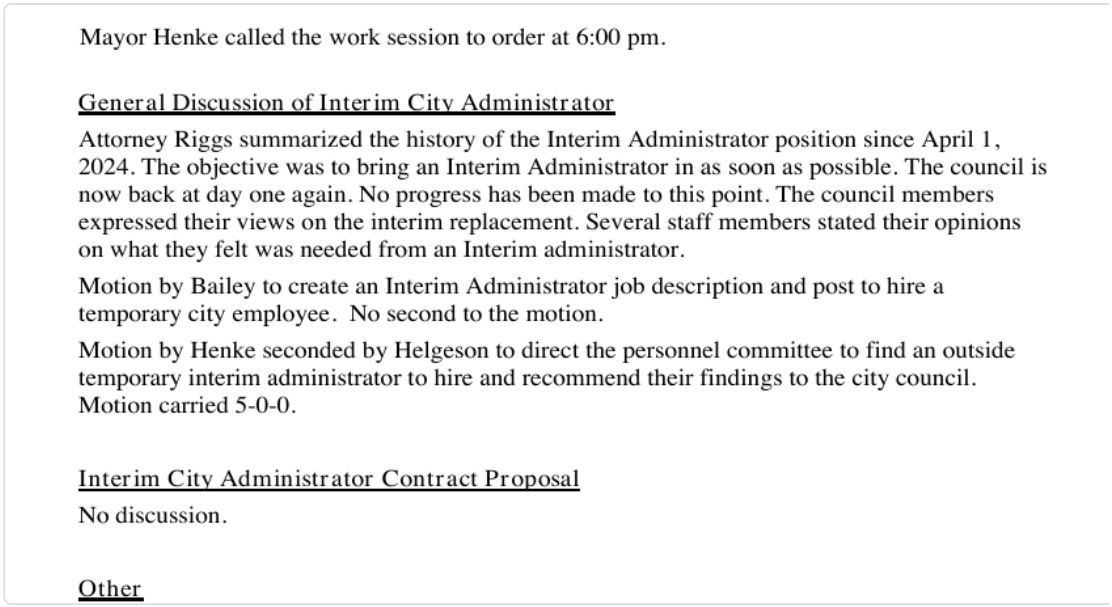
Minutes, Apr. 9, 2024

May 14, 2024

Council member Mary Bailey. Moved to create an interim administrator job description and hire a temporary city employee, in-house, instead of contracting.

No second. Henke and Helgeson then moved to have the personnel committee find an outside temporary interim administrator, 5-0. Frank Boyles served from June 2024 to January 2025 as a contractor.

Minutes, May 14, 2024



Mayor Henke called the work session to order at 6:00 pm.

General Discussion of Interim City Administrator

Attorney Riggs summarized the history of the Interim Administrator position since April 1, 2024. The objective was to bring an Interim Administrator in as soon as possible. The council is now back at day one again. No progress has been made to this point. The council members expressed their views on the interim replacement. Several staff members stated their opinions on what they felt was needed from an Interim administrator.

Motion by Bailey to create an Interim Administrator job description and post to hire a temporary city employee. No second to the motion.

Motion by Henke seconded by Helgeson to direct the personnel committee to find an outside temporary interim administrator to hire and recommend their findings to the city council. Motion carried 5-0-0.

Interim City Administrator Contract Proposal

No discussion.

Other

May 14, 2024 minutes in the June 11 packet: Bailey's motion to hire in-house, no second; the outside interim, 5-0.

July 9, 2024

The council, choosing a recruiter. Two firms presented for the administrator search: South Central Service Cooperative at $14,500 and David Drown Associates at $23,500. Members "asked a series of questions about the process."

After considerable discussion the council chose the cooperative, the cheaper of the two.

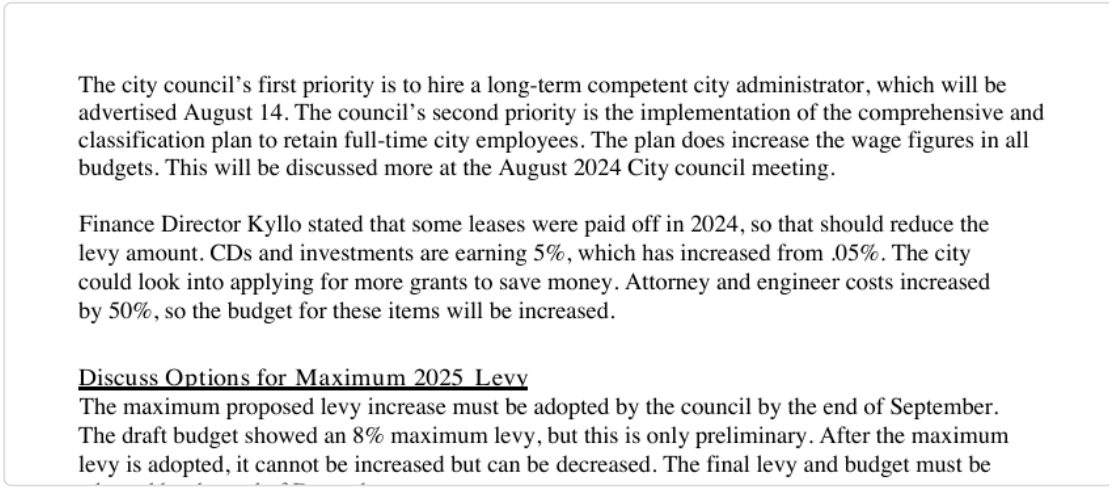
Minutes, July 9, 2024

July 30, 2024

Finance Director Whitney Kyllo, budget work session. "Attorney and engineer costs increased by 50%, so the budget for these items will be increased." She added that the city could look into applying for more grants to save money.

The lines were raised. Kennedy & Graven's hourly rates have risen every January since 2022, $180 to $204 for general matters, each time on a single motion or the consent agenda.

Work session, July 30, 2024



The city council's first priority is to hire a long-term competent city administrator, which will be advertised August 14. The council's second priority is the implementation of the comprehensive and classification plan to retain full-time city employees. The plan does increase the wage figures in all budgets. This will be discussed more at the August 2024 City council meeting.

Finance Director Kyllo stated that some leases were paid off in 2024, so that should reduce the levy amount. CDs and investments are earning 5%, which has increased from .05%. The city could look into applying for more grants to save money. Attorney and engineer costs increased by 50%, so the budget for these items will be increased.

Discuss Options for Maximum 2025 Levy

The maximum proposed levy increase must be adopted by the council by the end of September. The draft budget showed an 8% maximum levy, but this is only preliminary. After the maximum levy is adopted, it cannot be increased but can be decreased. The final levy and budget must be

July 30, 2024 budget work session minutes: attorney and engineer costs up 50 percent; the budget lines raised to match.

Nov. 12, 2025

Terry Campbell, Kenyon-Wanamingo Messenger. Asked that the Messenger, a qualified legal newspaper with its office in Kenyon, be considered as the city's legal newspaper for 2026. The attorney supplied the statute; the presentation was attached to the January packet.

On January 13, 2026 the council appointed the Kenyon Leader. The minutes record the appointment and no discussion.

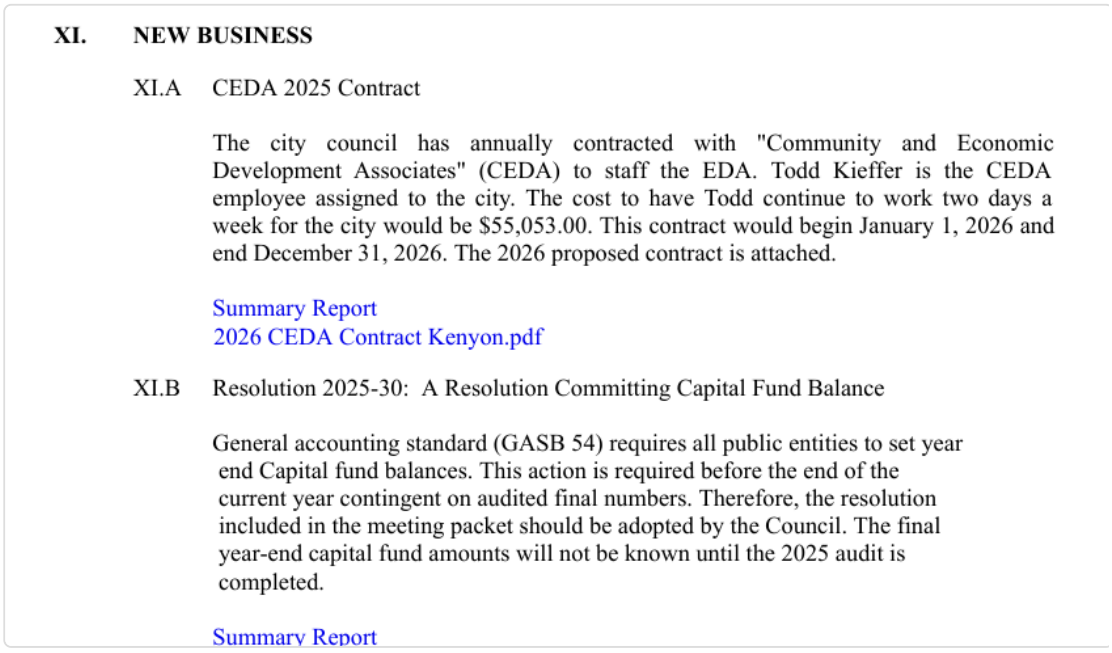
Minutes, Nov. 12, 2025 · Appointments, Jan. 13, 2026

Dec. 9, 2025

The council, on the audit. Two audit proposals after Abdo could no longer audit the books it now keeps: BerganKDV $27,540 rising to $29,500, CliftonLarsonAllen $97,640. The council took BerganKDV "with the option to reevaluate the contract after one year."

The same night the CEDA contract was renewed at $55,053 on the EDA's recommendation, 4-0, with nothing else recorded.

Agenda and packet, Dec. 9, 2025



XI. NEW BUSINESS

XI.A CEDA 2025 Contract

The city council has annually contracted with "Community and Economic Development Associates" (CEDA) to staff the EDA. Todd Kieffer is the CEDA employee assigned to the city. The cost to have Todd continue to work two days a week for the city would be $55,053.00. This contract would begin January 1, 2026 and end December 31, 2026. The 2026 proposed contract is attached.

Summary Report
2026 CEDA Contract Kenyon.pdf

XI.B Resolution 2025-30: A Resolution Committing Capital Fund Balance

General accounting standard (GASB 54) requires all public entities to set year end Capital fund balances. This action is required before the end of the current year contingent on audited final numbers. Therefore, the resolution included in the meeting packet should be adopted by the Council. The final year-end capital fund amounts will not be known until the 2025 audit is completed.

