

INTRODUCED BY:

ALDERWOMAN CLEMENTS

ALDERMAN LONG

ALDERMAN GLOWSKI

ALDERMAN SANDERS

ALDERMAN GOLFIN

ALDERMAN WILLIAMS

ALDERMAN KELLY

ALDERMAN WYNN

AN ORDINANCE AUTHORIZING THE MAYOR OF THE CITY OF BRENTWOOD, MISSOURI TO ENTER INTO THAT CERTAIN AGREEMENT WITH COMMUNITY PROGRAM DEVELOPMENT CORPORATION ("CPDC"), TO ACT AS A RELOCATION CONSULTANT TO THE CITY OF BRENTWOOD, MISSOURI WITH RESPECT TO THE PROPOSED EAGER ROAD REDEVELOPMENT PROJECT.

WHEREAS, the Board of Aldermen of the City of Brentwood, Missouri (the "City"), pursuant to the authority granted them by Section 79.110 of the Revised Statutes of Missouri, as amended from time to time, deem it to be in the public interest, safety and general welfare of the City and its residents to authorize the Mayor of the City to enter into an agreement in the form attached hereto as Exhibit A and incorporated herein by this reference (the "Agreement") with CPDC, to serve as relocation consultant to the City with respect to the proposed Eager Road Redevelopment project.

NOW, THEREFORE, BE IT ORDAINED by the Board of Aldermen of the City of Brentwood, Missouri as follows:

SECTION 1. The form, terms and provisions of the Agreement are hereby approved. The Mayor is hereby authorized, for and on behalf of the City, to execute and deliver the Agreement and all other agreements, documents, certificates and/or instruments necessary or required to consummate the transactions contemplated thereby, with such changes, additions and modifications thereto as the Mayor shall approve, such approval to be conclusively evidenced by his execution and delivery thereof. The Mayor, for and on behalf of the City, is hereby further authorized to do any and all such other acts and things and to authorize, enter into, execute and deliver such other documents and instruments, including, without limitation, any project requests, task orders, contracts, amendments and/or modifications thereto deemed by the Mayor necessary, convenient or proper to carry out the intent of the Agreement, all of which is hereby ratified, approved and confirmed.

SECTION 2. This Ordinance shall be in full force and effect from and after the date of its passage by the Board of Aldermen and its approval by the Mayor.

PASSED BY THE BOARD OF ALDERMEN THIS 5TH DAY OF FEBRUARY, 1996.

APPROVED BY THE MAYOR THIS 5TH DAY OF FEBRUARY, 1996.

Mark E. Kurtz
SS/Mark E. Kurtz

Mark E. Kurtz, Mayor

ATTEST:

Lorraine W. Krewson
Lorraine W. Krewson

Lorraine Krewson, Deputy City Clerk

First Reading: February 5, 1996

Second Reading: February 5, 1996

EXHIBIT A

CITY OF BRENTWOOD, MISSOURI

CONTRACTOR'S ADDENDUM

**RE: Relocation Services for
Eager Road Redevelopment
Project**

THIS CONTRACTOR'S ADDENDUM ("Agreement") is made and entered into this 5th day of February, 1996, by and between **THE CITY OF BRENTWOOD, MISSOURI** (hereinafter "City") and **COMMUNITY PROGRAM DEVELOPMENT CORPORATION** (hereinafter "Contractor"). This Agreement is executed in connection with and as a supplement to a proposal dated January 22, 1996, presented by Contractor to the City for performance of certain relocation services more particularly described in said proposal (hereinafter the proposal, attached hereto as Exhibit A and incorporated herein by this reference, shall be referred to as the "Basic Contract"). If and to the extent the provisions of the Basic Contract conflict with or are inconsistent with this Agreement, then the provisions of this Agreement shall supersede, govern and control.

1. **INSURANCE**: At all times Contractor is performing any services on behalf of City, Contractor shall maintain in full force and effect insurance in at least the minimum coverage amounts set forth in the insurance certificates attached hereto as Exhibit C and incorporated herein by this reference. The coverage amounts set forth in Exhibit C are hereby accepted as permitted coverage under § 2-457(f)(2) of the Brentwood City Code, as amended from time to time (the "Code"). At any time and from time to time hereafter, upon request of the City, Contractor shall provide the City with any information pertaining to such insurance including, without limitation, the identity of each insurance carrier, policy number, and agent, including address and phone number. Upon the execution of this Agreement, Contractor shall further provide to the City a certificate of insurance and shall add the City as an additional insured to the general liability insurance policy required hereunder. Contractor's failure to maintain insurance, to promptly provide any insurance information, to promptly provide proof of insurance, or add the City as an additional insured, shall provide the City with the right to immediately terminate the Contractor and this Agreement for cause, reserving to itself all rights and remedies it may have on account of Contractor's breach of this Agreement.

