

**MINUTES OF THE REGULAR MEETING OF THE  
BOARD OF ALDERMEN OF TWIN OAKS,  
TWIN OAKS CITY HALL  
ST. LOUIS COUNTY, MISSOURI  
WEDNESDAY, MARCH 18, 2026**

Mayor Russ Fortune called the meeting of the Twin Oaks Board of Aldermen to order at 6:30 p.m. Roll Call was taken:

In Attendance:

- Alderman Joe Krewson
- Alderman Jim Crawford
- Alderman Tim Stoeckl
- Mayor Russ Fortune

Absent:

- Alderman Lisa Eisenhauer

Also Present:

- April Milne, Administrator/Clerk
- Paul Rost, City Attorney

Permanent records are kept of all minutes and ordinances. Each ordinance is read a minimum of two times by title, unless otherwise noted.

**APPROVAL OF THE AGENDA**

Mayor Fortune asked for a motion to approve the agenda.

- **Motion:** To approve the agenda.
- **Moved by:** Alderman Crawford
- **Seconded by:** Alderman Stoeckl
- **Vote:** Motion approved by a unanimous voice vote.

**CITIZEN COMMENTS**

Resident Roger Rohall requested that the Board review Twin Oaks Code Section 216, which requires adjoining property owners to maintain street trees located within the right-of-way.

**APPROVAL OF THE CONSENT AGENDA**

Mayor Fortune asked for a motion to approve the Consent Agenda consisting of the Regular Meeting Minutes from March 4, 2026, Special Meeting Minutes from March 4, 2026, Bills List from February 28, 2026, to March 13, 2026, and Credit Card statement for February 2026. Concerns were raised regarding a vendor's goose management services. Discussion ensued and

the Board agreed to withhold payment and require a meeting with the vendor to review methods and expectations prior to issuing payment.

- **Motion:** To approve the consent agenda amending the bills list.  
**Moved by:** Alderman Krewson  
**Seconded by:** Alderman Stockel  
**Vote:** Motion approved by a unanimous voice vote.

### **REPORT OF COMMITTEES/COMMISSION/CONTRACTORS**

**Financial Consultant Dave Watson** presented the February 2026 financial report, reviewing cash on hand, fund balances, revenues, and expenditures. He noted that revenues were down 11% and expenditure was down 1.3%. Mr. Watson explained that these fluctuations are typical across accounts and emphasized that the City remains in a strong financial position, with a projected year-end fund balance of approximately \$2.6 million.

**Park Committee Report:** Assistant City Clerk Paula Dries presented the Park Committee report.

The Committee reviewed “Chingo” and reported positive feedback, noting that the addition of tasting cups and food donations was well received. The event generated over \$800 in donations and collected approximately 100 pounds of food for the Circle of Concern.

Upcoming park events were discussed, including the Easter Egg Hunt scheduled for April 4, 2026, at 10:00 a.m. A volunteer is still needed to serve as the Easter Bunny. Arbor Day will be held on April 21 in collaboration with Valley Park School District 4th graders, with a speaker from the Missouri Department of Conservation. The Committee also noted that this marks the 20th consecutive year of the City receiving the Arbor Day “Tree City USA” designation.

Movie Night is scheduled for May 15 at 8:00 p.m., featuring *Ferris Bueller’s Day Off*, with fresh popcorn to be provided.

### **OLD BUSINESS**

No old business.

### **NEW BUSINESS**

**Bill No. 26-03:** An Ordinance Adopting and Enacting a New Code of Ordinances of the City of Twin Oaks; Establishing the Same; Providing for the Repeal of Certain Ordinances Not Included Therein, Except as Expressly Provided; Providing for the Manner of Amending Such Code of Ordinances; Providing Penalty for the Violation Thereof; and Providing When Ordinance Shall Become Effective. Administrator/Clerk April Milne read Bill No. 26-03. With no questions or comments Administrator/Clerk Milne read Bill No. 26-03 a second time.

- **Motion:** to approve Bill No. 26-03.  
**Moved by:** Alderman Stoeckl  
**Seconded by:** Alderman Crawford  
**Vote:** Alderman Eisenhauer-absent  
Alderman Krewson-yes  
Alderman Crawford-yes  
Alderman Stoeckl-yes

Mayor Fortune stated that Bill No. 26-03 being duly passed become Ordinance No. 26-03.

**Bill No. 26-04:** An Ordinance Amending the Twin Oaks Purchasing Policy, Chapter 145 of the Twin Oaks Municipal Code. Administrator/Clerk Milne read Bill No. 26-04. Mayor Fortune stated this amends the purchasing policy (Chapter 145) to restore prior dollar threshold for required approvals. Administrator/Clerk Milne read Bill No. 26-04 for a second time.

- **Motion:** to approve Bill No. 26-04.  
**Moved by:** Alderman Crawford  
**Seconded by:** Alderman Krewson  
**Vote:** Alderman Eisenhauer-absent  
Alderman Krewson-yes  
Alderman Crawford-yes  
Alderman Stoeckl-yes

Mayor Fortune stated that Bill No. 26-04 being duly passed become Ordinance No. 26-04.

### **DISCUSSION ITEMS**

**Fireworks Plan for America 250-Richard Chabot, ARC Pyrotechnics:** Richard Chabot of ARC Pyrotechnics presented plans for the America 250 fireworks event, highlighting a focus on aerial fireworks and a multi-phase red, white, and blue finale. He will send the music selections to the Board for review. He will continue to use a FM transmitted audio system for broadcasting the music to everyone.

The event is scheduled for Friday, July 3, 2026, with a rain date of Monday, July 6.

**City Hall Hours:** Administrator/Clerk Milne reviewed resident concerns regarding office hours. In response, administration noted that staff routinely work beyond public City Hall hours, including early mornings, evenings and weekends to accommodate meetings and events. The willingness to schedule after-hours appointments was reaffirmed, and the Board agreed to improve communication to ensure residents are aware of this flexibility.

**Review of Site Development Code:** Mayor Fortune reviewed the single-family housing permit process, noting criticism of its length. A comparison with neighboring municipalities highlighted differences such as in-house versus county plan review, the number of required plan copies, and public hearing requirements. Potential improvements discussed included reducing hard copy

requirements, streamlining standard applications through staff review, and using pre-permit conferences. The Board noted that delays are usually due to incomplete submissions and acknowledged the need for modernization, though no immediate policy changes were made.

### **ATTORNEY'S REPORT**

No Attorney report.

### **PUBLIC WORKS REPORT**

**Public Works Supervisor Jake Kemper** provided updates on city maintenance and projects. At 50 Crescent (Bell House), the deck was removed, and landscaping was upgraded. A bid from a camera vendor is forthcoming. Preventative maintenance was also completed at City Hall.

Traffic updates included the installation of a new radar sign on Big Bend and ongoing pothole repairs near Meramec Station Road.

Supervisor Kemper presented an example of lockable bollards proposed for installation at the basketball court to prevent unauthorized parking and allow controlled access. The sand volleyball court has been removed and replaced with topsoil, with sod proposed to cover the area pending additional irrigation.

For the intersection landscaping project, a proposal to plant two 14–18 ft. Chinkapin oaks in front of the church was discussed, with a mock-up to be presented at a future meeting.

### **ADMINISTRATOR/CLERK REPORT**

**Administrator/Clerk April Milne** provided updates on city operations and upcoming initiatives. Bulk trash pickup is scheduled for March 28–29 (appliances, electronics, and paint excluded). Residents are encouraged to attend Manchester's electronic recycling event on Saturday, March 21.

The first city e-newsletter has been distributed, with plans to continue quarterly. New insurance proposals recommend formal training for the Planning & Zoning and Board of Adjustment.

Staff training updates included Paula's attendance at the MoCCFOA Spring Institute, covering Sunshine Law changes, records retention, and foundational clerk responsibilities. Ongoing professional development will continue.

**MAYOR AND ALDERMEN COMMENTS**

**Alderman Joe Krewson** noted a complaint about unsupervised children using e-bikes, in the park. City code allows traditional bikes and skateboards, but e-bike regulations are unclear. The Board agreed to monitor the situation, recognizing limited enforcement options.

He also addressed unsigned “Property Standards Review” letters received by a Golden Oak resident, which are not official city communications. The Board agreed the letters are inappropriate and may constitute harassment and will consider clarifying official city correspondence and processes.

**Alderman Jim Crawford** reported concerns regarding the fish food dispenser. He observed parents and children shaking the dispenser, noting that repeated misuse could lead to vandalism or damage over time.

**FINAL CITIZEN COMMENTS**

No citizen comments.