Summary Report

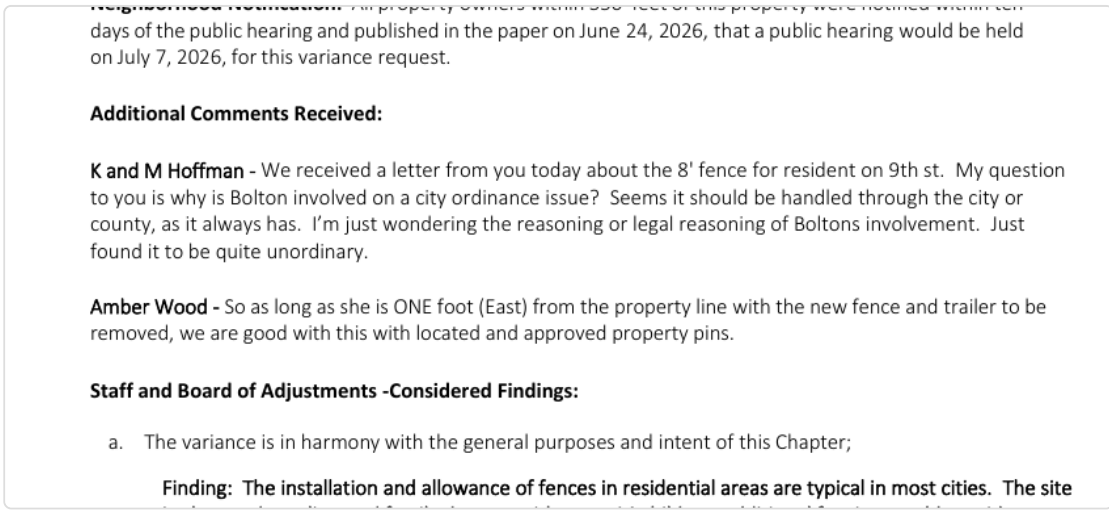
Agenda item report, Dec. 9, 2025 packet: the CEDA renewal at $55,053 for two days a week.

July 14, 2026

K. and M. Hoffman, residents, by letter in the packet. "My question to you is why is Bolton involved on a city ordinance issue? Seems it should be handled through the city or county, as it always has." The letter concerned a fence variance handled by the engineering firm's planner.

The variance came back on August 6, presented by Bolton & Menk's Kristi Trisko.

Packet, July 14, 2026



days of the public hearing and published in the paper on June 24, 2026, that a public hearing would be held on July 7, 2026, for this variance request.

Additional Comments Received:

K and M Hoffman - We received a letter from you today about the 8' fence for resident on 9th st. My question to you is why is Bolton involved on a city ordinance issue? Seems it should be handled through the city or county, as it always has. I'm just wondering the reasoning or legal reasoning of Boltons involvement. Just found it to be quite unordinary.

Amber Wood - So as long as she is ONE foot (East) from the property line with the new fence and trailer to be removed, we are good with this with located and approved property pins.

Staff and Board of Adjustments -Considered Findings:

a. The variance is in harmony with the general purposes and intent of this Chapter;

Finding: The installation and allowance of fences in residential areas are typical in most cities. The site

July 14, 2026 packet: a resident's letter asking why the engineering firm is handling a city ordinance matter.

July 14, 2026, 1:17:56

Council member Deanna Gard, budget discussion. Asked for a breakdown of the contracted services and outside services lines across departments, with vendors and costs, and named Todd Kieffer's CEDA contract as an example of a cost to examine. Council member Bailey, who sits on the EDA, said he has changed the town but agreed the length of the engagement belongs in the review. Abdo's Jessi Sturtz said contracted services are mainly Abdo and outside services mainly CEDA, and staff would pull the ledger detail.

No vendor-by-vendor breakdown of those lines appears in the August 6 or September 8 packets. The totals on this page are that breakdown, built from the check registers.

Video, 1:17:56 · Meeting page

July 14, 2026, 1:24:04	**Council member Deanna Gard; Council member Lee Sjolander.** Asked whether hiring an internal finance person would cost less than Abdo. Lehner said the comparison comes out roughly even and that at equal cost he recommends Abdo. Sjolander said he had supported bringing in Abdo to get things back on track but had said at the time he wanted someone in the office: when he was chief he could walk into the finance office and ask what a line item meant. The council asked to see the full comparison. Delivered September 8 as "Abdo vs. Internal Finance Director," below. Video, 1:24:04 · Open thread
Aug. 6, 2026, 54:17	**Council member Deanna Gard.** Asked whether another budget meeting is needed before September, because 'the last time we met we talked about Todd's position on the EDA... we brought it up but we didn't really discuss it... do we really need it.' Lehner: 'that's going to be a performance discussion. That's going to be a closed meeting... I'm not prepared to talk about it in an open setting like this,' and offered to meet with her privately. The law permits closing only to evaluate a city employee's performance, and the coordinator is a contractor's employee; a contract's cost is public business. Bailey added: 'sometimes I think we're just kind of trusting that you know what you're doing, and we don't know what you're doing.' The council agreed to hear from department heads quarterly. Video, 54:17 · Meeting page
Sept. 8, 2026	**Staff report, Holli Gudknecht, Administration.** The July 14 question answered on paper: Abdo's proposed $164,800 a year against a staff estimate of $167,100 for a full-time finance director, the estimate assuming $63,000 in family health coverage, followed by five advantages of the "team-based service model" in Abdo's words. On the September 8 recording the council went forward with Abdo on that page; the minutes will be printed in the October packet. The three-year proposal runs to December 31, 2029. Staff report and proposal, Sept. 8, 2026

Set beside those fourteen moments are the renewals that drew no question at all: the CEDA contract each year since 2022, including the November 2024 increase from one day a week to two that the coordinator himself requested at the EDA; Kennedy & Graven's rate letter every January; the prosecuting attorney's fee increase, moved to the consent agenda in January 2026; and the legal newspaper, reappointed each January without a word after a local publisher had asked. When the council did compare prices with a second quote in hand, it chose the cheaper option every time: Abdo over CLA in 2021, Paycom over Abdo in 2023, Bjorkland over Abdo in 2023, the cooperative over David Drown in 2024, BerganKDV over CLA in 2025. The record does not show a council that overpays when it looks. It shows a council that rarely looks, and a staff that brings one vendor's proposal with that vendor's advantages typed into the recommendation.

III.A Agenda for January 13, 2026
Summary Report
1-13-26 Agenda Council Meeting.docx

IV. CONSENT AGENDA

**All items listed with asterisks (**) are considered routine and non-controversial by the Council and will be approved by one motion. There will be not separate discussion of these items unless a Council member, City staff or citizen so requests, in which case the item will be removed from the Consent Agenda and considered in its normal sequence on the agenda.

IV.A A. Kennedy & Graven - Request for Increase to Fees for 2026 Legal Services
B. CMPAS Alternate – Remove Jim Malloy, Add John Lee
C. Resolution 2025-01: Establishing License Fees and Compensation
D. Annual Licenses
1. Flom Disposal Inc. (Residential/Commercial, Temporary roll-off dumpster)
2. Flom Disposal Inc. (Residential/Commercial Recycling)
3. Waste Management (Commercial, Temporary roll-off dumpster)
4. Waste Management (Commercial Recycling)
5. Veit (Temporary roll-off dumpster)
6. LRS of Minn (Temporary roll-off dumpster)
7. Goodhue County Public Works (Recycling)

January 2026 agenda: the city attorney's 2026 fee increase placed on the consent agenda, approved without separate discussion.

2021 City & KMU Audit

Administrator Vahlsing stated that two quotes were received for the City/KMU 2021 audit. One quote was from CLA, which has conducted the City/KMU audit for the last several years, and the other was from Abdo Eich and Meyers, which does the Fire Department Relief Association Audit. The quote received from Abdo was for 5 years ranging from $26,875 to $29,655. The quote from CLA was $32,130.
Motion by Rechtzigel second by Bailey to approve for a five year agreement for audit services with Abdo, Eick and Meyers Motion carried 5-0-0.

Aug. 10, 2021 minutes: two audit quotes, Abdo chosen over CLA on price. One of the times a second quote was in hand.

The "wash," taken apart

July 14, 2026 is the one night in seven years the in-house question was put to the administrator directly, on the record. Below: what was asked, what was answered, the arithmetic, and what happened three weeks later. Every quote carries the minute it was said and a link to the recording.

What was asked

July 14 · 1:17:56 **Deanna Gard, council member**

"I have some questions about contracted services and outside services... the payroll that we're giving out for so many things. Do we really need that?"

July 14 · 1:23:24 **Deanna Gard**

"I would like to see it more broken down. All the invoices that have one outside service, how can anyone look at that? How can we discern which ones we need and which ones we don't need?"

July 14 · 1:24:30 **Deanna Gard**

"Has it been looked at to hire someone in house to do this, like the person previous did it? How much of a cost differentiation would that be? Are we talking tens of thousands of dollars? How hard is it to hire someone?"

Three requests for numbers.

What was answered

The administrator's reply runs about four times the length of the question and contains no number. Seven claims, each set against the record.

July 14 · 1:25:31 **Scott Lehner, city administrator**

"What we're getting out of Abdo or what we would do with a finance director in house is pretty much a wash. They're in the same dollar amount."

THE RECORD Said in the same breath as 'I will know more of the hard numbers on Thursday.' The verdict came before the numbers. The numbers, when they arrived on September 8, are in the table below: the in-house estimate was inflated on two lines, and the vendor's proposal is a 16 percent increase on what the vendor actually bills.

July 14 · 1:25:50 **Scott Lehner**

"That was for the 18 months... you pay more when you bring somebody like that in... there actually is a reduction in line items in the contract because we're going into the second year."

THE RECORD The proposal delivered eight weeks later rises every year, $109,000 to $114,500 to $121,000, and indexes audit preparation to inflation. Nothing in it goes down.

July 14 · 1:26:35 **Scott Lehner**

"We can stay with people that do this all day long, every day, for a multitude of different cities and know all the codes and the laws."

THE RECORD In the same meeting the vendor's manager said the fire levy line was wrong (59:34), that the administration budget was up $93,550 from how the vendor's own invoices were coded (1:04:34), and that she did not have the contracted-services detail pulled up (1:23:01). The levy she brought opened at 19.5 percent. Her memo's tax rate was 83.85 against a certified 84.68. The first audited year with the firm keeping the books found three material weaknesses.

July 14 · 1:26:49 **Scott Lehner**

"An internal finance director, you don't know exactly what level you're going to get... are they a CPA, are they not?"

THE RECORD The council writes the job description and sets the pay; it knows exactly what it will get. The firm's day-to-day contact for Kenyon is a manager, not a CPA. A licensed CPA firm sits at 636 2nd Street.

July 14 · 1:27:05 **Scott Lehner**

"My biggest fear... is we start creeping back to maybe how things were done in the past."

THE RECORD The past he means is 2023 and 2024: $42,000 paid to the IRS in 2025 for 941 corrections from those two years, journal entries without documentation, a reserve that fell from 68 to 17 percent. The people in charge then were administrator Mark Vahlsing, interim administrator Frank Boyles from June 2024, and finance directors Kelly Perry and then Whitney Kyllo. The administrator arrived in November 2024. And the firm that audited 2022, 2023 and 2024 and signed those books was Abdo: Tyler See presented the 2022 and 2023 audits, and the 2024 audit is listed as Abdo's in the 2025 packet. The past he fears was audited by the vendor he recommends. The council's own audit committee has had two of three seats listed as blank in the 2025 and 2026 appointments. The remedy for weak oversight is oversight, and the contract did not supply it: the first year the firm kept the books, the new auditor found three material weaknesses.

July 14 · 1:27:24 **Scott Lehner**

"I as your city administrator would like to see us stay with Abdo because I have worked with them every day, all day."

THE RECORD A preference, offered in place of the comparison that was asked for. Gard's reply at 1:27:46: 'Wouldn't it be nice to have someone in house that all the staff could go to?' The vendor's manager answered that the staff email Mankato.

July 14 · 1:31:16 **Scott Lehner**

"We didn't have residents that came in when we had an internal financial director either."

THE RECORD Gard had asked at 1:28:29 for 'everyone's pros and cons, and what are the citizens' pros and cons?' The answer redefined her question as walk-in traffic and closed it. A council member added at 1:31:11 that with the vendor 'she's going to write up a bill for each time somebody calls her,' which is an argument for the in-house option, recorded as if it were the opposite.