2. **INDEPENDENT CONTRACTOR STATUS**: It is specifically agreed that the relationship between City and Contractor is that of a contracting party and an independent contractor, respectively, and Contractor's employees and/or agents are not employees of the City. Contractor shall be responsible for payment of all federal and state employment taxes for all Contractor's employees and/or agents, including, without limitation, those arising under Section 3101, 3111, 3402 of the Internal Revenue Code of 1986, as amended, and the corresponding, if applicable, statutes of the State of Missouri.

3. INDEMNIFICATION: Contractor hereby indemnifies and holds the City and its elected and appointed officials and employees harmless from and against any and all claims, damages, losses and expenses (including attorney fees) which arise from or relate to, directly or indirectly, the performance of any work under the Basic Contract or this Agreement to the extent required pursuant to § 2-457(f)(3) of the Code.

4. PRICES: Contractor agrees to provide the services more particularly described in Section 5 hereof at the hourly rates more particularly described in Exhibit B attached hereto and incorporated herein by this reference, plus expenses, except those listed on Exhibit B as included within said hourly rates. Contractor further agrees that its total charges under this Agreement with respect to Phase I of the Scope of Services as set forth as part of Exhibit B shall not exceed \$7,500 without the **prior** written authorization from the City.

5. SCOPE OF SERVICES: The services shall be as set forth in Exhibit B attached hereto and incorporated herein by this reference and shall be performed at such time or times as the City may designate upon reasonable advance notice to Contractor and subject to Contractor's reasonable scheduling requirements, provided, however, that the services to be performed with respect to Phase II and Phase III as set forth in Exhibit B shall not commence without the **prior** written authorization of the Mayor of the City. All risk of loss of Contractor's property shall be upon Contractor.

6. SUB-CONTRACTING: Contractor agrees that no sub-contractors or third parties will be used to perform work, except for Development Resource Group, Inc. ("DRG"), an affiliate of CPDC, which is hereby authorized to perform work as a sub-contractor hereunder, without the **prior** written consent of the City. All approved sub-contractors, including without limitation, DRG, shall be bound by and subject to the terms of this Agreement and shall provide evidence of insurance in accordance with Section 1 hereof. At all times DRG is performing any services on behalf of City, DRG shall maintain in full force and effect insurance in at least the minimum coverage amounts set forth in the insurance certificates attached hereto as Exhibit D and incorporated herein by this reference. The coverage amounts set forth in Exhibit D are hereby accepted as permitted coverage under § 2-457(f)(2) of the Code. Contractor shall be responsible for notifying all sub-contractors of the provisions of this Agreement.

7. PERFORMANCE: Time shall be of the essence in this Agreement. Upon direction by the City, Contractor shall start work promptly and shall continue with work until finished. The City shall give the Contractor five (5) days notice of any default. Upon any such default, the City may, at its option, terminate the Basic Contract and this Agreement for cause, but reserving all rights and remedies it may have against Contractor on account of said termination. Contractor's performance is subject to delay caused only by circumstances entirely beyond Contractor's control, provided Contractor promptly notifies the City in writing of the reason for the delay, and the anticipated date work will start or resume.

8. PAYMENT: Contractor shall submit monthly statements to City. Each statement shall identify an amount due and will detail the date services were performed, the name of the individual performing the services, a description of the services and the time devoted to the matter

for each date. Payment shall be made by the City within 30 days after presentation of the monthly statement upon certification by Contractor and verification by City that such work has been completed and after any deficiencies have been corrected.

9. TERMINATION: Either the City or the Contractor may terminate this Agreement at any time upon thirty (30) days advance written notice to the other party of such termination.

10. COMPLIANCE WITH LAWS: Contractor agrees that it will perform or cause to be performed all of its services more particularly described in Section 5 hereof in compliance with all federal, state and local laws and regulations applicable to it.