**ADJOURNMENT**

There being no further business, a motion was made to adjourn the regular meeting.

**Motion:** To adjourn the meeting  
**Moved by:** Alderman Krewson  
**Seconded by:** Alderman Crawford  
**Vote:** Motion approved by a unanimous vote.

The regular meeting was adjourned at 7:44 p.m.

Drafted By: \_\_\_\_\_

Paula Dries  
Assistant City Clerk

Date of Approval: \_\_\_\_\_

ATTEST:

\_\_\_\_\_  
April Milne  
City Administrator/Clerk

\_\_\_\_\_  
Russ Fortune,  
Mayor, Board of Aldermen

City of Twin Oaks							
Bills and Applied Payments							
March 14, 2026 to March 27, 2026							
Check No.	Billing Name	Invoice Date	Memo/Description	Invoice No.	Bill Amt	Check Amt	Payment Date
13484	St. Louis Treasurer	3/8/2026	occupancy inspection for apt 246, 554	T0308260005003	\$150.00		
		3/15/2026	occupancy inspection for apt 306, 422, 239	T03152600055004	\$225.00	\$375.00	4/1/2026
13485	Alternative Rain Irrigation Service	3/23/2026	repairs, and additional irrigation added to the park.	23498	\$1,037.90		
		3/23/2026	spring repairs and prep for the season	23497	\$335.10		
		3/23/2026	irrigation repairs in the park	23501	\$1,396.65		
		3/23/2026	spring inspection and repairs	23502	\$1,109.85	\$3,879.50	4/1/2026
13486	DEKA Services	1/16/2026	winter service of HVAC	45557507	\$156.00	\$156.00	4/1/2026
13477	Another Wild Goose Chase-St. Louis	3/2/2026	3-2 to 4-5 goose control	2701	\$800.00	\$800.00	4/1/2026
Autopay	MSD	3/9/2026	service dates: 1-31 to 2-28-city hall	1219399-1	\$66.36	\$66.36	3/26/2026
Autopay	Missouri American Water	3/18/2026	service date 02-18 to 03-16-Derbyshire irrigation	6868	\$53.62	\$53.62	4/9/2026
Autopay	Missouri American Water	3/18/2026	service date 02-18 to 03-16-city hall irrigation	8240	\$35.25	\$35.25	4/9/2026
Autopay	Missouri American Water	3/18/2026	service date 02-18 to 03-16-city hall	7767	\$55.39	\$55.39	4/9/2026
Autopay	Missouri American Water	3/3/2026	service dates: 03-03 to 04-01-fire hydrant	9022	\$42.87	\$42.87	3/25/2026
Autopay	Missouri American Water	2/25/2026	service dates: 01-27 to 02-23-park water	8845	\$66.86	\$66.86	3/19/2026
Autopay	Missouri American Water	2/25/2026	service dates: 01-27 to 02-23-fire service	8944	\$2.18	\$2.18	3/19/2026
Autopay	Missouri American Water	2/25/2026	service dates: 01-27 to 02-23-1312 irrigation	5681	\$54.87	\$54.87	3/19/2026
Autopay	AT&T	3/6/2026	service dates: 03-07 to 04-07	11803	\$215.32	\$215.32	3/28/2026
ACH	Brain Mill	3/15/2026	monthly IT billing for Twin Oaks-billing adjustment for March	22398	\$809.57	\$809.57	3/28/2026
Autopay	Ameren	3/25/2026	service dates: 2-22 to 3-23-park lighting	5112	\$621.99	\$621.99	4/16/2026
Autopay	Ameren	3/25/2026	service dates: 2-22 to 3-23-water pump	7008	\$17.51	\$17.51	4/16/2026
Autopay	Ameren	3/25/2026	service dates: 2-22 to 3-23-big bend/141 lights	9007	\$78.29	\$78.29	4/16/2026
Autopay	Ameren	3/25/2026	service dates: 2-22 to 3-23-50 Crescent	2123	\$34.39	\$34.39	4/16/2026
Autopay	Ameren	3/25/2026	service dates: 2-22 to 3-23-city hall	8004	\$1,123.96	\$1,123.96	4/16/2026
Autopay	Verizon	2/6/2026	service dates: 2-6 to 3-5-verizon bill	6137808184	\$189.81	\$189.81	3/28/2026
					\$8,678.74	\$8,678.74	
			Alderman				
			Alderman				



## CITY OF TWIN OAKS POLICE ACTIVITY REPORT March 2026

Radio CFS: 26

Self-Initiated Assignments: 129

Police Reports Written: 11

Total Traffic Stops: 17

### Arrests:

Felony 0

Misdemeanor 2 (DWI)

Summons (Arrest Notification) 0

### Auto Accidents:

Injury 0

Non-Injury 6

Locations: (2) Big Bend Rd and Meramec Station, 1144 Meramec Station Rd,  
Crescent Ave and Golden Oak Ct, 1393 Big Bend Rd, 1300 Big Bend Rd

Crimes Reported: 1 ( Property Damage at 1393 Big Bend Rd)

Patrol Bicycle Program: 9.5 hours

**Memo to:** Board of Aldermen  
**From:** April Milne, City Administrator  
**Subject:** Insurance Proposal  
**Date:** April 1, 2026

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### **BACKGROUND**

The City's previous insurance provider, Selective Insurance, elected to not renew the current policy due to claims over the last two policy periods.

The City's insurance broker, Bill Wittenberg of Gallagher/Assured Partners of MO, has been soliciting proposals for replacement coverage. Package Marketing Results are attached to this memo.

### **COVERAGE UPDATES AND NEW REQUIREMENTS**

See the attached proposal for a comparison between the old policy and the recommended policy. Notable differences include a \$1,000,000 sublimit on Earthquake and Flood coverage. For an additional \$5,241 in premium, those limits can be raised to \$5,000,000.

The new carrier will also require formal training for all members of the Planning and Zoning Commission. We also recommend the Board of Aldermen attend this training. City Attorney Paul Rost will be able to facilitate the training.

### **RECOMMENDATION**

Accept the proposal from Trident Underwriters for coverage from Arch Insurance Company, Ascot Insurance Company and Accident Fund at \$44,684 or \$49,925 with increased earthquake and flood coverage limits.

### **ACTION REQUESTED**

1. Board approval for securing coverage from Trident Underwriters
2. Board decision on pursuing additional Cyber Liability and Cyber Crime coverage

**A RESOLUTION OF THE TWIN OAKS BOARD OF ALDERMEN  
APPROVING INSURANCE COVERAGE FOR 2026-27.**

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**BE IT RESOLVED BY THE BOARD OF ALDERMEN OF THE CITY OF TWIN OAKS, MISSOURI, AS FOLLOWS:**

**Section 1.** The Board of Aldermen hereby approves the proposal from Gallagher/Assured Parters of MO on behalf of Trident Underwriters for coverage from Arch Insurance Company, Ascot Insurance Company, and Accident Fund as set forth in “Exhibit 1” attached hereto and incorporated herein by reference (the “Proposal”) for the coverages listed therein from April 3, 2026 through April 2027, at a total premium of \$ 44,684.00.

**Section 2.** The City Administrator/Clerk is hereby authorized to execute contract(s) of insurance under the terms and at the price(s) contained in the Proposal and to take such other actions on behalf of the City of Twin Oaks to ensure that the coverage is in place including adding Earthquake and Flood coverage for an additional \$5,241.00 in premium.

**Section 3.** This Resolution is adopted and shall be in full force and effect on and after its passage and approval.

THIS RESOLUTION WAS PASSED AND APPROVED THE 1<sup>st</sup> DAY OF APRIL 2026, BY THE BOARD OF ALDERMEN OF THE CITY OF TWIN OAKS, MISSOURI.