The arithmetic

ITEM	WHAT THE CITY WAS TOLD	WHAT THE RECORD SHOWS
In-house wages	"approximately $90,000" at $40.45 an hour	$40.45 × 2,080 hours = $84,136
In-house insurance	$63,000, family coverage assumed	38% of the package, on the costliest assumption
In-house total	$167,100	Overstated on both lines above
Abdo billed, 2025	not stated	$66,086 (check registers)
Abdo billed, Jan–Aug 2026	not stated	$94,372, about $141,600 a year
Abdo proposed, 2027	$164,800, "a wash"	+16% on the 2026 run rate
Abdo proposed, 2029	"a reduction in the second year"	$176,300 with HR and payroll flat; +5% a year
Vendor breakdown "and the cost"	promised July 14	not in the Aug. 6 or Sept. 8 packets
Full comparison	promised July 14	one page, Sept. 8, with the vendor's five advantages

Sources: Sept. 8, 2026 staff report and proposal (pp. 239–250); check registers Nov. 2024 to Aug. 2026; the July 14 recording at the minutes cited.

August 6: the question is ruled out of order

Aug. 6 · 54:46 **Deanna Gard**

"The last time we met we talked about Todd's position on the EDA. We just talked about that and we didn't really discuss it. We brought it up but we didn't really discuss it. Things that maybe I don't understand or other people don't understand: what is this, and do we really need it?"

Aug. 6 · 55:09 **Scott Lehner**

"If you're wanting to have another meeting so you can discuss something like that, then that's going to be a performance discussion. That's going to be a closed meeting… you can schedule some time with me and we can talk about that… I'm not prepared to talk about it in an open setting like this."

THE RECORD The law does not say that. The open meeting law requires council business to be conducted in public. It permits, never requires, a closed session for one narrow purpose here: to evaluate the performance of an individual subject to the council's authority, and even then the person can insist it stay open and the conclusions must be summarized at the next open meeting. The coordinator is not a city employee; he works for a Chaska firm under an annual contract the council votes on in public every December with the price in the packet. Whether the city needs a $55,053 contract is a budget question about public data, like the pool or the police cars. Nothing in the statute moves it behind a closed door, and nothing lets an administrator decide which budget lines the council may discuss. The council sets its agenda; the administrator serves it.

Aug. 6 · 56:53 **Mary Bailey, council member, EDA**

"I work with Todd all the time, so I do know that… sometimes I think we're just kind of trusting that, oh, you know what you're doing, and we don't know what you're doing."

The council then agreed to hear from department heads quarterly and, at 57:39, to certify the preliminary levy at 10.34 percent with a work session in October. The contract question was not answered on August 6, was not answered on September 8, and by the recording of September 8 its companion, the Abdo package, was approved. Two members asked, on the record, twice each.

The shape of it

Watch the recordings, then read the words again. The newest member of the council, the only person at the table without staff, asked for numbers three separate ways. The only person at the table paid to have the numbers answered with a verdict he did not yet have figures for, a doubt about a hire nobody had made, a fear about a past he was not present for, and his own preference, from the authority of his office. When she asked again three weeks later she was told the question belonged in a closed room or a private meeting. Council member Sjolander backed her from experience: "It was awesome to walk in and ask questions" (1:29:38). The mayor closed the July item with "Fair enough" (1:31:34). No one at the table had the register totals, because no one had been given them. That is what a decision looks like when the only person who holds the data is the person who recommends the vendor. It is the reason this letter put the data on the table.

Who is for keeping it local, and who is against

Where each person stands, from what they have said and done on the record: those who have pushed for doing the work here, those who have recommended or voted for sending it out, and those who have done both. One-line verdict, the reasoning, and the link to check it.

8
for keeping it local

11
for sending it out

4
both, depending on the night

For keeping it local 8

- **Deanna Gard**
  council member, appointed 2026

  Asked for the vendor breakdown, the in-house comparison, and a budget meeting on the coordinator's contract.

  On July 14 asked for a vendor-by-vendor breakdown of contracted and outside services, named the CEDA contract as a cost to examine, and asked whether hiring in-house had been looked at. On August 6 asked for a budget meeting before September to examine the coordinator's position. Identified from the recording: she says she came on the council after the transition to Abdo, she is thanked by name at the end of the meeting for filling the vacancy, and the same voice pulled the Depot Park liquor permit that the August 6 minutes attribute to Councilmember Gard. The most sustained questioning of an outside expense in seven years.

  Video, July 14, 2026, 1:17:56 Video, Aug. 6, 2026, 54:17

- **Whitney Kyllo**
  finance director, 2023 to 2025

  Did the research herself and flagged the rising outside costs.

  Found in April 2024 that the city's IT provider was not certified for police data. Told the July 2024 budget session that attorney and engineer costs were up 50 percent and suggested grants to save money.

  Minutes, Apr. 9, 2024 Work session, July 30, 2024

- **Michelle Otte**
  library director

  Rebuilt the city's website herself, for nothing, in 2021.

  The clearest example in the record of city staff doing in-house what the city now pays Georgia and Denver for.

  Kenyon Public Library

- **Terry Campbell**
  publisher, Kenyon-Wanamingo Messenger

  Asked for the city's legal-notice business.

  Came to the council in November 2025 with a rate and a household-coverage figure and asked to be designated for 2026.

  Minutes, Nov. 12, 2025

Pete and Dan Wagner Kenyon Market	**Asked for a cooperative, not a subsidy.** Told the council in July 2026 the store was losing money and asked whether the town could keep it through a coalition or cooperative. Meeting page, July 14, 2026
K. and M. Hoffman residents	**Asked why an engineering firm was handling a city ordinance matter.** By letter in the July 2026 packet: 'Seems it should be handled through the city or county, as it always has.' Packet, July 14, 2026
Kenyon Municipal Utilities the city's own utility	**Offered to fund the town's projects itself, three times.** Approved lending the EDA up to $2 million in 2024 and offered twice in 2026 to lend for the Hinderaker land. Meeting page, Aug. 6, 2026
Kenyon Fire Relief Association volunteer firefighters	**Funds the town's own capacity every year.** Donated $23,719 plus a $10,000 truck down payment in 2024 and raised $1.99 million gross last year. Minutes, May 14, 2024

For sending it out 11

Scott Lehner city administrator	**Recommends the outside path every time it comes up.** Postponed the finance officer hire in August 2025 so Abdo could 'get our accounting back on track'; recommended the September 2025 extension; told the council on July 14, 2026 that at equal cost he recommends Abdo because he does not want the city to 'drift back'; recommended the CEDA renewal; answered the August question about the coordinator's contract with the closed-meeting rule. He also said on the record that city staff are capable of the finance director's duties. Minutes, Aug. 12, 2025 Video, July 14, 2026, 1:24:04 Video, Aug. 6, 2026, 54:17 Work session, Aug. 26, 2025
The September 8, 2026 staff report Administration, submitted by Holli Gudknecht	**Priced in-house at its most expensive and copied the vendor's advantages as the analysis.** The one document the council had for the decision, written by the side that recommends the vendor. Staff report
Frank Boyles interim administrator, 2024 to 2025	**Steered the town toward outside firms.** An outside contractor himself. His June 2024 memo sent the administrator search to recruiting firms and he presented the CEDA doubling that December. Packet, June 11, 2024 Minutes, Nov. 12, 2024

Scott Riggs city attorney, Kennedy & Graven, Minneapolis	**Recruited the outside interim himself; his firm's rates rise every January.** Contacted a retired administrator from outside and drafted the contract in April 2024. The rate letter has been approved every year, in 2026 on the consent agenda. Minutes, Apr. 9, 2024 Agenda, Jan. 13, 2026
Mark Vahlsing city administrator to 2024	**Brought the outside vendors in.** CEDA in May 2022, Granicus in May 2021, and a work session for Abdo to present in March 2023 rather than a choice among quotes. He did recommend the cheaper local option twice, Bjorkland and Paycom, over Abdo. Minutes, May 10, 2022 Minutes, May 11, 2021 Minutes, Mar. 14, 2023
The EDA board John Mortensen, Stu Campbell, Chris Mallery	**Recommended doubling the coordinator's contract, at his request.** November 2024, and the 2026 renewal. Minutes, Nov. 12, 2024 Agenda, Dec. 9, 2025
Don Kirchmann mayor	**Moved the Abdo accounting contract.** July 2025. Sits on the EDA that recommends the CEDA contract. Special meeting, July 16, 2025
Elana Brunner council member	**Seconded every Abdo and CEDA motion in her term.** The September 2025 Abdo extension, the Abdo payroll contract, and the 2026 CEDA renewal. Minutes, Aug. 12, 2025 Agenda, Dec. 9, 2025
Dan Rechtzigel and Molly Ryan earlier councils	**Moved the original outside contracts.** The 2022 CEDA contract, the 2021 Abdo audit award, the Granicus purchase and the 2024 CEDA renewal. Minutes, May 10, 2022 Minutes, Jan. 9, 2024
Wayne Ehrich public works director	**Recommended the engineer's GIS system over the county's.** January 2024, $14,500. The one instance in his record. Minutes, Jan. 9, 2024
The vendors CEDA, Abdo, Bolton & Menk	**Their position is their business model.** Todd Kieffer asked the board he staffs for more hours; Chris Giesen presented the first contract. Abdo's Leah Davis, Annette Storm, Jessi Sturtz and Jean McGann carried the 2023, 2025 and 2026 proposals. Derek Olinger's firm proposes the studies it then performs. The letter does not fault them for it. Minutes, May 10, 2022 Proposal, Sept. 8, 2026

Both, depending on the night 4

Lee Sjolander
council member; former police chief

Wants someone in the office, but moved the CEDA doubling.

For local: said on the July 14, 2026 recording that he wanted someone in the finance office he could walk in and ask; cast the only no vote on the November 2025 part-time hire Abdo helped draft. Against: moved the CEDA doubling in November 2024 and the Abdo payroll contract in August 2025.

Video, July 14, 2026, 1:24:04 Minutes, Nov. 12, 2025 Minutes, Nov. 12, 2024

Mary Bailey
council member; acting mayor

The only member ever to move an in-house hire, and the mover of the 2026 CEDA renewal.

For local: the May 2024 motion for an interim administrator job description and a temporary city employee, which died for lack of a second; seconded the cheaper audit bid in 2021; on August 6, 2026, after the administrator declined to discuss the coordinator's contract in open session, said 'sometimes I think we're just kind of trusting that you know what you're doing, and we don't know what you're doing.' Against: moved the 2026 CEDA renewal in December 2025; seconded the original 2022 CEDA contract.

Minutes, May 14, 2024 Minutes, Aug. 10, 2021 Video, Aug. 6, 2026, 56:53 Agenda, Dec. 9, 2025

Doug Henke
former mayor; utility commissioner

The town's most persistent questioner, who voted for the outside interim.

For local: asked whether other quotes were received before a 2023 single-bid award; pressed the Hinderaker purchase and the lot count; inspected the street project daily and brought the gas company's damage to the council; sits on the utility board that offered to lend. Against: moved in May 2024, right after Bailey's in-house motion failed, to find an outside interim administrator.

Meeting page, Aug. 8, 2023 Meeting page, Aug. 6, 2026 Meeting page, Sept. 8, 2026 Minutes, May 14, 2024

Kim Helgeson
council member

Chose the cheaper local study in 2023, then seconded the outside path four times.

For local: moved the Bjorkland compensation study over Abdo's in September 2023. Against: seconded the outside interim (May 2024), the CEDA doubling (November 2024), the July 2025 Abdo contract, and moved the September 2025 extension.

Minutes, Sept. 12, 2023 Minutes, May 14, 2024 Minutes, Aug. 12, 2025

The constant across seven years is not a person. Every renewal above passed unanimously, and every one arrived with a staff recommendation to approve. In 130 packets the recommendation line has never once read "do this ourselves." Change that line and the lists change with it.