11. AUDIT, INSPECTION AND MAINTENANCE OF RECORDS: Contractor agrees that the City shall, at all reasonable times, have access to the books, records, correspondence, instructions, receipts, vouchers, and other contracts in Contractor's possession with respect to the relocation services rendered hereunder. The City will provide Contractor with reasonable advance notice of any such review and inspection. Contractor agrees to maintain and retain, for not less than three (3) years after completion or termination hereof, all applicable relocation documentation in its possession, which is not delivered to the City. This provision shall survive the completion or termination of this Agreement.

12. MISCELLANEOUS: This Agreement shall be governed by the laws of the State of Missouri. This Agreement shall be binding upon the parties hereto and their respective successors and assigns, and may not be amended without each party's prior written consent. This Agreement has been reviewed by both parties hereto.

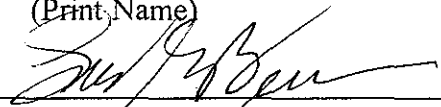
This Agreement specifically supplements the provisions of the Basic Contract, and all additional terms and documents attached thereto.

CONTRACTOR:

CITY OF BRENTWOOD, MISSOURI

COMMUNITY PROGRAM
DEVELOPMENT CORPORATION

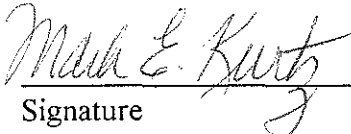
(Print Name)



Signature Title

2/15/96

Dated



Signature Mayor Title

February 5, 1996

Dated

EXHIBIT A
CPDC

COMMUNITY PROGRAM DEVELOPMENT CORPORATION

January 22, 1996

Mr. Mark Kurtz, Mayor
City of Brentwood
2348 S. Brentwood Blvd.
Brentwood, MO 63144

Re: Proposal to Provide Relocation Services for Eager Road
Redevelopment Project

Dear Mayor Kurtz:

Thank you for the opportunity to submit the enclosed proposal to provide relocation services for the above referenced project. Community Program Development Corporation and our affiliate company, Development Resource Group, Inc. have been involved in the planning and implementation of numerous relocation projects governed by local, state and federal laws. We believe that our experience and expertise in relocation can be of great assistance to you as you finalize plans for the Eager Road Redevelopment Project.

As you may know, we have discussed the Project and your need for relocation services with Jerry King of RJK, Inc. We have also reviewed the redevelopment plan for the Eager Road Redevelopment Area. It is our understanding that you require assistance in developing a relocation policy for the City of Brentwood which complies with the applicable state statutes and in reviewing the relocation plan proposed by the developer. In addition, you also seek help in implementing the relocation plan for a maximum of 130 residential units and 20 commercial entities located within the project area. Based on the information we have been able to obtain, we developed the scope of services described in the proposal which we believe will meet your needs for this Project. Should you determine that you do not require all of the services described in the proposal, we would be happy to work with you to develop a menu of relocation services which would better meet your needs.

We anticipate performing the services outlined in Phase I based on an hourly rate contract with a maximum upset price of \$ 7,500.00. Our rate schedule is included in the enclosed materials. Should completion of the scope of services take less time than our original estimates, the savings would be retained by the City. As the relocation plan has yet to be finalized, it is difficult to estimate your need for services to carry out the plan and

200 North Broadway, Suite 1750, St. Louis, Missouri 63102-2756
(314) 621-3974 Fax (314) 621-4635

our cost. Consequently, we are not able to provide an approximate cost for the implementation phases of the scope of services at this time.

Again, we very much appreciate your consideration of our proposal. Please feel free to contact me at 621-3974 should you have any additional questions regarding this material. I look forward to hearing from you.

Sincerely,



Louis G. Berra
President

cc: Jerry King

Scope of Services

Phase I. Initial Planning and Policy Development

1. Representatives of CPDC will meet with representatives of the City of Brentwood, its Consultants, its Attorneys and the Developer to discuss the goals and objectives for the relocation phase of the Project.
2. CPDC will research all applicable federal, state and/or local laws and any regulatory requirements as they might apply to the relocation of residents and businesses for the Project.
3. Based on its research, CPDC will assist the City in developing a Relocation Plan ("the Plan") which complies with applicable laws.
4. On behalf of the City, CPDC will review and comment on the Plan submitted by the Developer.
5. CPDC will develop an estimated relocation budget based on the information provided and the Plan.
6. CPDC will attend any meetings where it is necessary to present and explain the Plan.
7. CPDC will assist the City and the Developer in devising a strategy for implementing the Plan.
7. CPDC will work with the City to draft a procedure for communicating the relocation program to all relevant parties including those who currently occupy property in the project area.