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Russ Fortune, Mayor

Attest:

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April Milne, City Administrator/Clerk

# **CITY OF TWIN OAKS**

## **INSURANCE PROPOSAL**

**APRIL 3, 2026 – APRIL 3, 2027**

### **COMMERCIAL PACKAGE**

PROPERTY, GENERAL LIABILITY, CRIME - EMPLOYEE  
BENEFITS, PUBLIC ENTITY LIABILITY, AUTO, EMPLOYEE  
THEFT, UMBRELLA, SCHEDULED EQUIPMENT,  
EXCESS, AND ERRORS & OMISSIONS INSURANCE

**PRESENTED BY:**

***BILL WITTENBERG, SENIOR VICE PRESIDENT***

***GALLAGHER / ASSURED PARTNERS OF MO***

**REVISED 3/13/26**

<b>Commercial Property</b>				
<b>Carrier:</b>	Arch Insurance Company			
<b>Best's Rating:</b>	A+ XV			
<b>Policy Term:</b>	04/03/2026	12:01 am	4/03/2027	12:01 AM
<b>Policy No.:</b>	To Follow			
<b>Named Insured &amp; Address:</b>	City of Twin Oaks 1381 Big Bend Road Twin Oaks, MO 63021			
<b>Insured Risk Locations:</b>	<ul style="list-style-type: none"> <li>▪ 1381 Big Bend Big Bend Road,</li> <li>▪ 50 Crescent Avenue</li> <li>▪ #1 Twin Oaks Court, Twin Oaks, MO</li> </ul> (Park to include: Restroom Building, Picnic Pavilion, Gazebo, Playground Equipment, Recreation Equipment and Fences)			
<b>Property Limits of Liability:</b>		<b>2025 - 2026 Selective</b>	<b>2026 - 2027 Arch Ins. Co.</b>	
	<b>Total Property</b>	<b>\$6,725,139</b>	<b>\$6,800,139</b>	
	<b><u>1381 Big Bend:</u></b>			
	Building	\$2,959,756	\$2,959,756	
	Business Personal Property	\$81,738	\$81,738	
	Business Income & Extra Expense	Actual Loss Sustained	\$1,000,000 72 hour ded.	
	Tax Revenue	\$925,000	\$1,000,000	
	<b><u>#1 Twin Oaks Court</u></b>			
	Restroom Building	\$421,056	\$421,056	
	Picnic Pavilion	\$109,859	\$109,859	
	Gazebo	\$36,617	\$36,617	
	Playground Equipment	\$612,670	\$612,670	
	Recreation Equipment	\$51,493	\$51,493	
	Fence	\$40,868	\$40,868	
	Water Features & Bridges	\$231,982	\$231,982	
	<b><u>50 Crescent Avenue</u></b>	\$231,000	\$231,000	
	Building	\$23,100	\$23,100	
	Contents			
	Earthquake	\$6,725,139	\$1,000,000	
	Flood	\$6,725,139	\$1,000,000	

<b>Additional Coverages:</b>		<b>2025 - 2026 Selective</b>	<b>2026 - 2027 Arch Ins. Co.</b>	
	Equipment Breakdown	Included	\$100,000	
	Valuable Records Research	\$250,000	\$100,000	
<b>Crime</b>	Money & Securities – Inside Limit	\$25,000	\$25,000	
	Outside Limit	\$25,000	\$10,000	
	Employee Theft – Per Loss --	\$100,000	\$100,000	
	Forgery or Alteration -	\$100,000	\$100,000	
	Computer Fraud -	\$100,000	\$100,000	
	Funds Transfer Fraud -	\$100,000	Incl. w/ Computer Fraud	
<b>Cyber</b>	Cyber Attack Annual Aggregate		\$100,000 \$1,000 Deductible	
<b>Inland Marine/ Contractors Equipment:</b>	Unscheduled Equipment	\$50,000	\$50,000*	
	Scheduled: 2021 Kawasaki UTV #7069	\$8,960	\$2500 any one item \$8,960	
<b>Deductibles:</b>	Property:	\$5,000 Including Wind and Hail Buyback Deductible	\$5,000 Including Wind and Hail Buyback Deductible	
	Business Income	72 Hours	72 Hours	
	Flood/Earthquake	\$50,000	\$50,000	
	Inland Marine	\$1,000	\$1,000	
	Equipment Breakdown	\$5,000	\$5,000	
	Dishonesty/Forgery/Computer Fraud/Funds Transfer/Money & Securities	\$1,000	\$1,000	
<b>Terms &amp; Conditions:</b>		Valuation: Replacement Cost, Blanket per Statement of Values		
		100% Coinsurance		
<b>Coverage:</b>		Risk of direct physical loss or damage except as indicated in the policy exclusions.		

<b>Commercial Automobile</b>				
<b>Carrier:</b>	Ascot Insurance Company			
<b>Best's Rating:</b>	A XV			
<b>Policy Term:</b>	4/03/2026	12:01 am	4/03/2027	12:01 am
<b>Policy No.:</b>	To Follow			
<b>Named Insured &amp; Address:</b>	City of Twin Oaks 1381 Big Bend Road Twin Oaks, MO 63021			
<b>Limits of Liability:</b>		<b>2025 - 2026 Selective</b>	<b>2026 - 2027 Ascot Ins Co.</b>	
	Combined Single Limit – Including Hired and Non-owned Auto Insurance	Missouri Statutory Immunity Limitations Apply	\$1,000,000	
	Uninsured/Underinsured Motorist – Any Owned Auto	\$1,000,000	\$1,000,000	
	Medical Payments –	\$5,000	\$5,000	
	Comprehensive	Included	Included	
	Collision	Included	Included	
	Hired Auto Physical Damage	\$35,000	\$26,000	
<b>Deductible:</b>	Comprehensive	\$1,000	\$1,000	
	Collision	\$1,000	\$1,000	
	Hired Auto Comp. / Coll.	\$1,000	\$1,000	
<b>Terms &amp; Conditions:</b>	Subject to Auto Policy Coverage form			
<b>Endorsements</b>				
<b>Exclusions &amp; Limitations:</b>	Subject to Ascot Auto Policy Coverage Form and Endorsements			
<b>Scheduled Vehicles:</b>	2021 Ford F150 VIN # 1FTEX1EB3MK346719			

<b>Commercial General Liability, Public Entity Management Liability, Excess Errors &amp; Omissions Liability and Umbrella Liability</b>				
<b>Carriers:</b>	Ascot Insurance Company			
<b>Best's Ratings:</b>	A XV			
<b>Policy Term:</b>	4/03/2026	12:01 am		4/03/2027 12:01 am
<b>Policy No.:</b>	To Follow			
<b>Named Insured &amp; Address:</b>	City of Twin Oaks 1381 Big Bend Twin Oaks, MO 63021			
<b>Limits of Liability:</b>		<b>2025-2026 Selective</b>	<b>2026-2027 Ascot Ins. Co.</b>	
	<b>Underlying Limits of Liability</b>			
	General Aggregate	Missouri Statutory Immunity Limitations Apply	Missouri Statutory Immunity Limitations Apply	
	Products and Completed Operations Aggregate	Missouri Statutory Immunity Limitations Apply	Missouri Statutory Immunity Limitations Apply	
	Personal Injury / Advertising Injury	\$1,000,000 Each Occurrence \$3,000,000 Aggregate	\$1,000,000 Each Occurrence \$3,000,000 Aggregate	
	Each Occurrence Limit	Missouri Statutory Immunity Limitations Apply	Missouri Statutory Immunity Limitations Apply	
	Premises Damage	\$500,000	\$100,000	
	Employee Benefits Liability	\$1,000,000 Each Employee \$3,000,000 Aggregate	\$1,000,000 Each Employee \$1,000,000 Aggregate	
	<b>Employment Practices Liability Insurance:</b> CLAIMS MADE COVERAGE FORM Retro Date: 7/06/2010	\$1,000,000 \$1,000,000 \$5,000 Deductible Each Wrongful Act	\$1,000,000 \$1,000,000 \$5,000 Deductible Each Wrongful Act	

<b>Commercial General Liability, Public Entity Management Liability, Excess Errors &amp; Omissions Liability and Umbrella Liability</b>				
	<b>Public Officials Liability:</b>			
	Each Wrongful Act	\$1,000,000	\$1,000,000	
	Aggregate	\$1,000,000	\$1,000,000	
	CLAIMS MADE			
	COVERAGES FORM	\$5,000 Deductible Each Wrongful Act	\$5,000 Deductible Each Wrongful Act	
	<b>Excess Liability Insurance</b>	\$4,000,000 Each Wrongful Act	\$4,000,000 Each Wrongful Act	
	General Aggregate	Limited Immunity Per State Statute	Limited Immunity Per State Statute	
	Total Limit			
	OCCURRENCE			
	COVERAGES FORM			
	<b>Each Event Limit</b>	\$4,000,000 Each Person/Accident	\$4,000,000 Each Person/Accident	
		Limited Immunity Per State Statute	Limited Immunity Per State Statute	
	<b>Deductible</b>	\$10,000	N/A	
	<b>Per Schedule of Underlying</b>			
<b>Terms &amp; Conditions:</b>		Covers the premises and operations exposures of the City of Twin Oaks as well as its professional and management exposures. It covers amounts any protected person is legally required to pay as damages for covered injury or damage not subject to MO sovereign immunity limits up to the policy limits of protection.		