Why talk stands in for action

None of this is unique to Kenyon, and the psychology of it is well measured. People do not do most of what they intend; Sheeran and Webb's 2016 review of the intention–behavior literature puts the typical failure rate for intenders near half. What closes the gap is not stronger intention but a specific plan. Gollwitzer and Sheeran's meta-analysis of 94 tests with more than 8,000 participants found that stating when, where and how an action would happen raised goal attainment by d = 0.65, a medium-to-large effect that does not shrink with sample size. "Put it on the EDA agenda" is a goal intention. "Kieffer brings three grocery co-op models and their capital requirements to the August 11 meeting" is an implementation intention. The Kenyon record is almost entirely the first kind.

Public meetings add a second mechanism. Gollwitzer, Sheeran, Michalski and Seifert showed in 2009 that when other people take notice of a person's intention, that person subsequently works at it less; being seen to intend supplies a premature sense of completion. A council meeting is a machine for being seen to intend. The minutes are the noticing. This is the mechanism by which raising an issue comes to feel like handling it.

A third mechanism explains the recurrence. Stasser and Titus found in 1985 that group discussion is dominated by what members already know in common and by what supports their existing preferences; the unshared fact that would change the decision tends not to surface. Our unified reading of the packets found 25 subjects that recur across the seven years, discussed each time from the same shared starting point. The lot count that a realtor supplied from the audience on September 8 is the kind of unshared fact the model predicts will stay in the audience.

The fourth is the hardest to say gently. Maier and Seligman, revisiting learned helplessness fifty years after the original experiments, concluded that their theory had it backward: passivity is the default response to prolonged difficulty, and what is learned is control, through the experience of acting and seeing the outcome change. An organization that contracts out every hard task never has that experience. That is an analogy from neuroscience to a city hall, and we hold it loosely, but it matches the record. The items this council finishes are the ones where someone else's money or deadline supplies the control. Parkinson's old observation about committees, that time spent on an item runs inverse to its cost because members speak on what they understand, is the same pattern from the other side: chickens and golf carts get full motions; a $164,800 remote-services contract arrives as a staff report with the vendor's five advantages copied in.

The economics of it, in the terms economists use

None of what the record shows is a mystery to economics. Each pattern has a name, a literature, and a predicted outcome, and the predicted outcome is what Kenyon got. The terms are worth using precisely, because they make clear that the problem is the structure of the arrangement, not the character of anyone in it.

Credence good

A service whose buyer cannot judge how much of it was needed, or whether it was done well, even after paying: car repair, medicine, accounting, legal work, engineering (Darby and Karni 1973; Dulleck and Kerschbamer 2006). The theory's central result is that when the same party diagnoses the need and sells the treatment, overtreatment and overcharging follow unless the buyer can verify or walk away. **In Kenyon:** Abdo's proposal opens with "What we heard," diagnoses the city's needs, and prescribes a three-year contract for itself. The engineer writes the feasibility report that recommends the project the engineer will design. The EDA coordinator asks the board he staffs to extend his hours. Diagnoser and treater are the same firm in every case.

Principal–agent problem

Whoever acts on another's behalf has interests of their own, and the principal cannot watch everything (Jensen and Meckling 1976). Cost of monitoring is the cost of the problem. **In Kenyon:** the council is the principal; staff and vendors are the agents. The September 8 staff report, the council's one instrument for monitoring the largest service contract it has, lists the vendor's five advantages in the vendor's words and assumes the most expensive possible in-house alternative.

Information asymmetry

One side of a transaction knows more than the other, and the market price reflects the ignorance of the side that knows less (Akerlof 1970). **In Kenyon:** the January 2026 packet held the Messenger's rate and household coverage and nothing at all from the Leader, and the council chose the side with no information on the table.

Switching costs and lock-in

Once a buyer's files, habits and knowledge sit with one vendor, changing vendors costs more than the price difference, which gives the incumbent pricing power after the sale (Klemperer 1987; Farrell and Klemperer 2007). Vendors compete for the first contract and collect on the renewals. **In Kenyon:** Abdo's audit quote of 2021 was the cheapest in the room; the 2027 proposal carries 5 percent a year with a quote "valid for thirty days." Kennedy & Graven's rate letter arrives every January and has never been declined. The Granicus order escalates 7 percent a year.

Hold-up and asset specificity

When one side has made investments specific to the relationship, the other side can renegotiate terms in its own favor because leaving would waste the investment (Williamson 1985). **In Kenyon:** "I don't want

the city to drift back toward how finances were handled before" is the hold-up stated aloud. The knowledge of Kenyon's books now lives in Mankato, so the price of leaving includes rebuilding it from zero.

Make-or-buy

Firms exist because some transactions are cheaper to organize inside than to buy on the market; the comparison has to be made honestly, with the internal option costed at what it would actually cost (Coase 1937). **In Kenyon:** the make-or-buy analysis was written by the buy side, priced the make side at family health coverage and no learning curve, and did not price any of the externalities above.

Incomplete contract

No contract specifies every outcome, so what actually gets delivered depends on who holds the leverage when the gaps appear (Hart 1995). **In Kenyon:** the CEDA contract promises "defined outcomes" and the council asked in January 2024 for quarterly reports on them. None was delivered, and the contract doubled ten months later.

Bundling

Selling several services as one package so the buyer cannot compare any single piece against the market. **In Kenyon:** accounting, HR and payroll arrive as one $164,800 line. Payroll alone was quoted at $6,515 by another firm in 2023 and the city already runs it on Paycom.

Status quo bias

People disproportionately keep the current option even when the alternatives are better, and the effect grows with the number of alternatives and the cost of thinking about them (Samuelson and Zeckhauser 1988). **In Kenyon:** the legal newspaper, reappointed every January since at least 2019; the attorney's rate letter; the CEDA renewal; the consent agenda itself, whose purpose is to approve without discussion.

Concentrated benefits, diffuse costs

A policy that gives a few parties a lot and charges many parties a little will persist, because the few organize and the many do not notice (Olson 1965). **In Kenyon:** $164,800 is a large account for one firm and $87 a year per resident, invisible on a tax statement that does not itemize.

Fiscal illusion

When the cost of government is hidden in the structure of its revenue, voters underestimate it and demand more than they would if they saw the bill (Buchanan 1967; Oates 1988). **In Kenyon:** the levy rises 9 percent, the tax hearing draws no comments, and no line on any resident's statement reads "advice."

Leakage

In regional economics, the share of local spending that leaves the area on the first round and therefore never multiplies. **In Kenyon:** 88 cents of every check dollar.

Put together, these describe why the arrangement cannot correct itself. In a private company the buyer of a credence good is disciplined by an owner who feels the cost; if a chief financial officer paid a remote firm $164,800 a year to avoid hiring a $110,000 employee, someone would ask why. A city has no owner. Its principal is a part-time council that meets twice a month, is unpaid for the work of monitoring, and depends for its information on the agent it is meant to monitor. Its agent is rewarded for meetings that run smoothly, not for costs that fall. Its seller is the party that diagnoses the need. And its costs are paid by residents who cannot see them, years later, through a levy that carries no itemization. Every incentive in that chain points the same direction: toward one more renewal. Nothing in the chain points toward the question the council member asked on July 14. That is why the question has been asked fourteen times in seven years and answered by the seller every time.

The fix is not a better vendor. It is to change who holds the information and who feels the cost: a person inside City Hall who knows the books, a comparison written by someone who does not sell the alternative, quotes on every renewal, and a line on the annual statement that says what the town paid for advice. Those are structural changes, and they are cheap.

What a dollar does when it stays

> **Borte bra, men hjemme best.**
> *Away is good, but home is best.*

The case for doing the work locally is not sentiment. Moretti estimated in the American Economic Review that each additional job in a city's tradable sector generates 1.6 further local jobs in services, because wages are spent where they are earned. A contract accountant in Edina spends Kenyon's $109,000 in Edina. Fleming and Goetz, using county data for 2000 to 2007, found that per-capita income grew faster where small locally owned firms of ten to ninety-nine employees were denser, and slower where large non-local firms were denser. Rupasingha at the Atlanta Fed extended the same test through 2009 and found counties with larger shares of small local businesses had stronger income growth, faster job growth and lower poverty. These are correlational designs, and we read them as such; neither paper claims that any single contract changes a county's trajectory. What they establish is direction. Money that circulates inside a town does more work for the town than money that leaves it, and the effect shows up in the income of the people who live there.

Ostrom's Nobel work makes the institutional half of the argument. Her field studies of irrigation systems, fisheries and forests found that communities which set and monitored their own rules outperformed both external experts and central authorities, and she named local monitoring and locally made rules among the design principles that separate the arrangements that last from the ones that fail. The prescription is not fewer experts. It is that the people who live with the outcome must be the ones who understand and run the system, and that expertise is something a community can acquire rather than rent.

This town already knows how

> **Nød lærer naken kvinne å spinne.**
> *Need teaches the naked woman to spin.*

Kenyon did not begin as a town that waited for help. In the fall of 1895 a long-distance telephone line reached Kenyon from Zumbrota after Dr. Gryttenholm raised about $2,000 from farmers and villagers to pay for it. The next year Martin Gunderson, the miller, began supplying electric light from his own plant, and the successor to that plant is the municipal utility that offered twice this summer to lend the city the money for the Hinderaker land. By 1909 the county history counted a creamery, a flour mill, three elevators, a canning factory, waterworks, an opera house and a school of thirteen teachers in a village of 1,300. Andrew Volstead, born in Kenyon to Norwegian immigrants, wrote the Capper-Volstead Act of 1922 that lets farmers organize cooperatives without antitrust liability.

The wider state was built the same way. The Danish farmers at Clarks Grove organized one of Minnesota's first cooperative creameries in 1890 rather than sell cream to a private buyer on his terms; within ten years the state had more than 550 of them, and in 1921 320 of those merged into the association that became Land O'Lakes. When private utilities declined to string wire down county roads, farmers formed member-owned cooperatives under the Rural Electrification Act of 1936 and did it themselves: fewer than 11 farms in 100 had central-station power in 1935, and more than 90 in 100 did by 1953. Nobody in those stories hired a consultant two days a week to apply for a grant to study whether a cooperative was feasible. They were the cooperative.

The talent is already here

> **Liten tue kan velte stort lass.**
> *A small tussock can tip a big load.*

The premise behind every one of those contracts is that the work is beyond the town. The record says otherwise. Kenyon is a town of 1,885 people that produced a congressman who wrote the law under which every farm cooperative in the country organizes, a Minnesota attorney general who went on to the state supreme court, a Speaker of the Minnesota House who farmed here for eight years while he held the gavel, a television host who fronted the Rose Parade for decades, the designer of one of the most-played role-playing games ever written, and a translator who carried Norwegian literature into English. That is not an ordinary yield for a village. It is what a place with strong schools, stone churches and a habit of self-reliance produces when nobody tells its children what they cannot do.

The living talent is easier to see, because it shows up in the packets. Harold Nielsen founded Foldcraft here in 1948; the company became fully employee-owned in 1992 and, as Plymold, is hiring across production, engineering, human resources and management this month. Security State Bank has been locally owned since 1970 and holds the city's deposits. Thirty paid-on-call volunteers run a fire department with seven trucks covering the city and seven townships, and their relief association raised $1.99 million gross last year through pull-tabs. Volunteers run thirty-five Rose Fest events in a week. A librarian, Michelle Otte, rebuilt the city's website in 2021 for nothing.

