



City Hall
117 S. Main Street
Fayette, MO 65248
Ph:(660) 248-5246
Fax:(660) 248-3502

**Tentative Agenda
August 26, 2025**

Regular Meeting of the Board of Alderman of the City of Fayette
Fayette City Hall, 117 South Main, Fayette, MO 65248
Tuesday, August 26, 2025 at 6:00 p.m.

A. CALL TO ORDER

B. PLEDGE OF ALLEGIANCE

C. ROLL CALL

D. ADDITIONS TO AND APPROVAL OF AGENDA

**E. APPROVAL OF MINUTES FOR THE REGULAR MEETING OF THE BOARD OF
ALDERMAN HELD ON AUGUST 12, 2025**

F. PUBLIC HEARINGS BEGIN:

1. PROPOSED TRASH COLLECTION FEE INCREASE TO BE EFFECTIVE OCTOBER 1,
2025
2. PUBLIC HEARING TO SET THE AD VALOREM PROPERTY TAX RATE FOR 2025

PUBLIC HEARINGS END

G. INVITED GUESTS:

1. Caleb Walker, City Insurance renewal - Heritage Insurance
2. John Geha – Zoning request

H. CITIZEN PARTICIPATION:

I. CITY STAFF REPORTS:

1. City Marshall – Timothy Wells
2. City Administrator – Deanna Cooper
3. City Attorney – Nathan Nickolaus

J. OLD BUSINESS:

1. DISCUSSION AN OR APPROVAL OF ALEXANDER & ASSOCIATES COMPLETION
OF MANHOLE INSTALLATION AT GERLT SUBDIVISION.



City Hall
117 S. Main Street
Fayette, MO 65248
Ph:(660) 248-5246
Fax:(660) 248-3502

K. NEW BUSINESS:

1. DISCUSSION AND OR APPROVAL OF PERMISSION TO BEKKI GALLOWAY TO APPLY FOR THE COMMUNITY FORESTRY COST SHARE GRANT
2. DISCUSSION AND OR APPROVAL OF ORDINANCE ESTABLISHING AN INCREASE IN RESIDENTIAL TRASH COLLECTION FEES
1st Reading and 2nd Reading
3. DISCUSSION AND OR APPROVAL OF ORDINANCE FIXING AD VALOREM PROPERTY TAX RATES OF THE CITY OF FAYETTE FOR FISCAL YEAR 2025
1st Reading and 2nd Reading
4. DISCUSSION AND OR APPROVAL OF ORDINANCE ESTABLISHING MANDATORY IMPOUNDMENT, FINES, VACCINATION PROOF AND REMOVAL FOR VICIOUS DOGS
1st Reading and 2nd Reading
5. DISCUSSION AND REVIEW OF ORDINANCE # 405.200 AND 405.210 REGARDING RESIDENTIAL USE OF FIRST FLOOR (REAR AREA) FOR AIR B&B
6. DISCUSSION AND OR APPROVAL OF RESOLUTION 2025-18 APPROVING INVOICES FOR PAYMENT

L. BOARD OF ALDERMAN COMMENTS & COMMITTEE UPDATE:

1. David Frees - East Ward
2. Ronda Gerlt - East Ward
3. Patrick Roll - Northwest Ward
4. Grafton Cook - Southwest Ward
5. Michelle Ishmael - Northwest Ward
6. JB Waggoner - Southwest Ward

M. MAYOR'S COMMENTS:

- N. Motion to adjourn to closed session pursuant to RSMO Chapter 610.021 (2) leasing, purchase or sale of real estate by a public government body where public knowledge of the transaction might adversely affect the legal consideration therefore: RSMO Chapter 610.021 (3) hiring, firing, disciplining or promoting of particular employees by a public governmental body when personal information about the employee is discussed or recorded; RSMO Chapter 610.021 (13) individually identifiable personal records, performance rating or records pertaining to employees or applicants for employment**

O. MOTION TO ADJOURNMENT

Posted Monday August 25, 2025

**REGULAR MEETING OF THE BOARD OF
ALDERMAN OF THE CITY OF FAYETTE,
MISSOURI
TUESDAY, AUGUST 12, 2025**

CALL TO ORDER

The regular meeting of the Board of Aldermen of the City of Fayette was called to order at 6:00 p.m., August 12, 2025, by Mayor Greg Stidham.

PLEDGE OF ALLEGIANCE

Everyone in the Chamber rose for the Pledge of Allegiance led by Alderwoman Ronda Gerlt

ROLL CALL

Roll Call verified Six Board Members present for the meeting.

Responding to the Roll Call: Alderman David Frees, Alderwoman Ronda Gerlt, Alderman Patrick Roll, Alderman Grafton Cook, Alderwoman Michelle Ishmael and Alderman JB Waggoner.