<b>Workers Compensation</b>				
<b>Carrier:</b>	Accident Fund			
<b>Best's Rating:</b>	A XV			
<b>Policy Term:</b>	4/03/2026	12:01 am	4/03/2027	12:01 am
<b>Policy No.:</b>	100019609			
<b>Named Insured &amp; Address:</b>	City of Twin Oaks 1381 Big Bend Road Twin Oaks, MO 63021			
<b>Limits of Liability:</b>		<b>2025 - 2026 Accident Fund</b>	<b>2026 - 2027 Accident Fund</b>	
	Each Accident	\$1,000,000	\$1,000,000	
	Disease – Policy Limit	\$1,000,000	\$1,000,000	
	Disease – Each Employee	\$1,000,000	\$1,000,000	
<b>Estimated Payroll/Code</b>	9410 Municipal Employee NOC	\$205,613	\$205,613	
	8810 Clerical Office Employees	\$0	\$0	
	9015 Building or Property Management	\$4,566	\$4,566	
<b>Estimated Annual Premium</b>		\$5,767	\$5,568	
<b>NOTES:</b>	*The above referenced expiring premium is an estimate of the annual premium for 25-26 if the same payroll estimates were the same as on renewal. Actual payrolls and premium was less and will be adjusted at audit.			

## PREMIUM SUMMARY

<b>Premium:</b>	<b>2025 - 2026 Selective/ Accident Fund</b>	<b>2026 - 2027 Ascot/Arch/HSB Accident Fund</b>	
Property	\$17,027	\$21,293	
Wind & Hail Deductible Buy Down	\$1,803	\$1,803	
Cyber / Crime	\$250	Cyber Incl in GL premium Crime \$415	
Inland Marine	\$3,943	\$268	
Equipment Breakdown	Incl	\$1,680	
Automobile	\$2,527	\$1,166	
General Liability	\$5,292	\$8,074	
Employee Benefit Plan Administration	Included	Included	
Public Officials Liability	\$1,054	\$831	
Employment Practices Liability	Included	\$1,202	
Workers Compensation	\$5,767	\$5,568	
Umbrella Excess Liability	\$4,174	\$2,384	
<b>Grand Total</b>	<b>\$41,837</b>	<b>\$44,684</b>	
<b>Optional \$5,000,000 Excess Earthquake &amp; Flood Coverage</b>		<b>\$5,241 Additional Premium</b>	

## **NOTICE:**

*This coverage summary has been prepared expressly for your use and is intended to provide a simplified explanation of your business insurance program. This summary may include a partial listing of terms, conditions and exclusion and does not preempt or take the place of the actual insurance contracts. In the event of a discrepancy between the proposal and the insurance contracts, the insurance contracts will dictate the terms of coverage. Should you have a specific question concerning the program or its coverage, please contact our office for assistance.*

*The coverage summary is based on the values developed and exposures to loss disclosed to us, in our prior discussions with your company. If there are other areas that need to be evaluated prior to binding of coverage, please bind these areas to our attention. Should any of your exposures change after coverage is bound, such as beginning new operations, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed.*

***All contract review performed by our office is for insurance purposes only and is not intended to be a legal review of contract terms and conditions.***

## **ADDITIONAL INFORMATION: REQUIRED AT BINDING**

- Signed TRIA Form (only if accepting)
- Signed Statement of Values
- Control questions for Pyrotechnics Display for July 3<sup>rd</sup>:
  - Describe Security Protection (Fire/EMS on site?)
  - Are emergency evacuation procedures in place?
  - Is the display subcontracted to a licensed pyrotechnician?
- If so, are inspections conducted after the display of the fallout area?
  - Confirmation 5,000 in attendance for this activity?
- Copy of WC Dec page for carrier information (Policy #, Effective Dates, Confirmation of \$1M/\$1M/\$1M limits carried)
- Best contact for insured for Risk Control to discuss current Auto policies & procedures in place
- Confirm no Racetrack exposure (may have been incidentally checked on app)

## **RECOMMENDATIONS**

- Formal Risk Manager duties should be put in place
- Planning and Zoning Officials should receive training regarding open meeting and hearing regulations if they have not already received training.
- Certificates of Insurance should be secured from all contractors including wording of additional insured status to the city of Twin Oaks on a primary and non-contributory basis.

## **GENERAL COMMENTS ABOUT REMUNERATION**

AssuredPartner Agencies are licensed as Insurance Producers by the various States where we are transacting insurance, which includes the sale, solicitation, and servicing of insurance business, as well as advising on the relative benefits of certain insurance policies and risk management programs.

Our agencies typically receive compensation from insurers in the form of commissions paid as a percentage of the premiums due the applicable insurance companies.

Commissions can vary by insurance company, by volume of business placed with the company or the profitability thereof, and other factors.

In other cases, and depending on various State laws and the capacity in which our agency is acting, our agencies may receive other forms of compensation from insurers, insurance intermediaries, premium finance companies and other vendors; such as contingencies, overrides, profit-sharing, premium finance fees, expense reimbursements, producer subsidies, award trips, meetings and other incentives.

We also earn interest on premiums we hold until it is time to pay the applicable insurance companies.

Our overriding desire is to provide great customer service, having you, the customer, believe we have earned our compensation. We believe in full disclosure of our compensation. Accordingly, if you have any questions about the compensation we receive from your policies (including policies we propose to you) please just ask your account representative, who will gladly provide you a summary of our compensation arising from your policies (some estimation may be necessary, for examples where contingents are involved).

We thank you for the opportunity to serve and appreciate your interest

All applicable fees and/or taxes should be illustrated separate from their corresponding premiums and should indicate “fully earned” where applicable.

## **COMMENTS ABOUT ANY INSURANCE PROPOSAL**

**Insurance policies are not a commodity but a very complex contractual agreement between the respective insurance company and their customer.**

**Accordingly, each policy is subject to the terms, definitions, conditions and exclusions of that particular policy.**

**In the event of a discrepancy between the proposal and the policy, the policy will prevail.**

## Package Marketing Results

### City of Twin Oaks

April 3, 2026

- Selective - Declined to Offer Renewal Quote Due To Losses Expiring Premium \$36,070
- Trident Provided Proposal – Provided Proposal \$39,116 Premium Earthquake and Flood Coverage Limited To \$1,000,000
- Travelers- Declined Due To Losses
- Houston Casualty – Declined Due To Losses
- Glatfelter - Declined Due To Losses
- Allied Underwriters – Unable to Meet Coverage Terms for Tax Revenue Protection-Can Only Provide \$250,000 For Tax Revenue Coverage
- MOPERM Unable to Meet Coverage Terms for Tax Revenue Protection-Can Not Provide Any Coverage for Tax Revenue
- EMC – No Response to Request for Proposal Has Declined Previously Based on Proximity to Urban Area. Focus Is on Rural Municipalities

# **CITY OF TWIN OAKS**

## **INSURANCE PROPOSAL**

**APRIL 3, 2026 – APRIL 3, 2027**

### **COMMERCIAL PACKAGE**

PROPERTY, GENERAL LIABILITY, CRIME - EMPLOYEE  
BENEFITS, PUBLIC ENTITY LIABILITY, AUTO, EMPLOYEE  
THEFT, UMBRELLA, SCHEDULED EQUIPMENT,  
EXCESS, AND ERRORS & OMISSIONS INSURANCE

***PRESENTED BY:***

***BILL WITTENBERG, SENIOR VICE PRESIDENT***

***GALLAGHER / ASSURED PARTNERS OF MO***

***REVISED 3/13/26***

<b>Commercial Property</b>				
<b>Carrier:</b>	Arch Insurance Company			
<b>Best's Rating:</b>	A+ XV			
<b>Policy Term:</b>	04/03/2026	12:01 am	4/03/2027	12:01 AM
<b>Policy No.:</b>	To Follow			
<b>Named Insured &amp; Address:</b>	City of Twin Oaks 1381 Big Bend Road Twin Oaks, MO 63021			
<b>Insured Risk Locations:</b>	<ul style="list-style-type: none"> <li>▪ 1381 Big Bend Big Bend Road,</li> <li>▪ 50 Crescent Avenue</li> <li>▪ #1 Twin Oaks Court, Twin Oaks, MO</li> </ul> (Park to include: Restroom Building, Picnic Pavilion, Gazebo, Playground Equipment, Recreation Equipment and Fences)			
<b>Property Limits of Liability:</b>		<b>2025 - 2026 Selective</b>	<b>2026 - 2027 Arch Ins. Co.</b>	
	<b>Total Property</b>	<b>\$6,725,139</b>	<b>\$6,800,139</b>	
	<b><u>1381 Big Bend:</u></b>			
	Building	\$2,959,756	\$2,959,756	
	Business Personal Property	\$81,738	\$81,738	
	Business Income & Extra Expense	Actual Loss Sustained	\$1,000,000 72 hour ded.	
	Tax Revenue	\$925,000	\$1,000,000	
	<b><u>#1 Twin Oaks Court</u></b>			
	Restroom Building	\$421,056	\$421,056	
	Picnic Pavilion	\$109,859	\$109,859	
	Gazebo	\$36,617	\$36,617	
	Playground Equipment	\$612,670	\$612,670	
	Recreation Equipment	\$51,493	\$51,493	
	Fence	\$40,868	\$40,868	
	Water Features & Bridges	\$231,982	\$231,982	
	<b><u>50 Crescent Avenue</u></b>	\$231,000	\$231,000	
	Building	\$23,100	\$23,100	
	Contents			
	Earthquake	\$6,725,139	\$1,000,000	
	Flood	\$6,725,139	\$1,000,000	