A finance clerk, Whitney Kyllo, did the research that found the city's IT provider was not certified for police data. A resident, Doug Henke, inspected the new street every day from his shop, found the sinkhole the gas company left, and brought it to the dais. A grocer's family kept the store open through a Dollar General opening. A publisher prints a newspaper in town every other week and asked for the city's business. A contractor in town carries a five-star rating from every customer who has reviewed him. There are 163 businesses in the directory and 63 building contractors within reach of the city limits. The University of Minnesota selected Kenyon for its small-community planning program in 2025.

Against that, the staff report of September 8 puts a full-time finance director at $167,100 and a remote firm at $164,800 and treats the two as the same thing. They are not the same thing. One is a person who lives here, whose salary is spent at the Market and the hardware store and taxed by the county, who can be asked what a line item means by walking down the hall, and who gets better at the job every year she holds it. The other is a monthly invoice to Edina. The economics in the section above are not abstract here. The $507,614 that left town in twenty-one months is training junior accountants in Mankato, planners in Rochester, and lawyers in Minneapolis on Kenyon's books, Kenyon's streets and Kenyon's ordinances. Those firms are blossoming. They are blossoming on this town's levy.

This is the whole argument in one sentence: a community becomes what its leaders invest in. Invest in the people here, with a real position, a real budget for training, and the expectation that they can learn what the consultants know, and the town blossoms, because the skill stays and compounds. Send the

money elsewhere and the harm is double. Elsewhere blossoms on Kenyon's levy, and Kenyon ends up poorer than if the money had never been raised: the dollar is gone, the skill it would have built is gone with it, the local person who would have learned the job was never hired, and next year the town knows a little less about its own books, its own streets and its own laws than it did the year before, so it needs the vendor a little more.

That is not a purchase. It is a subsidy paid by a town of 1,885 to firms in Mankato, Edina, Chaska and Minneapolis, compounding at the renewal rate, and it is the exact mechanism by which a capable community is taught that it cannot do things. The council does not have to believe this on faith. It is in the check register, one payee at a time, and it is in the roster of people this town has already produced. Kenyon has never lacked talent. It has lacked the chance.

The costs that never reach the invoice

> **Som man sår, høster man.**
> *As you sow, so shall you reap.*

Economists call a cost that lands on someone outside the transaction an externality. The staff report of September 8 compares two prices. It does not price any of the following, and each one is borne by people who were not in the room.

1. **The lost multiplier.** A $109,000 accounting fee paid in Edina is spent in Edina. Paid to a person in Kenyon, a share of it becomes rent or a mortgage here, groceries at the Market, lumber at Ace, and county and city tax on a house. Moretti's estimate that each tradable job supports 1.6 local service jobs runs in reverse when the job is exported. The Market's owners told the council in July that the town does not have enough people to support its businesses; each outsourced position is one household the town chose not to add.
2. **The career that never exists.** A town with no finance, planning or technology positions gives its graduates nothing to come back to. Kenyon-Wanamingo sends students to college every spring; Plymold is hiring engineers and HR staff this month; the city, the one employer that every taxpayer owns, declines to create the same kind of job. The talent leaves, and the leaving is then cited as the reason the town cannot do the work.
3. **Institutional memory that resets every renewal.** The city's Abdo lead has been Leah Davis in the 2023 proposal, Annette Storm in the 2025 proposal, and Jessi Sturtz in the 2026 proposal, three people in three years. In the same period the city went through an administrator, an interim, a new administrator and a finance director's resignation. Everything learned about Kenyon's books walked out each time. A person who lives here and holds the job for a decade is the only version of this that accumulates.
4. **Records the town does not hold.** When the analysis lives in a vendor's working papers, the city keeps the conclusion and not the reasoning. The 2025 audit found sampled journal entries with no supporting documentation. The vendor breakdown a council member asked for on July 14 could not be produced from the city's own files in two months. A resident cannot walk into City Hall and be shown why a number is what it is, because the why is in Mankato.
5. **Dependence that compounds.** Every contract in the registers carries an escalator: Abdo 5 percent a year through 2029, Kennedy & Graven from $180 to $204 an hour in three years, Granicus 7 percent a year, CEDA from $27,700 to $55,053 in four years. Each renewal raises the price of leaving, because the in-house alternative has to be built from zero against a vendor who already knows the files. The option to do it yourself is cheapest the first year and dearer every year after, which is why the record shows the council never taking it.

6. **The reserve.** The unassigned general fund balance went from 68 percent of spending in 2020 to 16.8 percent in 2025, through four years of overruns, with the administration line $86,781 over budget in 2025 alone. Money that leaves as fees cannot sit as reserve, and a thin reserve is a cost borne by the next council and the next storm, not by the one that signed.
7. **Civic muscle.** A council that learns to route every hard question to a contractor stops developing the capacity to answer one. Residents notice. The 2025 Truth in Taxation hearing recorded no citizen comments. The grocers' request went to an agenda. The Messenger's bid drew no discussion. Participation is a habit, and it atrophies in exact proportion to how often the answer is that someone else will look into it. Maier and Seligman's finding about control applies to towns as well as to the animals in the original experiments: what is learned is not helplessness but its opposite, and it is learned only by acting.
8. **Local businesses passed over.** Every year the incumbent is reappointed without comparison, a local firm that asked for the work loses it: the Messenger in January, and every Kenyon bookkeeper, web builder, or IT technician who never got a request for quotes because none was issued. The check register says under four cents of each dollar reached a business or person in Kenyon. That number is a choice repeated 1,338 times.

None of these appears on the comparison sheet, and together they are larger than the $2,300 difference the sheet reports. A decision that looks like a wash on the invoice is a loss on every line the invoice leaves out.

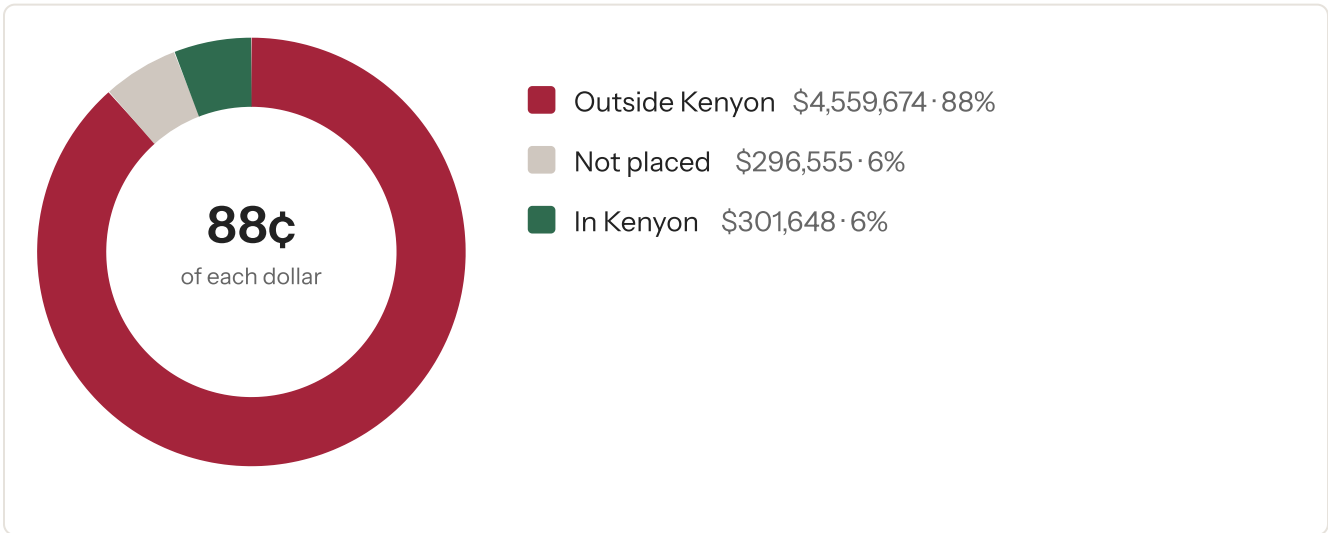
What left, and what it would have become

> **Den som intet våger, intet vinner.**
> *Who risks nothing wins nothing.*

Here is the whole register, every check from November 22, 2024 to August 30, 2026, sorted by where the payee is and what the money was for. We placed every payee above $2,000 by its published office; the long tail we could not place is counted as unknown, not as local.

PAYEE	KIND	AMOUNT
Outside Kenyon	Power, insurance, liquor inventory, county services	$1,982,568
Outside Kenyon	Bond payments, pensions, benefits, state taxes	$712,408
Outside Kenyon	Advice, professional services, software, staffing	$973,939
Outside Kenyon	Construction, equipment, supplies	$890,758
Outside Kenyon, total		**$4,559,674**
In Kenyon	Purchases from local businesses and people	$195,972
In Kenyon	Transfers: fire aid, utility, petty cash	$105,676
Not placed	Small payees without a findable office	$296,555
All checks	**1,338 checks, 21 months**	**$5,157,877**

Source: check detail registers in every council packet from Nov. 2024 through Sept. 2026, one line per check, summed by payee. Payee locations from the vendors' own published addresses. Full classification in the site's data files.



Where every check dollar went, Nov. 2024 to Aug. 2026.

$4,559,674 left town in twenty-one months, 88 cents of every dollar, about $2,605,528 a year. Not all of it could have stayed. Bonds are paid where the trustee is, wholesale power comes from the agency the utility belongs to, and no one in Kenyon distributes beer. Take those out and the part where a local option could exist, advice and professional services plus construction, equipment and supplies, is $1,864,697 in twenty-one months, $1,065,541 a year. The advice slice alone, the accountants, lawyers, advisors, software and contract staff, is $507,614, about $290,000 a year. Purchases that reached a business or a person in Kenyon came to $195,972, under four cents of each dollar, and half of that is one local builder.

Now run the two paths forward ten years, on the advice slice alone, because that is the part a council could redirect with one vote. On the current path the contracts carry their own escalators: Abdo 5 percent a year through 2029, the attorney about 4, the software 7, the rest around 3. Compounded, the same services cost $3,563,581 over the next ten years, and every dollar of it lands in Mankato, Edina, Chaska and Minneapolis, where it is spent again, by the people who earned it, on their own Main Streets. Kenyon's share of that second spending is zero.

On the other path the $290,000 a year pays two people who live here, a finance director and a development and technology coordinator, with a real training budget and the licensed professionals kept for the signatures that need them. The first-round dollars stay: $2,900,000 over ten years in wages and local purchases instead of invoices. The second round is what those two households spend in town, and what the businesses they spend it in spend in turn. Economists measure this as a local multiplier. Moretti's 1.6 is the figure for a tradable job in a metropolitan area; a public job in a small town with a Dollar General is smaller, so take it at 1.3 to 1.6. That puts the ten-year local activity from the same money between $3,770,000 and $4,640,000, against zero on the current path. That is the arithmetic before anything compounds.

Then it compounds, and this is the part the invoice model cannot see. Money reinvested inside a community does not return like a bond. It returns like a portfolio of ventures: most of it comes back modestly, through wages and the multiplier, and a small share comes back at multiples nobody would have written down in advance. That is not a metaphor borrowed from finance. It is the arithmetic of anything that keeps its own output and reinvests it, and it is visible in this town's own record. A miller's private light plant in 1896 became the municipal utility that today owns the wires, has lent the city money for its own roof, and in 2024 approved lending the EDA up to $2 million for housing land.

Harold Nielsen's shop in 1948 became Foldcraft, then an employee-owned company that is among the largest employers in town and hiring across four departments this month. The Danish farmers' creamery at Clarks Grove in 1890 became, by way of 320 merged cooperatives, Land O'Lakes, with $16 billion in sales last year. Dr. Gryttenholm's $2,000 in 1895 became a telephone exchange. None of those returns was available to anyone who sent the money to a firm in another county, because the return accrues to whoever holds the asset when it compounds, and an invoice is not an asset.