ADDITIONS TO AND APPROVAL OF AGENDA

Alderman Cook moved to approve the Agenda. Alderwoman Ishmael seconded the motion. Six voting Aye. Nays – none. Motion passed.

INVITED GUESTS

No invited guests.

CITIZEN PARTICIPATION

- **Jezabelle Estrada**
Miss Estrada expressed her concerns regarding public safety due to recent incidents involving vicious dogs in the community. She requested an update from the Council on any measures being taken to address this matter.
- **Regina Powell**
Ms. Powell expressed her concern about the overgrown grass on several properties around town, which she believes in contributing to an increase in snakes in the City, particularly on the property across from her house. She presented a photo of a snake recently found in the area, emphasizing the potential danger to residents.
- **Gary Bagby**
Mr. Bagby expressed his gratitude to all those who contributed to the success of the Festival of the Arts. He specifically thanked the Administration department, the Streets crew for placing the tents, the Electric crew for providing power, the Police Department for the street closures, and the Council for their special support, including donating prizes for the youth category. Alderwoman Ishmael extended her appreciation to Mr. Bagby for his continued dedication and service to the community.

- **Marsha Broadus**

Ms. Broadus expressed her concerns about rental properties in town, stating that many do not comply with City codes regarding the trash cans. She also suggested that the City should establish a way to hold property owners accountable for code violations, even when they are occupied by tenants. She also inquired whether the City has hired a Building Inspector.

- **Justin Addison**

Mr. Addison expressed his appreciation for Curtis Hammons – Water Superintendent, for his assistance in locating a water leak on Mr. Addison's property. He also thanked the City for providing dumpsters for the residents to use during the recent community clean-up day.

CITY STAFF REPORTS

- **Dennis Daniels – Streets Superintendent**

Mr. Daniels informed the Council that he is proceeding with the purchase through a trade-in, of two new mowers for the Streets and Parks Department through trade. He presented two quotes and confirmed that this purchase is already in the budget.

- **Timothy Wells – Police Marshal**

Police Marshal, Timothy Wells reported that the Police Department handled approximately 350 incidents over the past month, including traffic stops, business checks, 2 cases of narcotics and nuisance properties in the past month. He noted that the Department has seven active Reserve Officers and is working to recruit qualified officers as well as getting uniforms that match. Marshal Wells also stated that he is in communication with the School about regular patrols during mornings and afternoons and possibly conducting walk-throughs inside the school twice or three times a week. Additionally, they will participate in active intruder training at the school with the Highway Patrol on Friday.

- **Deanna Cooper – City Administrator**

Ms. Cooper provided the Council with an update on the following topics:

- The City's Clean Up Day was a success. Moving forward, the City will provide Dumpsters for residents twice a year.
- The boat ramp at DC Rogers Lake is currently closed due to dam repairs. This project is expected to be completed in the next two months.
- The MEM Safety 50/50 Grant application for the Wastewater Plant has been submitted.
- The City is awaiting a response regarding the Recycle Grant which would fund wheelchair accessible park tables and benches.
- The on boarding process with Infinitel has begun.
- The BS&A Software discovery process is set to begin soon.

- **City Attorney – Nathan Nickolaus**

Absent.

OLD BUSINESS

No Old Business.

NEW BUSINESS

1. APPOINTING OF ARCHER DUDENHOFFER TO THE PARKS COMMISSION.

Alderman Frees moved to appointing Archer Dudenhoffer to the Parks Commission. Alderwoman Gerlt seconded the motion. Six voting Aye. Nays – none. Motion passed.

2. OPENING OF SEALED BID FOR SURPLUS EQUIPMENT.

City Administrator proceeded to open the bids with the following results:

Equipment	Name	Amount
709 John Deere Mower	Robbie Gibson	\$ 556.76
2000 Ford ½ Ton/4x4 Pickup	Gardell Powell	\$1,500.00
1974 Dodge Digger Truck	Jeff Parks	\$ 489.00
2009 Dodge Bucket Truck	1 bid rejected, didn't meet the minimum	---
Forklift Caterpillar V50B	No bids received	---
Trencher – model 3610 w/ low hours	No bids received	---
2024 Chevy 2500, 8' truck bed - New	No bids received	---

Alderwoman Ishmael moved to accept the winning Bids received for the Surplus Equipment. Alderman Frees seconded the motion. Six voting Aye. Nays – none. Motion passed.