Phase II. Implementation of Residential Relocation Plan

1. Based on the information CPDC and Development Resource receive from the City of Brentwood and the Developer regarding residential properties in the Project area where the owner and/or the tenants appear to be eligible for relocation assistance according to the Plan, Development Resource Relocation Associates will contact each such household to schedule a time to meet to discuss the Plan and collect baseline information.

2. Development Resource Relocation Associates will be available to answer any additional questions posed by residents regarding the Plan. Relocation Associates will maintain completely documented files for each household recording all contacts
3. Development Resource will compile and analyze the information collected from residents in order to determine which individuals are, in fact, eligible for assistance under the Plan. A database appropriate for managing the information required for this project will also be developed.
4. As necessary, Development Resource Relocation Associates will locate three suitable replacement housing units for residents in accordance with state law and the Plan.
5. Development Resource Relocation Associates will inspect all referred replacement housing units to insure that they are decent, safe and sanitary. In addition, Development Resource Relocation Associates will match comparable units with tenant needs and preferences.
6. Development Resource Relocation Associates will provide residents with referrals to social services providers as necessary in accordance with the Plan and state law.
7. CPDC and Development Resource draft and issue all requisite relocation notices as required by the Plan and state law.
8. CPDC will review any claims for actual moving expenses submitted by eligible residents and process and such claims.
9. CPDC will draft any forms or correspondence needed to document the disbursement of relocation benefits.
10. CPDC will assist the City of Brentwood and the Developer in establishing an efficient and orderly procedure for disbursing any relocation benefits.

Phase III. Implementation of Commercial Relocation Plan

1. Based on the information CPDC and Development Resource receive from the City of Brentwood and the Developer regarding commercial properties in the Project area where the owner and/or the tenants appear eligible for relocation assistance according to the Relocation Plan, Development Resource Relocation Associates will contact each such business to schedule a time to meet to discuss the Plan and collect baseline information.
2. Development Resource Relocation Associates will be available to answer any additional questions posed by businesses regarding the relocation program. Relocation Associates will maintain completely documented files for each household recording all contacts

3. Development Resource will compile and analyze the information collected from residents in order to determine which individuals are, in fact, eligible for assistance under the Plan. A database appropriate for managing the information required for this project will also be developed.
4. CPDC and Development Resource draft and issue all requisite relocation notices as required by the Plan and state law.
5. CPDC will review any claims for actual moving expenses submitted by eligible businesses and process such claims.
6. CPDC will draft any forms or correspondence needed to document the disbursement of relocation benefits.
7. CPDC will assist the City of Brentwood and the Developer in establishing an efficient and orderly procedure for disbursing any relocation benefits.

EXHIBIT B (continued)

Cost EstimatePhase I - Initial Planning and Policy Development

The following contemplates estimated costs for an hourly rate contract with a maximum upset fee. CPDC/Development Resource anticipate submitting monthly bills based on actual hours worked at the rates described below:

PersonnelCPDC

Louis G. Berra, Principal	\$ 135.00 per hour
Paul J. Burka, Senior Associate	\$ 90.00 per hour
Sheri Wilson, Associate	\$ 75.00 per hour

Development Resource

James L. Monahan, Supervisor	\$ 45.00 per hour
Relocation Associates	\$ 35.00 per hour
Clerical	\$ 20.00 per hour

* all billing rates include profit, overhead and local travel expenses. Out-of-pocket expenses for large scale printing, postage, etc. will be billed separately for reimbursement.

Estimated Hours and Cost - Phase I. Initial Planning and Policy Development

	<u>Hours</u>	<u>Cost</u>
Principal	25	\$ 3,375
Senior Associate	10	\$ 900
Associate	40	\$ 3,000
Supervisor	5	\$ 225
		<hr/>
TOTAL COST ESTIMATE:		\$ 7,500

ATTACH THIS CERTIFICATE TO YOUR POLICY. THIS POLICY IS BEING RENEWED AT RATES IN EFFECT ON THE DATE OF RENEWAL.