The council cannot know which local investment will be the one that pays a hundredfold. Nobody can; that is what a venture distribution means. What it can know is that the tail cannot happen at all in a town that exports its investable dollars. You cannot get a Foldcraft from a contract with Edina. You cannot get a utility from a retainer. You can only get them by putting the money into people and institutions that stay, and then waiting, which is what every generation of this town before this one did.

Compounding, and the long view

The best time to plant a tree was twenty years ago. The second best time is now.
Proverb of uncertain origin, often called Chinese

Mighty oaks from little acorns grow.
English, fourteenth century

Great things are done by a series of small things brought together.
Vincent van Gogh, letter of 1882

A society grows great when old men plant trees whose shade they know they shall never sit in.
Greek proverb, by tradition

Why local is the right answer, and why it should be a rule

> **Selvgjort er velgjort.**
> *Self-done is well done.*

Everything above is diagnosis. This section is the case for the alternative, in the same economic terms, and the case is stronger than the diagnosis: on the arithmetic, investing in your own community when you can is not one option among several. It dominates.

Residual claimancy. Whoever keeps what is left over after costs has the incentive to make an asset good (Alchian and Demsetz 1972). A firm keeps the residual on its contract with Kenyon; Kenyon keeps nothing. A resident on the city's payroll keeps the residual of her own competence, her reputation in the town she lives in, and the value of her house, all of which rise when the city runs well. Incentives follow the residual. That is the entire reason owners run better shops than tenants.

Learning by doing. Productivity rises with cumulative experience, and the gain belongs to whoever accumulates it (Arrow 1962). Every year Kenyon's books are kept in Mankato, the learning curve is climbed in Mankato. Every year they are kept in City Hall, it is climbed here, and the next year's work costs less. Human capital invested in a person who stays is the only investment a town makes that gets cheaper to use every year it holds it (Becker 1964).

Import replacement. Jane Jacobs's account of how cities grow is that they replace what they import with what they make, then export the surplus skill (Jacobs 1969). A town that imports its accounting, planning, law and software imports the very functions from which the next local business would grow. Foldcraft began as import replacement: a shop that made locally what had been bought elsewhere. The economics of city growth run through exactly the transactions the council currently sends away.

Endogenous growth. Long-run growth comes from knowledge accumulated inside the unit that grows (Romer 1990). A town whose knowledge of itself sits in vendors' files has no endogenous growth; it has a subscription. The open-threads page on this site is a small demonstration of the alternative: institutional memory that stays, compounds, and is free to the next council.

Social capital. Networks and trust lower the cost of every later transaction (Coleman 1988; Putnam 2000). A finance director who lives here is at the Market, at church, at the fire hall fundraiser, and answers questions in the aisle that would otherwise take a data request. The thirty volunteers on the fire department and the $1.99 million their relief association raised are what social capital looks like when it is measured. Every local hire adds to that stock; every remote contract draws nothing from it and adds nothing to it.

Dominance. In decision theory a choice is dominated when another choice is at least as good on every dimension and better on at least one. Take the city's own comparison, which prices the two paths within $2,300 of each other, and add the dimensions the comparison left out: the multiplier, the learning curve, the records, the reserve, the tail of venture-style returns, the risk of a vendor's lead changing three times in three years. On every one of them the local path is at least as good, and on most it is better. At equal price it is not a trade-off. It is dominance, and no rational buyer takes a dominated option. That is what it means to say this should not be a question. Ten times out of ten, when a service can be done by someone who lives here at a comparable cost, the town should do it that way, and when it cannot yet be done here, the town should be building toward the day it can. Nothing in state law stands in the way: professional services fall outside the uniform contracting law's bidding rules, and a council is free to adopt a local-first policy for them tomorrow.

That rule should be the town's philosophy, written down, one sentence, adopted by resolution and read before every renewal: *When work can be done by people who live here at a comparable cost, the City of Kenyon does it that way, and where it cannot yet, the City invests until it can.* Every town in this letter's history section ran on that sentence without writing it. Kenyon built its own telephone line, its own light plant, its own creamery, its own furniture company and its own bank because nobody in 1895 or 1948 thought to ask whether a firm in Minneapolis could do it more conveniently. The question is new. The answer has not changed.

Accountability, and what $160,000 buys

> **Sjølv er beste drengen.**
> *You are your own best hired hand.*

Why in-house reporting is more honest

The usual argument for outside firms is that they are more objective. The record says the opposite, and so does the structure. A report written by an employee is a report; a report written by a vendor is also a sales document for the next contract. Abdo's quarterly statements come with pages headed "Value-Added Services" and a catalog of what else the firm could be hired to do. Its budget memo carried a tax rate of 83.85 percent computed on a preliminary base when the certified rate was 84.68. Its first draft of the 2027 levy was 19.5 percent. Its own invoices were coded to the wrong department. Its quarterly reports carry the standard disclaimer that it has not audited or reviewed them and gives no assurance. And the first audit of books it kept found three material weaknesses. None of that is unusual for a firm serving a hundred cities. It is what you get when the reporter is paid by the page and the reader cannot check the work.

An employee is accountable in ways a vendor structurally is not. Everything an employee creates for the city is government data, public by default under the state's data practices act; data a contractor creates is public only if the contract says so, and the city has to ask. An employee's performance evaluation, even when held in closed session, must be summarized at the next open meeting; a vendor's performance never enters the public record at all, which is exactly what the council was told on August 6 when a member asked to examine the coordinator's position. An employee can be directed on Tuesday and asked on Wednesday why a number changed. A vendor's manager is one of four names on a proposal, and next year it is a different name. An employee's mistake has a face at the next meeting and a correction in the minutes. A vendor's mistake is a line in a variance note. Accountability is not a feeling. It is who has to stand in the room, and whether the room can see the work.

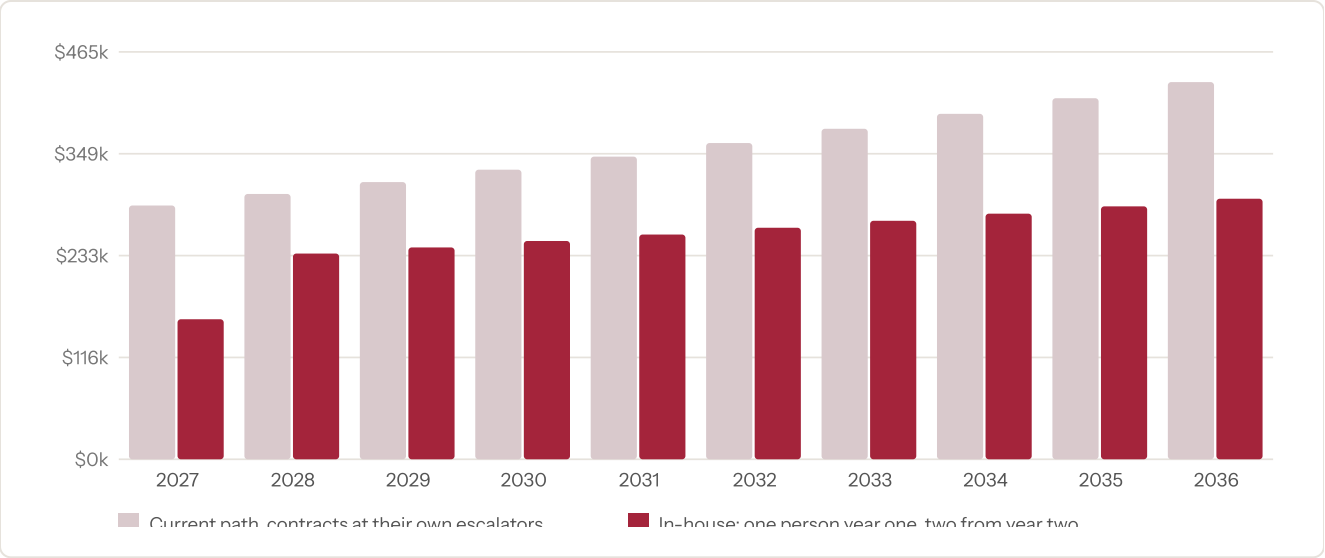
Accuracy follows the same logic. The person who reconciles Kenyon's utility billing every month for five years knows things about Kenyon's utility billing that a rotating team in Mankato never will, and knowledge of the particular is where accuracy lives. Honesty follows too, not because residents are more virtuous than consultants, but because a resident's incentive is to be right, and a vendor's incentive is to be renewed. Those point the same direction most of the time. They point in different directions at the moment it matters, which is the moment a report would have to say that the client does not need the vendor.

The snowball, priced

The council has already told us what it is willing to spend. The September 8 comparison sets $164,800 a year for accounting, HR and payroll and $167,100 for a finance director, and the December renewal will set another $55,000 for development. The town is not deciding whether to spend $220,000 a year on this work. It spends it now. The only question is whether to keep what it buys. So take $160,000, the round number the town has already put on the table, and spend it on one person who lives here, hired to learn and build everything in the list that follows, with a real training budget, and with licensed professionals kept on call for the signatures the law requires. Here is what that path costs against the current one, year by year, with the current path escalating at the 4.5 percent its contracts already carry and the in-house path adding a second, trained person in year two.

YEAR	IN-HOUSE	CURRENT PATH	SAVED TO DATE
2027	$160,000	$290,000	$130,000
2028	$235,000	$303,050	$198,050
2029	$242,050	$316,687	$272,687
2030	$249,312	$330,938	$354,314
2031	$256,791	$345,830	$443,353
2032	$264,495	$361,393	$540,252
2033	$272,429	$377,655	$645,478
2034	$280,602	$394,650	$759,525
2035	$289,020	$412,409	$882,914
2036	$297,691	$430,968	$1,016,191
Ten years	**$2,547,390**	**$3,563,581**	**$1,016,191**

Assumptions, stated so they can be argued with: year one is one position at $115,000 fully loaded with single coverage, $15,000 of training, and $30,000 for licensed review; year two adds a second position at $75,000 as the first person begins to train; both grow 3 percent a year. The vendor path is the $290,000 advice slice at the contracts' own escalators. No multiplier, no learning curve and no tail returns are included; those come on top.



The same ten years as columns. The gap is the saving before any multiplier, learning curve or tail return.

Then the part the table cannot show. A person who learns to build the tools does not learn one job; the tools are the same across jobs. The script that sums a check register also builds a budget; the model that runs a levy scenario also runs a rate study; the process that turns a packet into structured minutes also turns a grant program's rules into an application. Someone who can do the finance can, within a year, do the grants and the reports and the forms, because the underlying skill is the same, and that is the reason one position covers what four firms bill for.

Productivity in work like this follows a learning curve, and the curve is steep: Wright's original 1936 finding, replicated across industries since, is that each doubling of cumulative output cuts the time per unit by roughly a fifth. The tenth budget takes half the hours of the first. The thirtieth grant application takes a third. Under the vendor path none of that learning accrues to Kenyon, because the vendor's tenth Kenyon budget is billed at the same rate as its first. Under the in-house path every hour saved is an hour available for the next thing.

And then it teaches. The first person trains the second; the second trains a clerk, a commissioner, a business owner who wants a website, a student from the high school on a summer placement. Each person who learns can teach, so the capacity of the town to do its own work does not grow in a line. It grows the way a snowball grows: the bigger it is, the more it picks up each turn. More knowledge, faster; more efficiency, faster; less money leaking, less time wasted, less energy spent explaining Kenyon to strangers; more revenue, because the person who can build a grant application can also build the sponsorship program and the lot-marketing page and the property-tax model that finds the unbilled utility accounts. That is not optimism. It is the arithmetic of a stock that reinvests its own output, the same arithmetic that turned a creamery into Land O'Lakes, and it runs in one direction only, continuously, for as long as the town keeps the stock at home.