3. DISCUSSION AN OR APPROVAL ALEXANDER & ASSOCIATES COMPLETION OF MANHOLE INSTALLATION AT GERLT SUBDIVISION.

Mayor Stidham explained that he met with Deanna Cooper, City Administrator and Curtis Hammons, Water Superintendent to discuss the installation of two manholes required to connect the sewer line to the Gerlt Subdivision. Due to Mr. Hammons' workload, they agreed to contact Alexander & Associates, who are already working on other sewer lines in the area, to handle this project.

Alderman Waggoner asked whether the City is required to obtain bids for project. Mayor Stidham responded that, according to the City Attorney, the project can proceed without bidding due to it cost of use of the amount of \$11,000. He also noted that Own Engineering should perform pressure testing before the City takes over the sewer lines.

Alderman Waggoner moved to table the discussion to obtain more information from the City Attorney. Alderwoman Ishmael seconded the motion. Motion passed.

4. ORDINANCE AUTHORIZING THE BALLOT PROPOSITION TO APPOINT A CHIEF OF POLICE.

1st Reading by Title Only

Alderman Frees moved to proceed with the first reading. Alderman Cook seconded the motion.

Roll call vote: Ayes: Alderman Frees, Alderwoman Gerlt, Alderman Roll, Alderman Cook, Alderwoman Ishmael, Alderman Waggoner. Nays – None. Motion passed.

2nd Reading by Title Only

Alderman Cook moved to proceed with the second reading. Alderman Frees seconded the motion.

Roll call vote: Ayes: Alderman Frees, Alderwoman Gerlt, Alderman Roll, Alderman Cook, Alderwoman Ishmael, Alderman Waggoner. Nays – None. Motion passed.

5. DISCUSSION AND OR APPROVAL OF ORDINANCE RE-ESTABLISHING PROCEDURES FOR DISCLOSING CONFLICTS OF INTEREST.

1st Reading by Title Only

Alderman Waggoner moved to proceed with the first reading contingent upon including a two-year expiration date as required by MEC. Alderwoman Ishmael seconded the motion.

Roll call vote: Ayes: Alderman Frees, Alderwoman Gerlt, Alderman Roll, Alderman Cook, Alderwoman Ishmael, Alderman Waggoner. Nays – None. Motion passed.

2nd Reading by Title Only

Alderman Waggoner moved to proceed with the second reading. Alderman Frees seconded the motion.

Roll call vote: Ayes: Alderman Frees, Alderwoman Gerlt, Alderman Roll, Alderman Cook, Alderwoman Ishmael, Alderman Waggoner. Nays – None. Motion passed.

6. DISCUSSION AND OR APPROVAL OF ORDINANCE ESTABLISHING THE CITY MARSHAL'S ANNUAL SALARY.

1st Reading by Title Only

Alderman Frees moved to proceed with the first reading. Alderwoman Ishmael seconded the motion.

Roll call vote: Ayes: Alderman Frees, Alderwoman Gerlt, Alderman Roll, Alderman Cook, Alderwoman Ishmael, Alderman Waggoner. Nays – None. Motion passed.

2nd Reading by Title Only

Alderman Roll moved to proceed with the second reading. Alderwoman Ishmael seconded the motion.

Roll call vote: Ayes: Alderman Frees, Alderwoman Gerlt, Alderman Roll, Alderman Cook, Alderwoman Ishmael, Alderman Waggoner. Nays – None. Motion passed.

7. DISCUSSION AND OR APPROVAL OF ORDINANCE UPDATING LIQUOR LICENSE FEES FOR 2026.

1st Reading by Title Only

Alderman Cook moved to proceed with the first reading. Alderman Roll seconded the motion.

Roll call vote: Ayes: Alderman Frees, Alderwoman Gerlt, Alderman Roll, Alderman Cook, Alderwoman Ishmael, Alderman Waggoner. Nays – None. Motion passed.

2nd Reading by Title Only

Alderman Frees moved to proceed with the second reading. Alderwoman Gerlt seconded the motion.

Roll call vote: Ayes: Alderman Frees, Alderwoman Gerlt, Alderman Roll, Alderman Cook, Alderwoman Ishmael, Alderman Waggoner. Nays – None. Motion passed.

8. DISCUSSION AND OR APPROVAL OF RESOLUTION 2025-17 APPROVING INVOICES FOR PAYMENT.

Alderman Roll moved to approve Pay Resolution 2025-17, approving invoices for payment and salaries in the total sum of \$366,982.62 which includes, General Fund \$57,933.56, Electric Fund \$266,271.40, Water Fund \$18,504.70, Sewer Fund \$24,272.96. Alderwoman Ishmael seconded the motion. Six voting Aye. Nays – none. Motion passed.

9. DISCUSSION AND OR APPROVAL BUSINESS LICENSE FOR UNITY SOLAR GROUP, LLC.

Alderman Roll moved to approve the Business License for Unity Solar Group. Alderman Waggoner seconded the motion. Six voting Aye. Nays – none. Motion passed.