POLICY NUMBER SOP 9 704 715	FROM 5/10/95	TO 5/10/96	COVERAGE IS PROVIDED IN THE STATE AUTOMOBILE MUTUAL	AGENCY 1007	PROD 00
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NAMED INSURED AND ADDRESS COMMUNITY PROGRAM DEVELOPMENT CORP. 200 N. BROADWAY, SUITE 1730 ST. LOUIS, MO 63102	AGENT BERRA INSURANCE GROUP INC 14422 MANCHESTER ROAD MANCHESTER, MO 63011 TELEPHONE 314/256-0383
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***** POLICY DECLARATIONS: LOCATION 001 *****
 COVERAGE IS EFFECTIVE AT 12:01 AM STANDARD TIME AT THE LOCATION OF THE
 DESIGNATED PREMISES. THIS DECLARATIONS IS EFFECTIVE 5/10/95

PROPERTY LOCATION: 200 N. BROADWAY, SUITE 1730 ST. LOUIS, MO
 ST. LOUIS CO.
 COUNTY: ST LOUIS CITY
 PREMISES OCCUPANCY: OFFICES
 BUSINESS OCCUPANCY: OFFICE - HOUSING CONSULTANT
 INSURED IS: A CORPORATION
 LOSSES UNDER SECTION I ARE SUBJECT TO A \$ 250 DEDUCTIBLE PER OCCURRENCE.

COVERAGE DESCRIPTION	LIMIT OF LIABILITY	PREMIUM
SECTION I - PROPERTY		
BUILDING	NIL.	NIL.
BUSINESS PERSONAL PROPERTY	\$30,000	\$277.
LOSS OF INCOME	INCL.	INCL.
SECTION II - LIABILITY		
LIABILITY AND MEDICAL EXPENSES	\$1,000,000 EA OCC	\$31.
MEDICAL EXPENSES	\$5,000 EA PERSON	INCL.
FIRE LEGAL LIABILITY	\$50,000	INCL.

EXCEPT FOR FIRE LEGAL LIABILITY, EACH PAID CLAIM REDUCES THE AMOUNT OF
 INSURANCE WE PROVIDE DURING THE APPLICABLE ANNUAL PERIOD.
 SEE PARAGRAPH D.4, OF LIABILITY COVERAGE

BASIC PREMIUM \$308.
 OPTIONAL COVERAGE PREMIUM (SEE OPTIONAL COVERAGES PAGE) \$60.
 TOTAL FULL TERM PREMIUM FOR LOCATION 001 \$368.00

FORMS AND ENDORSEMENTS APPLICABLE: BP0404 01/87 BP0111 08/92 SOP100 10/89
 IL0274 08/90 SOP100B 10/89 SOP108 01/91
 SOP107 10/89 BP0402 01/87

ISSUE DATE 3/27/95

NO SIGNATURE REQUIRED

WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY

EXHIBIT C (continued)

INFORMATION PAGE A8	BRANCH OFFICE SERVICE CENTER	POLICY NUMBER 70 08901 95 0	RENEWAL/REWRITE OF POLICY NUMBER 7008901941
1. THE INSURED AND ADDRESS COMMUNITY PROGRAM DEVELOPMENT 200 N BROADWAY STE 1730 ST LOUIS MO 63102		OTHER WORKPLACES NOT SHOWN: EMPLOYER IDENTIFICATION NUMBER(S) FEIN 431107949 SIC 9532	
INSURED IS: CORPORATION			

2. THE POLICY PERIOD IS FROM 03/14/95 TO 03/14/96 12:01 A.M. STANDARD TIME AT THE INSURED'S MAILING ADDRESS.

3.A. WORKERS COMPENSATION INSURANCE: PART ONE OF THE POLICY APPLIES TO THE WORKERS COMPENSATION LAW OF THE STATES LISTED HERE:

IL MO

B. EMPLOYERS LIABILITY INSURANCE: PART TWO OF THE POLICY APPLIES TO WORK IN EACH STATE LISTED IN ITEM 3.A. THE LIMITS OF OUR LIABILITY UNDER PART TWO ARE:

BODILY INJURY BY ACCIDENT	\$500,000 EACH ACCIDENT
BODILY INJURY BY DISEASE	\$500,000 POLICY LIMIT
BODILY INJURY BY DISEASE	\$500,000 EACH EMPLOYEE