The two roads

Which brings the letter to the decision under all the others. There are, in the end, only two directions a small town can move. One is to take the reins: to decide that the people who live here will run the place, learn what they need to learn, own the files, own the site, own the record, and accept that the first year is harder than an invoice. The other is to keep surrendering, one renewal at a time, each surrender small enough to feel like prudence, until the town's accounting, planning, law, records, website, newspaper and memory all live somewhere else, and what remains at 709 Second Street is a building that forwards mail to consultants.

The economics of the second road are laid out above: leakage, lock-in, hold-up, a learning curve climbed by someone else, a reserve that cannot rebuild, and a tail of returns that never arrives. The psychology is laid out too: control is learned only by exercising it, and a body that never exercises it learns the opposite. The common sense is simpler than either. Nobody hires a stranger to raise their children because it is convenient. A town is the same kind of thing.

And the feeling, since the feeling is real and the record does not capture it: it is the difference between walking into City Hall and being answered by a neighbor who knows why the number is what it is, and being told that someone from Mankato will be in on Thursday. Every family that has run a farm or a shop in this county knows what it is to do the hard part yourself because it is yours. That knowledge is Kenyon's oldest asset. The council can spend it or it can invest it. Ten times out of ten, invest.

Who in Kenyon could do it, and train the town to do it

> **Øvelse gjør mester.**
> *Practice makes the master.*

The objection to all of this is usually that there is nobody here to do the work. There is. Below, item by item, is what the city buys from outside, who in Kenyon does that work today, and how each local contract can be written so that it teaches as it delivers. The training term is the important part. Every local engagement should carry a train-out clause: a set number of hours of instruction to a named city employee, and a date after which the city does the task itself and the local firm reviews it. The firm is paid to teach and keeps the overflow. The town keeps the skill. Nobody in Mankato loses anything they were entitled to.

Accounting, month-end, quarterly reports, audit preparation

Now: Abdo, Mankato and Edina: $109,000 a year proposed

In Kenyon: Buchta Tax & Bookkeeping Services

A licensed CPA firm at 636 2nd Street, with a second office in Faribault: income tax, bookkeeping and payroll. Year one: Buchta keeps the month-end and prepares the audit schedules under a contract that includes a monthly working session with the finance director on Banyon. Year two: the director does it and Buchta reviews the quarter.

Payroll

Now: Abdo, $25,800 a year proposed; the city already runs Paycom

In Kenyon: Buchta Tax & Bookkeeping Services

Paycom processes it; Buchta does payroll for local businesses and can train the clerk on the tax filings and the quarter-end. The Abdo layer on top of Paycom is the part with no local equivalent because it does not need one.

HR policies, job descriptions, compliance

Now: Abdo, $30,000 a year proposed

In Kenyon: Traxler Law PLLC · Thomas E. Thunhorst, attorney

The League of Minnesota Cities publishes every model policy the city has adopted, free to members. Draft from the model in City Hall; pay a local attorney to review, and to teach the review. Two attorneys practice on 2nd Street and Huseth Street.

Routine legal work: contracts, easements, real estate, nuisance letters, license renewals

Now: Kennedy & Graven, Minneapolis: about $57,000 a year at $204 an hour

In Kenyon: Traxler Law PLLC · Thomas E. Thunhorst, attorney

Ann Traxler practices business formation, contracts, real estate and easements from an office in town. Keep the Minneapolis firm for litigation, TIF and bond opinions and employment disputes; move the routine matters, and the meeting attendance, to a lawyer who lives here. Training: a standing hour a month on how to draft from the League models so the attorney reviews rather than writes.

Legal notices and publication

Now: APG Media, Coon Rapids, for the Kenyon Leader

In Kenyon: Kenyon-Wanamingo Messenger

Qualified, office in Kenyon, $8.00 a column inch, delivered to every address in the 55946 and 55983 zip codes. Already bid. Requires one vote in January.

Surveying, plats, easements, topographic work for street and development projects

Now: Bolton & Menk, Mankato and Rochester, inside every project fee

In Kenyon: Rapp Land Surveying

Forty-seven years in Kenyon; boundary, topographic and subdivision surveys across six counties. The 8th Street layout, the Hinderaker plat and every easement on the 2025 project could have been surveyed by the firm on Highway 56. The stamped design stays with a licensed engineer; the fieldwork does not have to.

Mapping and GIS

Now: Bolton & Menk's $14,500 ArcGIS proposal plus $1,260 a year in licenses

In Kenyon: Rapp Land Surveying · The parcel and zoning maps on this site

Built here from the county's public parcel layer without a license. Training: the county GIS office and free QGIS coursework; a high-school placement can maintain it.

Economic development

Now: CEDA, Chaska: $55,053 a year for two days a week

In Kenyon: Kenyon Commercial Club · Security State Bank of Kenyon · Kenyon Area Community Foundation

The Commercial Club has been revived and already runs free training for business owners at City Hall. The bank's chief executive sits as EDA vice president and lends to every business in town. The community foundation is the town's own grant pool. A coordinator inside City Hall, working with those three, does what a contractor from Chaska does two days a week, and is here the other three.

Grant writing

Now: CEDA, and Bolton & Menk at $1,500 to $2,800 an application

In Kenyon: Jen Thissen, named in the July 14, 2026 packet

The city's own Grant Navigator resolution names a Kenyon alumna and professional grant writer with University of Minnesota and DEED experience. Contract her per application with a half-day workshop for staff, the EDA and the nonprofits each year, and the town learns to write its own.

Website, forms, alerts, records

Now: Catalis, Georgia; Granicus, Denver; a $7,910 website-admin payroll line with no named holder

In Kenyon: Kenyon Public Library · This site's forms and tools

The library director rebuilt the city's website herself in 2021. Everything on this site was built from the city's own records and can be handed over. Training: classes at the library, which is in the same building as City Hall.

Signs, printing, the entrance monument

Now: Schad Tracy Signs and Precision Signs quoted $16,512 and $19,355 in 2023; the Kenyon Guide ad

In Kenyon: D & S Banner Sign & Print

A sign and print shop on Forest Street. The monument has been quoted to out-of-town firms since November 2023 and never built.

Building repairs, roofs, HVAC, electrical, plumbing

Now: City Hall roof $53,000; the old police building; the Muni HVAC; the pool

In Kenyon: L & M Construction · Kleese Construction · Cap's Home Exteriors · Matt's Home Roofing · Fisher Electric · Haasnoot Plumbing & Heating

Six licensed trades within the city and its townships. L&M already does the city's building work; the others have never been asked for a quote in the record.

Equipment, parts, fuel, hardware

Now: Ziegler, Tri-State Bobcat, Midstates, Hawkins

In Kenyon: Traxler Power & Equipment · Traxler Parts Center, NAPA · Kenyon Ace Hardware

Already used for parts and repairs; the larger purchases go out of town without a local quote.

Insurance

Now: League of Minnesota Cities Insurance Trust, $623,458 in 21 months

In Kenyon: Security Insurance Agency · State Farm, 2nd Street

The trust itself stays; it is the right carrier. Its coverage can be serviced through a local agent, which keeps the commission and the annual review in town and gives the council someone across the street to ask about the $623,000.

Banking, project financing, the land purchase

Now: First National Bank of Omaha as bond trustee; Northland Securities as advisor; S&P for a rating

In Kenyon: Security State Bank of Kenyon · Kenyon Municipal Utilities

The local bank holds the city's deposits and has $72 million in assets. The utility has offered twice to lend for the Hinderaker land. Small projects can be financed at home without a rating fee, a trustee in Omaha, or an advisor in Minneapolis.

Recruiting and hiring

Now: South Central Service Cooperative $14,500; David Drown quoted $23,500

In Kenyon: Kenyon-Wanamingo Messenger · Kenyon-Wanamingo Schools

The League's job board is free to members. The two papers reach every household. The school district's alumni are the applicant pool the town wants. A position profile is a document.

Training itself

Now: None bought; the vendors sell 'coaching' inside their contracts

In Kenyon: Kenyon-Wanamingo Community Education · Kenyon Public Library · Kenyon-Wanamingo Schools

Community Education already runs adult classes in the school building; the library already hosts technology help; the construction students already built the Depot Park shelters. Add the clerk institute run by the Minnesota Clerks and Finance Officers Association, the League's free training, South Central College in Faribault for credit courses in accounting and IT, and the local firms above under train-out contracts, and the town has a workforce program that pays for itself.

Three needs have no Kenyon provider today, and the letter says so: information technology for police data, which requires certified handling and is best kept with the county or a certified regional firm while one staff member trains toward it; commercial cleaning, where the current contractor's office could not be placed and a resident with a vacuum and a business license would do; and the stamped civil design of streets and utilities, which stays with a licensed engineer by law. Everything else on the list has a door on 2nd Street, Forest Street, Huseth Street or Highway 56.

The list is not a purchasing preference for its own sake. It is the same money, spent on people whose names the council knows, who will be at the next meeting, whose work product stays in the building, and who have every reason to make the city good at the work rather than dependent on it. The vendors above sell a service. The people on this list sell the same service and, if asked, the ability to stop needing it.

Software wins. It should live here.

> **Man må smi mens jernet er varmt.**
> *Strike while the iron is hot.*

There is a second reason the money should stay, and it is newer than the first. In anything that is technology, finance, mathematics or engineering, the work is now software. A quarterly report is a query. A levy scenario is a spreadsheet run a hundred times. A parcel map is a public dataset and an afternoon. A grant application is the city's own numbers poured into a form. The marginal cost of producing these things has collapsed, and what a firm two counties away sells is no longer expertise in the work but the habit of being the one who is asked. This site is the demonstration.

It holds 1,699 pages built from the city's own records with software: every meeting since 2019 parsed into motions and votes, every check in the registers summed by payee, every parcel with its tax, twenty-six forms that fill and sign, a zoning map built from county data without the $14,500 GIS proposal. The levy model on the taxpayers page reconciles to the county's certified levy within $33. The budget memo in the packet, prepared by the firm, carried a tax rate of 83.85 percent computed on a preliminary base; the certified rate was 84.68. The breakdown of contracted and outside services that a council member asked for on July 14 took an evening here and has not appeared in two packets there.

What a contract-a-year vendor delivers, by the nature of the business, is the standard product. The proposal in the September 8 packet says so in its own words: a "structured contract with defined outcomes," delivered remotely, by a manager who "currently works with clients ranging from 1,000 to 25,000 in population." Kenyon is one account among a hundred cities. The paragraph headed "The Abdo Difference" appears word for word in six packets across 2023, 2025 and 2026; "lighting the path forward" appears six times.

The quarterly statements arrive under the standard disclaimer that the firm has not audited or reviewed them and expresses no assurance. The first draft of the 2027 levy came in at 19.5 percent and the council had to send it back twice. The firm's own invoices were coded to the wrong department, which is a line in the August variance notes. The 2025 audit, the first year with the firm keeping the books, still reported three material weaknesses, among them sampled journal entries with no supporting documentation. None of that is malpractice. It is what average looks like when a client is one of a hundred, and average is what the contract buys.