<b>Additional Coverages:</b>		<b>2025 - 2026 Selective</b>	<b>2026 - 2027 Arch Ins. Co.</b>	
	Equipment Breakdown	Included	\$100,000	
	Valuable Records Research	\$250,000	\$100,000	
<b>Crime</b>	Money & Securities – Inside Limit	\$25,000	\$25,000	
	Outside Limit	\$25,000	\$10,000	
	Employee Theft – Per Loss --	\$100,000	\$100,000	
	Forgery or Alteration -	\$100,000	\$100,000	
	Computer Fraud -	\$100,000	\$100,000	
	Funds Transfer Fraud -	\$100,000	Incl. w/ Computer Fraud	
<b>Cyber</b>	Cyber Attack Annual Aggregate		\$100,000 \$1,000 Deductible	
<b>Inland Marine/ Contractors Equipment:</b>	Unscheduled Equipment Scheduled: 2021 Kawasaki UTV #7069	\$50,000 \$8,960	\$50,000* \$2500 any one item \$8,960	
<b>Deductibles:</b>	Property:	\$5,000 Including Wind and Hail Buyback Deductible	\$5,000 Including Wind and Hail Buyback Deductible	
	Business Income	72 Hours	72 Hours	
	Flood/Earthquake	\$50,000	\$50,000	
	Inland Marine	\$1,000	\$1,000	
	Equipment Breakdown	\$5,000	\$5,000	
	Dishonesty/Forgery/Computer Fraud/Funds Transfer/Money & Securities	\$1,000	\$1,000	
<b>Terms &amp; Conditions:</b>		Valuation: Replacement Cost, Blanket per Statement of Values		
		100% Coinsurance		
<b>Coverage:</b>		Risk of direct physical loss or damage except as indicated in the policy exclusions.		

<b>Commercial Automobile</b>				
<b>Carrier:</b>	Ascot Insurance Company			
<b>Best's Rating:</b>	A XV			
<b>Policy Term:</b>	4/03/2026	12:01 am	4/03/2027	12:01 am
<b>Policy No.:</b>	To Follow			
<b>Named Insured &amp; Address:</b>	City of Twin Oaks 1381 Big Bend Road Twin Oaks, MO 63021			
<b>Limits of Liability:</b>		<b>2025 - 2026 Selective</b>	<b>2026 - 2027 Ascot Ins Co.</b>	
	Combined Single Limit – Including Hired and Non-owned Auto Insurance	Missouri Statutory Immunity Limitations Apply	\$1,000,000	
	Uninsured/Underinsured Motorist – Any Owned Auto	\$1,000,000	\$1,000,000	
	Medical Payments –	\$5,000	\$5,000	
	Comprehensive	Included	Included	
	Collision	Included	Included	
	Hired Auto Physical Damage	\$35,000	\$26,000	
<b>Deductible:</b>	Comprehensive	\$1,000	\$1,000	
	Collision	\$1,000	\$1,000	
	Hired Auto Comp. / Coll.	\$1,000	\$1,000	
<b>Terms &amp; Conditions:</b>	Subject to Auto Policy Coverage form			
<b>Endorsements</b>				
<b>Exclusions &amp; Limitations:</b>	Subject to Ascot Auto Policy Coverage Form and Endorsements			
<b>Scheduled Vehicles:</b>	2021 Ford F150 VIN # 1FTEX1EB3MK346719			

<b>Commercial General Liability, Public Entity Management Liability, Excess Errors &amp; Omissions Liability and Umbrella Liability</b>				
<b>Carriers:</b>	Ascot Insurance Company			
<b>Best's Ratings:</b>	A XV			
<b>Policy Term:</b>	4/03/2026	12:01 am		4/03/2027 12:01 am
<b>Policy No.:</b>	To Follow			
<b>Named Insured &amp; Address:</b>	City of Twin Oaks 1381 Big Bend Twin Oaks, MO 63021			
<b>Limits of Liability:</b>		<b>2025-2026 Selective</b>	<b>2026-2027 Ascot Ins. Co.</b>	
	<b>Underlying Limits of Liability</b>			
	General Aggregate	Missouri Statutory Immunity Limitations Apply	Missouri Statutory Immunity Limitations Apply	
	Products and Completed Operations Aggregate	Missouri Statutory Immunity Limitations Apply	Missouri Statutory Immunity Limitations Apply	
	Personal Injury / Advertising Injury	\$1,000,000 Each Occurrence \$3,000,000 Aggregate	\$1,000,000 Each Occurrence \$3,000,000 Aggregate	
	Each Occurrence Limit	Missouri Statutory Immunity Limitations Apply	Missouri Statutory Immunity Limitations Apply	
	Premises Damage	\$500,000	\$100,000	
	Employee Benefits Liability	\$1,000,000 Each Employee \$3,000,000 Aggregate	\$1,000,000 Each Employee \$1,000,000 Aggregate	
	<b>Employment Practices Liability Insurance:</b> CLAIMS MADE COVERAGE FORM Retro Date: 7/06/2010	\$1,000,000 \$1,000,000  \$5,000 Deductible Each Wrongful Act	\$1,000,000 \$1,000,000  \$5,000 Deductible Each Wrongful Act	

<b>Commercial General Liability, Public Entity Management Liability, Excess Errors &amp; Omissions Liability and Umbrella Liability</b>				
	<b>Public Officials Liability:</b>			
	Each Wrongful Act	\$1,000,000	\$1,000,000	
	Aggregate	\$1,000,000	\$1,000,000	
	CLAIMS MADE COVERAGE FORM	\$5,000 Deductible Each Wrongful Act	\$5,000 Deductible Each Wrongful Act	
	<b>Excess Liability Insurance</b>	\$4,000,000 Each Wrongful Act	\$4,000,000 Each Wrongful Act	
	General Aggregate Total Limit	Limited Immunity Per State Statute	Limited Immunity Per State Statute	
	OCCURRENCE COVERAGE FORM			
	<b>Each Event Limit</b>	\$4,000,000 Each Person/Accident	\$4,000,000 Each Person/Accident	
		Limited Immunity Per State Statute	Limited Immunity Per State Statute	
	<b>Deductible</b>	\$10,000	N/A	
	<b>Per Schedule of Underlying</b>			
<b>Terms &amp; Conditions:</b>		Covers the premises and operations exposures of the City of Twin Oaks as well as its professional and management exposures. It covers amounts any protected person is legally required to pay as damages for covered injury or damage not subject to MO sovereign immunity limits up to the policy limits of protection.		

<b>Workers Compensation</b>				
<b>Carrier:</b>	Accident Fund			
<b>Best's Rating:</b>	A XV			
<b>Policy Term:</b>	4/03/2026	12:01 am	4/03/2027	12:01 am
<b>Policy No.:</b>	100019609			
<b>Named Insured &amp; Address:</b>	City of Twin Oaks 1381 Big Bend Road Twin Oaks, MO 63021			
<b>Limits of Liability:</b>		<b>2025 - 2026 Accident Fund</b>	<b>2026 - 2027 Accident Fund</b>	
	Each Accident	\$1,000,000	\$1,000,000	
	Disease – Policy Limit	\$1,000,000	\$1,000,000	
	Disease – Each Employee	\$1,000,000	\$1,000,000	
<b>Estimated Payroll/Code</b>	9410 Municipal Employee NOC	\$205,613	\$205,613	
	8810 Clerical Office Employees	\$0	\$0	
	9015 Building or Property Management	\$4,566	\$4,566	
<b>Estimated Annual Premium</b>		\$5,767	\$5,568	
<b>NOTES:</b>	*The above referenced expiring premium is an estimate of the annual premium for 25-26 if the same payroll estimates were the same as on renewal. Actual payrolls and premium was less and will be adjusted at audit.			