C. OTHER STATES INSURANCE: PART THREE OF THE POLICY APPLIES TO THE STATES, IF ANY, LISTED HERE: ALL STATES EXCEPT NV, ND, OH, WA, WV, WY, STATES DESIGNATED IN ITEM 3.A. AND ME AK MA MN MS NM RI NH LA TX WI FL

D. THIS POLICY INCLUDES THESE ENDORSEMENTS AND SCHEDULES:

WC 12 06 01B(01/90) WC 00 04 14(07/90) WC 24 03 01(04/84)
 WC 24 06 01A(04/91) WC 767(02/95) WC 00 02 02(04/84)

4. THE PREMIUM FOR THIS POLICY WILL BE DETERMINED BY OUR MANUALS OF RULES, CLASSIFICATIONS, RATES AND RATING PLANS, ALL INFORMATION REQUIRED BELOW IS SUBJECT TO VERIFICATION AND CHANGE BY AUDIT.

CLASSIFICATIONS	CODE NO.	PREMIUM BASIS-TOTAL ESTIMATED ANNUAL REMUNERATION	RATE PER \$100 OF REMUNERATION	ESTIMATED ANNUAL PREMIUM
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SEE EXTENSION OF INFORMATION PAGE

MINIMUM PREMIUM: \$ 299	TOTAL ESTIMATED ANNUAL PREMIUM: \$ 1,514
EXPENSE CONSTANT: \$ 150	DEPOSIT PREMIUM: \$ 1,514
ASSESSMENT/SURCHARGE/TAX	DEPOSIT AMOUNT(S): \$ 0

INTERIM ADJUSTMENTS SHALL BE MADE ANNUALLY

COUNTERSIGNED BY _____

DATE _____

DATE OF ISSUE: 03/08/95

AGENCY 2324

PRODUCER: BERRA INSURANCE GROUP

14422 MANCHESTER ROAD

MANCHESTER, MO

63011

RECEIVED 1/6/96

WG 2020 (5-94)
 NCCI REF. NO. WC 00 00 01A

INSURANCE

PRODUCER
 BERNA INSURANCE GROUP
 14422 MANCHESTER ROAD
 MANCHESTER, MO
 63011

To: Shawn

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

COMPANIES AFFORDING COVERAGE	
COMPANY	LETTER A NATIONAL AMERICAN INS. CO.
COMPANY	LETTER B
COMPANY	LETTER C
COMPANY	LETTER D
COMPANY	LETTER E

INSURED
 DEVELOPMENT RESOURCE GROUP
 INC.
 200 N. BROADWAY
 ST. LOUIS, MO 63102

COVERAGE
 THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF EACH POLICY. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

CO	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFF. DATE	POLICY EXP. DATE	LIMITS	
A	GENERAL LIABILITY				GENERAL AGGREGATE	\$
	[] Commercial General Liability				PRODUCTS-COMP/OP AGGREGATE	\$
	[] Claims Made [] Occur.				PERSONAL & ADV. INJURY	\$
	[] Owner's & Contractor's Prot.				EACH OCCURRENCE	\$
	[]				FIRE DAMAGE (Any one fire)	\$
	[]				MED. EXPENSE (Any one person)	\$
A	AUTOMOBILE LIABILITY				COMBINED SINGLE LIMIT	\$
	[] Any Auto				BODILY INJURY (Per person)	\$
	[] All Owned Autos				BODILY INJURY (Per accident)	\$
	[] Scheduled Autos				PROPERTY DAMAGE	\$
	[] Hired Autos				EACH OCCURRENCE	\$
	[] Non-Owned Autos				AGGREGATE	\$
	[] Garage Liability				[] STATUTORY LIMITS	
A	WORKER'S COMPENSATION AND EMPLOYERS' LIABILITY	WAB990284D	04/28/95	04/28/98	EACH ACCIDENT	\$ 500,000
					DISEASE-POLICY LIMIT	\$ 500,000
					DISEASE-EACH EMPLOYEE	\$ 500,000
	OTHER					

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS

CERTIFICATE HOLDER	CANCELLATION
THE CITY OF ST LOUIS BUSINESS LIC. OFFICE YUCKER AND MARKET ST. LOUIS, MO 63101	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT. BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.
	AUTHORIZED REPRESENTATIVE <i>Martin J. Berna</i>