LIGHTING THE PATH FORWARD

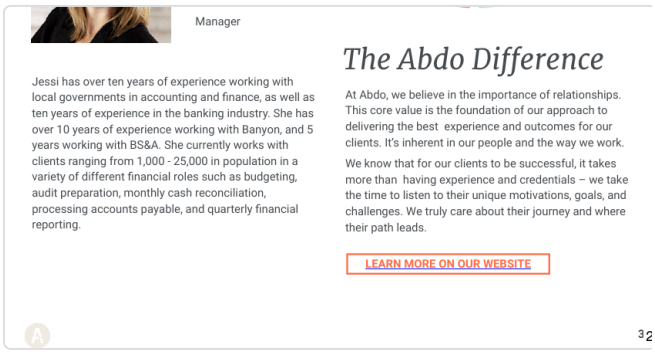
The Abdo Difference

At Abdo, we believe in the importance of relationships. This core value is the foundation of our approach to delivering the best experience and outcomes for our clients. It's inherent in our people and the way we work. We know that for our clients to be successful, it takes more than having experience and credentials – we take the time to listen to their unique motivations, goals, and challenges. We truly care about their journey and where their path leads.

Our process is built around a deep commitment to every client:

We light the path forward so you can proceed with ***confidence****.*
We're the ***partner*** *you can trust to help you along the way.*
We're the ***catalyst*** *who empowers you to reach your goals.*

The 'Abdo Difference' paragraph, March 2023 proposal.



Manager

Jessi has over ten years of experience working with local governments in accounting and finance, as well as ten years of experience in the banking industry. She has over 10 years of experience working with Banyon, and 5 years working with BS&A. She currently works with clients ranging from 1,000 - 25,000 in population in a variety of different financial roles such as budgeting, audit preparation, monthly cash reconciliation, processing accounts payable, and quarterly financial reporting.

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LEARN MORE ON OUR WEBSITE

The same paragraph, word for word, September 2026 proposal.

Digital assets are assets

Here is the thing the council has not been told, in plain words. Everything the outside firms sell is software. Abdo's manager for Kenyon is described in the proposal by her years on Banyon and BS&A, two accounting packages; the city already owns the Banyon license she works in. The budget memo is a spreadsheet. The quarterly report is a template with the numbers changed. Catalis is a web template the librarian once rebuilt herself. Granicus is a tool that turns documents into a packet. Kennedy & Graven's ordinances start from the League's model language. None of these firms owns anything Kenyon cannot own. What they own is the habit of being called.

And the things a city builds with software are assets in the strict accounting sense. The Governmental Accounting Standards Board's Statement 51 requires governments to carry internally developed software as a capital asset on the balance sheet, alongside streets and water mains, and the same logic applies to the rest of what a town can build: a domain name, a website with traffic, a parcel database, a forms system, a directory that businesses claim, a set of tools other towns would pay to use. A vendor invoice is an expense. It is gone the month it is paid. An asset the city builds is on the books, appreciates with use, and can be licensed, leased or sold. The council votes every year to convert a levy into expenses. It could vote to convert the same levy into assets.

This was always available

None of this is new, and that is the uncomfortable part. Software has been the way this work is done for the whole working life of everyone at the table. VisiCalc put a spreadsheet on a desk in 1979. Lotus 1-2-3 ran every small-town budget in the country by 1983. Excel arrived in 1985, QuickBooks in 1992, Google Sheets in 2006, free web publishing in 2003, free mapping tools in 2002, free web encryption in 2015, free .gov domains in 2021. At every one of those dates a council could have decided that the person in the finance office would learn the tool, that the city would own the files, and that the next tool would be learned by the same person. The city did have that person. Kenyon kept its own books in-house, through a finance clerk and then a finance director, until July 2025. What it never did was invest in them:

no training line, no tools budget, no expectation that the office would grow more capable each year, and no audit committee to notice when it did not. The capacity was here for forty years. The investment was not. When the capacity finally faltered, the answer was to rent it from Mankato instead of rebuilding it.

Put a number on the road not taken. The advice slice today is about $290,000 a year. Over the forty years the spreadsheet has existed, at that rate, the principal alone is $11.6 million. Invested in people and tools that stayed, compounding at the local multiplier and the learning curve described above, that is tens of millions of dollars of skill, assets and local income that a town of 1,885 does not have, and a workforce that would by now be teaching the next town how to do it. Scale the same choice across Minnesota's 856 cities, which spend at least $2.9 million a year on websites alone and several times that on advice, and the forty-year figure is measured in billions: an entire in-state industry of capable local staff and city-owned tools that was never built, because each council, each December, renewed the vendor. That is the cost of "we have always done it this way." It compounds too.

Kenyon can own the shop

Follow that to its conclusion. Abdo is a Mankato firm that serves a hundred cities. Nothing about that model requires the firm to be in Mankato or to be private. Minnesota's joint powers statute lets any city provide services to any other city by agreement, and cities across the state already share finance directors, building officials and IT under it. A finance and technology office inside Kenyon City Hall, built to do Kenyon's work first, is the same kind of thing Abdo is, with three differences. It does the work with the care of people whose neighbors read the reports. It keeps every tool it builds. And once it is good, it can sell the same work to Wanamingo, Zumbrota, Pine Island and the forty other towns of this size within an hour's drive, at a price below Mankato's, because it is not paying for a partner track and three offices. At that point the line in the budget is not "contracted services." It is revenue. The city's own utility is the precedent: a municipal enterprise that sells a service, funds itself, holds reserves, and lends the general fund money when it needs it. There is no reason the town's second enterprise cannot be its books.

The economics run the way software always runs. The first budget model costs a year of one person's time. The second town's budget model costs a week, because it is the same model. The tenth costs a day. Marginal cost falls toward zero while the price other towns will pay stays where the market sets it, and the difference is what builds equity. That is the arithmetic behind every software company, and it is available to a city as surely as to a firm, because it is arithmetic. A vendor relationship, by contrast, has no equity in it at all: after ten years and $1.7 million, the town owns nothing it did not own on the first day.

How it starts

Start with the real number. The $160,000 figure earlier in this letter is what the council itself put on the table for one line, the Abdo package. The money that actually leaves for advice, software and contract staff each year is larger, and it is spread across a dozen vendors, none of which is the villain and all of which are replaceable by the same office.

LINE	VENDOR, WHERE	A YEAR, AT THE CURRENT RATE	DONE IN-HOUSE BY
Accounting, budget, HR, payroll	Abdo, Mankato and Edina	$164,800 proposed	Finance director, year one
Economic development	CEDA, Chaska	$55,053	Development and technology coordinator, year two
Routine legal drafting	Kennedy & Graven, Minneapolis	about $57,000 billed; roughly half is routine	Draft in-house from League models; local attorney reviews
Contract finance and interim staff	Individual contractors	about $25,600	Ends with the hire
IT support	On-Site Computers, Owatonna	about $19,400	General IT in-house; police data stays certified
Prosecution	Jacobsen Law Firm	about $14,200	Stays, or county attorney by agreement
Financial advisor, bond rating	Northland, Minneapolis; S&P, New York	about $17,000	Capital model in-house; advisor only for a public sale
Meeting software	Granicus, Denver	about $5,400, +7% a year	Packets and minutes built in-house
Website	Catalis, Alpharetta, Georgia	about $2,600, plus a $7,910 payroll line with no holder	Built; hand it over
Legal notices	APG Media, Coon Rapids	about $2,000	The Messenger, in town
Advice, software and contract staff	**excluding street engineering**	**about $290,000 a year today; more at the proposed 2027 rates**	

Annual rates are the 21-month register totals divided to a year, except Abdo and CEDA, which are the proposed 2027 contracts. Street engineering ($474,000 in 21 months, Bolton & Menk) is left out because a licensed engineer must stamp the design; the surveying, planning and grant-writing inside it are on the local list above.

That is the budget for the program, and it is already being spent. Concretely, in the order it would happen: a resolution that the city will do its own finance, records, planning support and technology in-house, and will keep the source files, domains and data it produces as city assets. Two positions, funded from the lines above without raising the levy by a dollar: a finance director in year one at $160,000 all-in including training and licensed review, and a development and technology coordinator in year two from the CEDA and software lines, with the local firms on this page under train-out contracts. An asset

register, so that every tool, dataset, site and domain the office builds is listed the way a plow truck is listed, with a value, and reported to the council quarterly. A policy that anything the office builds for Kenyon may be offered to neighboring cities under joint powers agreements at cost plus a margin, with the revenue to the office's own fund. And a standing rule that before any outside contract on that table is renewed, Abdo's, CEDA's, Granicus's, Catalis's, On-Site's or the attorney's, the office reports in writing what it would take to do the work here. Every one of those is one page. Together they turn $290,000 a year that leaves town into a program that stays, compounds, and, in a few years, pays for itself. Software made it possible. The town's own history says its people are capable of it. Only the decision is missing.

We will not characterize anyone's demeanor in print. The recordings are public. Watch the July 14 budget presentation from 56:42 and the August 6 quarterly report from 1:00:28, then watch Doug Henke on the same August night describing a sinkhole he stepped in, and decide for yourself which of the two is invested in what happens to this town in ten years. That difference is the whole case for doing the work hyperlocally. Software has made one capable person in City Hall sufficient for the technical work. What software cannot supply is someone who lives here, whose name is on the result, who will still be here when the next council asks why a number was what it was, and who has a reason to make it excellent rather than adequate. A firm winning a renewal each December has every incentive to be adequate. A neighbor has every incentive to be good. Pay the neighbor.

What we are doing

> **Bedre å tenne et lys enn å forbanne mørket.**
> *Better to light a candle than to curse the darkness.*

We are private. We do not need a motion, a second, a work session, or a quote from a second vendor. So we built. This site now carries every council meeting since 2019 with every motion, mover, seconder and vote; every contract, quote and award the packets contain; the budget and reserve history from the audits; every parcel in the city with its assessed value and tax; every business in town with a page it can claim; twenty-six city forms rebuilt so they can be completed online; the Rose Fest schedule; the veterans' benefits that apply here; and the Kenyon Market page with the week's deals, because the grocery store asked for help and help is a thing you do. It cost the city nothing. It asked the city for nothing.

We are watching closely. Every packet is read the week it posts, and the open-threads page records what was asked, who was to answer, and whether the answer ever came. The contracts page records what was quoted, what was chosen, and what the alternative would have cost. When the Abdo proposal comes to a vote, when the CEDA contract renews in December, when the legal newspaper is designated in January, the numbers above will be on this site beside the minutes, and the next reader will not need to trace 2,101 threads to see the pattern.

And we are building the Kenyon we think this town deserves, which is a town that does its own accounting, writes its own grants, runs its own website, prints its own notices in its own paper, sells its own lots, and keeps its own grocery store, because those are ordinary skills that ordinary people learn when someone expects them to. Where a skill is missing we would rather pay a teacher once than a vendor forever. Where a job needs doing we would rather do it than schedule it.

Own the name. Own the site. Own the record. Then own the work.

The kenyonminnesota.com team
Kenyon, Minnesota, September 2026

The printed edition

This letter as a report

A designed PDF of everything on this page: the ledger, the source pages, the charts and the sources, laid out for reading, printing and passing along.

- PDF · 48 pages · 4.6 MB
- Free. Your name and email open the file; we use them only to send updates to this letter.

Name Your name Email you@example.com Continue

Sources

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- Aug. 6, 2026 meeting: Hinderaker land, reserve at 17 percent, 2027 levy
- Dec. 9, 2025 meeting: CEDA contract renewed at $55,053 for two days a week
- Feb. 10, 2026 packet: January organizational minutes, Kenyon Leader appointed legal newspaper
- Recording, July 14, 2026: Abdo budget presentation at 56:42
- Recording, Aug. 6, 2026: Abdo quarterly report at 1:00:28; Doug Henke on the street at the open forum
- Every contract, quote and award found in the packets
- Budget and reserves 2015–2025, from the audits and the 2027 budget memo
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offices. Where a figure comes from a scanned page we checked the page image. Corrections to team@kenyonminnesota.com.