## PREMIUM SUMMARY

<b>Premium:</b>	<b>2025 - 2026 Selective/ Accident Fund</b>	<b>2026 - 2027 Ascot/Arch/HSB Accident Fund</b>	
Property	\$17,027	\$21,293	
Wind & Hail Deductible Buy Down	\$1,803	\$1,803	
Cyber / Crime	\$250	Cyber Incl in GL premium Crime \$415	
Inland Marine	\$3,943	\$268	
Equipment Breakdown	Incl	\$1,680	
Automobile	\$2,527	\$1,166	
General Liability	\$5,292	\$8,074	
Employee Benefit Plan Administration	Included	Included	
Public Officials Liability	\$1,054	\$831	
Employment Practices Liability	Included	\$1,202	
Workers Compensation	\$5,767	\$5,568	
Umbrella Excess Liability	\$4,174	\$2,384	
<b>Grand Total</b>	<b>\$41,837</b>	<b>\$44,684</b>	
<b>Optional \$5,000,000 Excess Earthquake &amp; Flood Coverage</b>		<b>\$5,241 Additional Premium</b>	

## **NOTICE:**

*This coverage summary has been prepared expressly for your use and is intended to provide a simplified explanation of your business insurance program. This summary may include a partial listing of terms, conditions and exclusion and does not preempt or take the place of the actual insurance contracts. In the event of a discrepancy between the proposal and the insurance contracts, the insurance contracts will dictate the terms of coverage. Should you have a specific question concerning the program or its coverage, please contact our office for assistance.*

*The coverage summary is based on the values developed and exposures to loss disclosed to us, in our prior discussions with your company. If there are other areas that need to be evaluated prior to binding of coverage, please bind these areas to our attention. Should any of your exposures change after coverage is bound, such as beginning new operations, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed.*

***All contract review performed by our office is for insurance purposes only and is not intended to be a legal review of contract terms and conditions.***

## **ADDITIONAL INFORMATION: REQUIRED AT BINDING**

- Signed TRIA Form (only if accepting)
- Signed Statement of Values
- Control questions for Pyrotechnics Display for July 3<sup>rd</sup>:
  - Describe Security Protection (Fire/EMS on site?)
  - Are emergency evacuation procedures in place?
  - Is the display subcontracted to a licensed pyrotechnician?
- If so, are inspections conducted after the display of the fallout area?
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**In the event of a discrepancy between the proposal and the policy, the policy will prevail.**

# DATA COMPROMISE

## Claims Made

<u>Description</u>	<u>Limit</u>
<b>Data Compromise Response Expense</b>	
Data Compromise Response Expense Annual Aggregate	\$100,000
<u>Sublimits Per Occurrence</u>	
1 <sup>st</sup> Party Named Malware	\$50,000
Forensic IT Review	\$50,000
Legal Review	\$50,000
Public Relations	\$5,000
Regulatory Fines/Penalties	\$50,000
PCI Fines and Penalties	\$50,000
Each Response Expense Occurrence Deductible	\$1,000
<b>Data Compromise Liability</b>	
Data Compromise Liability Annual Aggregate	\$100,000
<u>Sublimit Per Occurrence</u>	
3 <sup>rd</sup> Party Named Malware	\$50,000
Each Liability Occurrence Deductible	\$1,000

# CYBER

## Claims Made

<u>Description</u>	<u>Limit</u>
<b>Cyber Attack and Cyber Extortion</b>	
Cyber Attack Annual Aggregate	\$100,000
<u>Sublimit Per Occurrence</u>	
Cyber Extortion	\$25,000
Each Cyber Attack and Extortion Occurrence Deductible	\$1,000
<b>Network Security Liability</b>	
Network Security Annual Aggregate	\$100,000
Network Security Liability Deductible	\$1,000
<b>Electronic Media Liability</b>	
Electronic Media Annual Aggregate	\$100,000
Each Electronic Media Occurrence Deductible	\$1,000



# TWIN OAKS

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January 7, 2026

Dear Consultant:

The **City of Twin Oaks** is requesting the services of a consulting engineering firm to perform the described professional services for the project included on the attached list. If your firm would like to be considered for these consulting services, you may express your interest by responding to the appropriate office, which is indicated on the attachments. Limit your letter of interest to no more than 5 pages. This letter should include any information which might help us in the selection process, such as the persons or team you would assign to each project, the backgrounds of those individuals, and other projects your company has recently completed or are now active. It is required that your firm's Statement of Qualification (RSMo 8.285 through 8.291) be submitted with your firm's Letter of Interest. The statement of qualification is not included in the total page count limit.

DBE firms must be listed in the MRCC DBE Directory located on MoDOT's website at [www.modot.gov](http://www.modot.gov), in order to be counted as participation towards an established DBE Goal. We encourage DBE firms to submit letters of interest as prime consultants for any project they feel can be managed by their firm.

It is required that your firm be prequalified with MoDOT and listed in MoDOT's Approved Consultant Prequalification List, or your firm will be considered non-responsive.

We request all letters be received by 3 pm on February 27, 2026 at **1381 Big Bend Road, Twin Oaks, MO.**

Sincerely,

April Milne  
City Clerk

Attachment



# TWIN OAKS

<b>City/County</b> <u>City of Twin Oaks</u>	<b>Route</b> <u>Meramec Station Rd</u>
Federal Aid No:	TAP-4900(655)
Location:	Meramec Station Road
Proposed Improvement:	Meramec Station Road Sidewalk Connector – new sidewalks, curbs, crosswalk, curb ramps and lighting along the west side of Meramec Station Road from Big Bend Road to Crescent Avenue
Length:	0.23 miles
Approximate Construction Cost:	\$1.7 million
DBE Goal Determination:	0%
Consultant Services Required:	<p><b><i>Preliminary Engineering (Design):</i></b> Including but not limited to - the preparation of conceptual plans, preliminary plans, contract plans, right of way plans and acquisition services as needed, traffic control plans, assistance with public involvement meetings, coordinate with any utilities as necessary, preparing and submitting necessary permits, contract documents, assisting with the bidding process for ADA compliant sidewalks and preparation of PS&amp;E and final documents.</p> <p><b><i>Construction Engineering:</i></b> Including but not limited to - work with contractor on behalf of the City, assist with preconstruction conference, prepare change orders, perform site inspections, document progress and quality of work, inspect construction materials, check shop drawings submitted by contractor, conduct construction test and inspection, be present during critical construction operations, work with City to do full time inspections and reporting, participate in final inspection and coordinate close out documentation.</p>
Other Comments:	Tentative date of Consultant Selection: April 9, 2026



# TWIN OAKS

Contact:	Name: April Milne Address: 1381 Big Bend Rd., Twin Oaks Phone: 636-225-7873 Email: <a href="mailto:amilne@cityoftwinoaks.com">amilne@cityoftwinoaks.com</a>
Deadline:	February 27, 2026 at 3 pm
<p>•Submit: Letter of interest should not exceed 5 pages total. A page is defined as 8-1/2 by 11 inches and printed on one side. 7 copies of the letter of interest should be received at the address and by the time specified.</p>	

Pursuant to the Brooks Act for Consultant Selection – the following criteria will be the basis for selection.

Experience and Technical Competence -	30	Max Points
Capacity and Capability -	30	Max Points
Past Record of Performance -	25	Max Points
Project factors (approach, innovation) -	15	Max Points

Ms. April Milne, City Clerk  
City of Twin Oaks  
1381 Big Bend Road, Twin Oaks, MO 63021

February 27, 2026

What an accomplishment to be coming into the next phase of your community's sidewalk plan. The safety and connectivity improvements for your residents will improve the quality of life in Twin Oaks for years to come. We are excited for the opportunity to continue working with you through project design and implementation. Along with GBA's Transportation team, we have included a trusted partner in Volkert to support our team for survey and right-of-way acquisition. Staff members at both GBA and Volkert worked with Twin Oaks on the TAP application and are looking forward to the opportunity to leverage our familiarity with the project into a successful design phase.

### PROJECT UNDERSTANDING

The Meramec Station Road Sidewalk Connector project is the next phase of a multi-year sidewalk plan to enhance pedestrian infrastructure within the City and provide better access for all. Meramec Station Road currently lacks ADA compliant sidewalks or dedicated multimodal facilities south of Big Bend Boulevard, **forcing pedestrians to travel on the shoulder.** The existing sidewalk along Forest Parkway terminates at Meramec Station Road, leaving pedestrians without a continuous or accessible route.

**Project Focus:** Creating safe, accessible, and continuous sidewalks through your community.

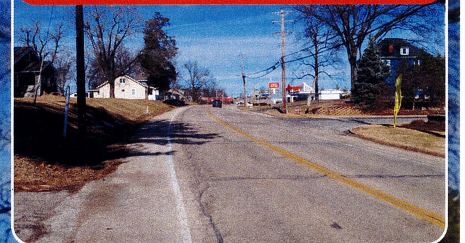


The proposed project addresses these deficiencies by constructing curb and gutter and a new sidewalk along the west side of Meramec Station Road, generally separated from traffic by a five-foot buffer. ADA-compliant curb ramps will be installed at all intersections and driveways as required, creating a safer, accessible pedestrian route throughout the corridor. A new mid-block pedestrian crossing at Forest Parkway will provide a critical connection to the new sidewalk and adjacent neighborhoods and will include curb ramps, high-visibility crosswalk markings, advance and crossing signage, and a Rectangular Rapid Flashing Beacon (RRFB) to enhance safety. The project will tie into existing sidewalk infrastructure at both ends, beginning with a new curb ramp at the northern terminus where the sidewalk currently dead-ends and connecting to the existing sidewalk along Crescent Avenue at the southern terminus, completing a continuous and accessible pedestrian network.

Rendering of planned midblock crossing at Forest Parkway and Meramec Station Road.



Photo of existing conditions.



## PROJECT APPROACH

Our approach to the Meramec Station Road sidewalk project is grounded in our deep familiarity with the corridor, our direct involvement in securing federal funding, and our proven track record delivering federally funded Local Public Agency (LPA) projects for road and pedestrian improvements. Sidewalk and active transportation projects like this are our bread and butter, and we bring a disciplined, low-risk process that is tailored specifically to TAP-funded projects in Missouri.

## PROJECT FAMILIARITY AND CONTINUITY

Our team prepared the conceptual plans and Transportation Alternatives Program (TAP) application that resulted in nearly \$1.8 million in federal funding for the City of Twin Oaks. This early involvement provides an immediate advantage as we transition into design. We understand the intent behind the approved scope, the assumptions used to develop the cost estimate, and the elements that were critical to the project's competitiveness during the TAP selection process. This continuity minimizes the risk of scope/schedule creep, cost overruns, or design decisions that could jeopardize funding eligibility.

Because we have already evaluated the Meramec Station Road corridor, we are familiar with right-of-way constraints, roadside conditions, drainage considerations, and coordination needs with MoDOT and Metropolitan St. Louis Sewer District (MSD). This allows us to advance design efficiently, focusing effort where challenges are anticipated rather than relearning the project during preliminary design.

## DESIGN FOCUS

**Pedestrian Safety:** The Twin Oaks community recently suffered the loss of a pedestrian who was fatally struck by a vehicle on Meramec Station Road. This project will prioritize pedestrian safety by including multiple pedestrian safety countermeasures:

1. Vertical and horizontal separation between the sidewalk and roadway
2. Pedestrian-Scale Lighting
3. Rapid Rectangular Flashing Beacon with advanced signing for the mid-block crossing at Forest Parkway

**Property Impacts:** Because Twin Oaks is a small, close-knit community, thoughtfully addressing and minimizing impacts to private property will be critical to the project's overall success. Most of the proposed sidewalk improvements are anticipated to be constructed within existing City right-of-way; however, temporary construction easements (TCEs) will be required in select locations to accommodate grading and driveway tie-ins. All driveways will be reconstructed to provide an accessible ADA crossing in accordance with current design standards, with grades that match or improve upon existing conditions to maintain safe and functional access.

There are existing stairs, retaining walls, and landscaping to consider along the west side of Meramec Station Road. Working alongside Volkert's land acquisition team, our approach prioritizes proactive coordination with affected property owners, clear communication, and context-sensitive solutions that respect the character of the community while delivering a compliant and constructible project.

## FEDERALLY FUNDED LPA EXPERTISE

Delivering federally funded LPA projects is a core service of our firm. Our team is well-versed in MoDOT LPA requirements, ADA/PROWAG compliance, NEPA documentation, utility coordination, right-of-way certification, and federal-aid plan development. We proactively integrate these requirements into each design phase to avoid delays during reviews and authorization.

We place particular emphasis on:

- Maintaining consistency with the approved TAP application scope and budget
- Designing to current ADA and PROWAG standards for sidewalks, curb ramps, and pedestrian facilities
- Early identification and coordination of utilities, right-of-way impacts, and environmental clearance risks
- Preparing clear, complete plans that streamline MoDOT review cycles

Utility coordination will be key.



## COLLABORATIVE DELIVERY

We view this project as a partnership with the City of Twin Oaks. Regular coordination meetings, clear documentation, and proactive communication are integral to our process. Having already worked with the City through the TAP application phase, we understand local priorities and expectations and will continue that collaborative approach through design and construction.

By combining project-specific knowledge with extensive experience delivering federally funded LPA sidewalk projects, our team is uniquely positioned to advance the Meramec Station Road sidewalk from concept to construction efficiently, compliantly, and with minimal risk to the City.

Sincerely,

GEORGE BUTLER ASSOCIATES, INC.

**Matt Graviett, PE**  
Project Manager  
mgraviett@gbateam.com  
636.385.5667

**Mike Erdtmann, PE**  
Principal-in-Charge | QA/QC  
merdtmann@gbateam.com  
636.385.5657



**MATT GRAVIETT, PE, Project Manager**, has been involved in an array of municipal and state DOT roadway projects and has experience working in both the St. Louis and Kansas City metropolitan areas with a variety of clients, including Illinois, Missouri, and Kansas Departments of Transportation. Matt has established himself as a trusted MoDOT LPA specialist, successfully delivering multiple sidewalk and ADA-focused projects. He has a solid understanding of the construction aspects as well as the design elements of a project because of his diverse background.



**HANNAH SULLENS, EI, Sidewalk Design**, is a roadway designer with experience delivering federally funded transportation improvements for the Missouri Department of Transportation and multiple municipalities in the St. Louis region. Her work includes ADA-compliant sidewalk and curb ramp design, corridor modeling, detailed plan development, and quantity documentation in accordance with federal and state standards. Hannah has successfully passed the PE exam and is scheduled to receive her professional engineering license this spring.



**CHRIS NOVOSEL, PE, Lighting Design**, serves as the firm's Lead Lighting Specialist and Traffic Engineer, bringing 11 years of experience in traffic and transportation engineering. He leads the planning and design of roadway and pedestrian lighting systems that enhance safety, visibility, and accessibility for corridor and intersection improvements. His experience also includes traffic impact studies, signal design, VISSIM modeling, temporary and permanent traffic control plans, corridor studies, and intersection channelization improvements, as well as projects requiring AJRs and TS&Os for the Missouri Department of Transportation and local agencies.



**MIKE YERION, PE, Construction Inspector**, prior to joining GBA in 2016, Mike was the Director of Construction Management and Engineering for the City of St. Peters for 28 years. His background makes him a perfect fit for the construction inspection responsibilities associated with this project. He is experienced in working directly with contractors, site inspections, change orders, materials inspection, construction tests, and reporting of quantities and daily activities per LPA standards.



**TORI BURKDOLL, PE, Drainage Lead**, serves as a project stormwater engineer at GBA and has experience working with many different municipalities in Missouri and Kansas. Her experience in stormwater includes studies and design projects such as hydrologic and hydraulic modeling of storm sewers, BMPs, culverts, bridges, and bridge size structures, all in varied levels of complexities.



**TODD TROTTER, Environmental Lead**, has over 20 years of experience performing environmental and NEPA permitting needs of federal, state, and local agencies, such as the USACE, DNR, and SHPO for Missouri LPAs and DOTs.



**MIKE ERDTMANN, PE, Principal-in-Charge | QA/QC**, offers 19 years of experience including transportation studies and preliminary and final design of roadways, highways, interchanges, safety projects and bike and pedestrian facilities in various roles including project management and design.

## VOLKERT

GBA has partnered with Volkert to provide surveying, land acquisition services, and other project support as needed. Chris Pflasterer is with Volkert now - you might remember him from his time at GBA where he helped with the TAP application for this project. We are excited to have Volkert's expertise and project familiarity on the team to help Twin Oaks get the best possible project for your community.



**STEVE BOERGERHOFF, PLS, Lead Surveyor**, is the Survey Operations Manager for Volkert and has 30 years of experience working on and managing a multitude of survey projects for local governments and State DOTs. He has a strong knowledge of boundary and topographic surveying and is proficient in the latest technologies and software programs. He has extensive experience working on a variety of projects with municipal clients.



**ROGER OSTHOFF, Land Acquisition Lead**, has 20 years of right-of-way experience. Roger is experienced with and knowledgeable of the various right-of-way policies and procedures for MoDOT and local public agencies. Roger's client-focused approach is built on open communication, including status reports, spend forecasts, and problem-solving suggestions. These are key to completing successful projects on time and on budget.

### ST. LOUIS ROAD SHARED USE PATH Collinsville, IL

Volkert provided land surveying services to the City of Collinsville for the St. Louis Road Shared Use Path project. The project involved the design and construction of a 10-foot-wide shared use path along the north and west side of St. Louis Road, along with ADA-compliant curb ramps, high-visibility crosswalks, and pedestrian-scale lighting to improve safety and visibility for pedestrians and cyclists.

Volkert's surveying services included reviewing available public records, including right-of-way documents, subdivision plats, and adjoining property deeds, to determine the boundary and right-of-way limits along the corridor.

A licensed professional land surveyor reviewed and resolved boundaries and right-of-way lines to help ensure the proposed path and related improvements fit within the existing corridor and to identify any areas where additional easements might be needed.

**PAST RECORD OF PERFORMANCE**

**MASON ROAD RESURFACING AND MULTI-USE TRAIL** St. Louis County, MO

This LPA project for St. Louis County started as a resurfacing project and is moving forward as a pavement reclamation effort that involves replacing a traffic signal and resurfacing the corridor, while performing base repairs as necessary. Design also included ADA upgrades, such as adding a multi-use path, and utilizing amended soils to offset the addition of impervious pavement caused by the trail construction. GBA found more repair needs than what was initially estimated and helped the County plan for an alternative rehabilitation strategy of pavement reclamation to mitigate unplanned cost increases.



**Client Contact:** Pam Thebeau, PThebaue@stlouiscountymo.gov

**GBA TEAM**

<b>Matt Graviett</b> Project Manager	✓
<b>Hannah Sullens</b> Roadway Designer	✓
<b>Tori Burkdoll</b> Drainage Lead	✓
<b>Todd Trotter</b> Environmental Lead	✓
<b>Mike Erdtmann</b> QA/QC	✓



**ROUTE 9 COMPLETE STREETS IMPROVEMENTS** Parkville, MO

This completed project provided “Complete Streets” improvements along the Route 9 corridor, improving safety for all users. In addition, the project provided stormwater management and mobility options for both pedestrians and cyclists. Specific geometric improvements were made between the Highway 45 signalized intersection on the northern end of the corridor and Lakeview Drive on the southern end, including: a 10-foot, shared-use path along the east side of the corridor for active transportation users, including bicyclists and pedestrians; improved sidewalks along the west side of the corridor; and decorative street lighting to improve aesthetics, pedestrian visibility, and safety.

**Client Contact:** Stephen Lachky, 816.741.7676, slachky@parkvillemo.gov

**GBA TEAM**

<b>Matt Graviett</b> Roadway Lead	✓
<b>Chris Novosel</b> Lighting Design	✓



**MoDOT ROUTE 366 REHABILITATION & ADA IMPROVEMENTS**  
St. Louis County, MO

This ongoing roadway rehabilitation project includes ADA upgrades to include sidewalk and ramps, seven signal modifications of varying types including full replacement, and modification for ADA compliance. Other project elements included replacement of Bridge J0228; pavement resurfacing and repair; bridge rehabilitation; and drainage assessment. Phase 1 work included conceptual evaluation and report and preliminary design plans and estimate. Phase 2 work includes right-of-way plans and taking documents, final design plans, job special provisions, and estimate.

**Client Contact:** Aaron Groff, 314.275.1531, aaron.groff@modot.mo.gov

**GBA TEAM**

<b>Hannah Sullens</b> Roadway Designer	✓
<b>Mike Erdtmann</b> Principal-in-Charge	✓



**2<sup>ND</sup> STREET RECONSTRUCTION** St. Charles, MO

In 2014, a traffic calming study was completed, and the street committee recommended installing traffic calming along 2<sup>nd</sup> Street to help control speeds. In addition, the pavement was in poor condition and required a full-depth pavement replacement and traffic calming with curb bump-outs at intersections. GBA was selected for the reconstruction of 2nd Street to implement the recommended traffic calming improvements and make sidewalk improvements along the project corridor (Boone’s Lick Road to First Capitol Drive). Design also included retaining walls, storm sewer retrofit, and significant utility

coordination efforts including providing utility easements for overhead relocations.  
**Client Contact:** Jonathan Silver, 636.949.3241, jonathan.silver@stcharlescitemo.gov

**GBA TEAM**

<b>Matt Graviett</b> Project Manager	✓
<b>Hannah Sullens</b> Roadway Designer	✓
<b>Tori Burkdoll</b> Drainage Lead	✓
<b>Todd Trotter</b> Environmental Lead	✓
<b>Mike Erdtmann</b> QA/QC	✓



**QUAN AVENUE RECONSTRUCTION** Kirkwood, MO

This project involved reconstruction of Quan Ave from Taylor Ave to Woodlawn Ave, including new sidewalk, intersection improvements, and new signals at Taylor and Woodlawn. A raised crosswalk was installed at the elementary school for traffic calming. Storm sewers and utilities were adjusted as needed. Project also included environmental permitting. *Cost Savings Solutions:* New right-of-way was eliminated and easements minimized by adjusting the roadway alignment, profile, width, cross-slope, the width and

location of the sidewalks, and construction of a new retaining wall.  
**Client Contact:** Chris Krueger, 314-822-5822, kruegeca@kirkwoodmo.org

**GBA TEAM**

<b>Matt Graviett</b> Roadway Lead	✓
<b>Todd Trotter</b> Environmental Lead	✓
<b>Mike Yerion</b> Inspection	✓
<b>Mike Erdtmann</b> QA/QC	✓



**RIPARIAN TRAIL PHASE 2** Chesterfield, MO

GBA provided conceptual, preliminary, and right-of-way plans for the design and construction inspection of 0.9 miles of a new shared-use trail from August Hill Drive to Old Chesterfield Road. The project included ADA compliance, grading, retaining walls, water quality, and a signalized pedestrian crossing at Wild Horse Creek Road.

**Client Contact:** Steve Merk, 636.537.4754, smerk@chesterfield.mo.us

**GBA TEAM**

<b>Mike Yerion</b> Construction Inspector	✓
<b>Todd Trotter</b> Environmental Lead	✓
<b>Mike Erdtmann</b> QA/QC	✓

**MoDOT ROUTE 100 PAVEMENT REHABILITATION & ADA IMPROVEMENTS** St. Charles County, MO

GBA provided conceptual and preliminary roadway design and preliminary and final bridge design of Route 100 in St. Louis County from Route 141 to I-270. The project included pavement resurfacing, ADA and signal improvements, rehabilitation of five bridges (A0960, A5016, F0181, F0182, and A5682) and culvert replacements.

**Client Contact:** Stuart McNeil, 314.453.5042, stuart.mcneil@modot.mo.gov

**GBA TEAM**

<b>Hannah Sullens</b> Roadway Designer	✓	<b>Todd Trotter</b> Environmental Lead	✓
<b>Tori Burkdoll</b> Drainage Lead	✓	<b>Mike Erdtmann</b> Project Manager	✓



5-8 years old

4 years and under

9-12 years old

Park Service Rd

Park Service Rd

Park Service Rd

Park Service Rd

Park Service Rd

Park Service Rd

Park Service Rd

Quinette Dr

Crescent Ave

Crescent Ave

Municipal

## **Administrative Updates**

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- Bulk trash weekend recap
- Attended a nuisance code webinar on 3/26
- Audit underway
- Website ADA compliance needed by April 27 - contacting recommended vendors
- New goose control efforts underway and fishing in the park temporarily suspended

## **Project Status**

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### **Park Access Pedestrian Improvement Project (park grant)**

- Well under budget
- Contacted Municipal League to discuss options for pursuing the second phase of the project (turnaround)

### **Park Lighting Upgrade Project**

- Voss securing competitive boring quotes
- Timeline TBD
- Have given them seven weeks for completion - April 6 to May 29

### **Meramec Station Sidewalk Connector (TAP Grant)**

- Russ and I reviewed the letters of intent and conducted initial scoring
- Will complete additional vetting via references
- Recommendation will be presented at the April 1 meeting