BOARD OF ALDERMAN COMMENTS & COMMITTEE UPDATE

Alderman David Frees - East Ward

Nothing to report.

Alderwoman Ronda Gerlt - East Ward

Nothing to report.

Alderman Patrick Roll - Northwest Ward

Alderman Roll reported receiving complaints about the parallel parking on Church Street, with concerns over loss of parking spaces and impacts on wheelchair accessible parking.

Alderman Grafton Cook - Southwest Ward

Alderman Cook responded that parallel parking has made traffic on Church Street flow smoother and safer, especially with the restaurant that is now open. Mr. Cook also mentioned that the City should revisit discussions about the deteriorated houses and unkept lawns. He recommended exploring ways to attach cleanup costs bills to the property at County level.

Alderman Cook also mentioned that CID will be discussing the Utility Grant project and work on clarification and process of the program.

Alderwoman Michelle Ishmael - Northwest Ward

Alderwoman Ishmael addressed overnight parking issues on North Main Street, reminding the Council that this was a concern last year and alerted Marshall Well of this situation since students are returning. She also mentioned that the park looks great and thanked the dumpster's initiative.

Alderman JB Waggoner - Southwest Ward

Alderman Waggoner referenced a City Ordinance that he mentioned in previous meeting that don't allow angle parking if it forces drivers to cross into the opposite lane. He clarified that a State or Federal funding highway requires a Resolution from the State Highway Commission. He stated that the current Ordinance doesn't permit angle parking.

Alderman Waggoner noted that the current parallel parking is temporary and suggested that there are options to fix the problem, like limiting the parking in that area to just vehicles and no trucks. He also stated that only one parking space is lost due to parallel parking.

Alderman Waggoner proposed forming a Committee to review, revise and update City's Ordinances. He also acknowledged progress made on junk removal in front of Derailed building and emphasized that, with the City Administrator, the City should actively pursue available grants, including grants for the Police Department.

MAYOR'S COMMENTS

Mayor Stidham informed the Council that we had the Bid opening day for the Street project and none of the three companies that had shown interest submitted bids on that day. He reported that he contacted Own Engineering, who oversees the bidding process, and they indicated that the 60-day completion deadline may have discouraged their participation. Own Engineering is working on the possibility of splitting the project into two phases, one to be completed this year and the remainder next year and will reschedule a new bid date.

TO CLOSED SESSION

Alderman Frees motioned to move to closed session at 7:25 p.m. Alderwoman Ishmael seconded the motion. Six voting Aye. Nays – 0. Motion Passed.

Responding to the Roll Call: Alderman David Frees, Alderwoman Ronda Gerlt, Alderman Patrick Roll, Alderman Grafton Cook, Alderwoman Michelle Ishmael and Alderman JB Waggoner.

Alderwoman Frees moved to adjourn closed session at 8:30 p.m. and moved to open session. Alderwoman Ishmael seconded the motion. Six voting Aye. Nays – None. Motion passed.

Responding to the Roll Call: Alderman David Frees, Alderwoman Ronda Gerlt, Alderman Patrick Roll, Alderman Grafton Cook, Alderwoman Michelle Ishmael and Alderman JB Waggoner.

ADJOURNMENT

Alderman Cook moved to adjourn at 8:30 p.m. Alderman Frees seconded the motion. Six voting Aye. Nays – 0. Motion passed.

Respectfully submitted by:

_____ Maria Rogers, City Clerk

_____ Greg Stidham, Mayor

CITY OF FAYETTE, MISSOURI

NOTICE OF PUBLIC HEARING

PROPOSED TRASH COLLECTION FEE INCREASE TO BE EFFECTIVE OCTOBER 1, 2025

NOTICE IS HEREBY GIVEN that the **City Council of the City of Fayette, Missouri** will conduct a **Public Hearing** to consider an ordinance to increase the monthly residential **trash collection fee** from the current rate to **Seventeen Dollars and Fifty Cents (\$17.50)** per month.

The proposed fee increase is intended to offset rising operational and service costs and to ensure the continued delivery of quality sanitation services to residents.

PUBLIC HEARING DETAILS:

Date: Tuesday, August 26, 2025 | **Time:** 6:00 p.m. | **Location:** Fayette City Hall | 117 S. Main Street, Fayette, Missouri 65248

All interested persons are invited to appear and be heard on the proposed ordinance at the time and place stated above. Written comments may also be submitted in advance to the City Clerk's Office at the address listed above.

If approved by the City Council, the fee increase will go into effect on **October 1, 2025**.

For additional information, please contact City Hall at (660) 248-5246 or visit www.cityoffayettemo.com.

By Order of the City Council
City of Fayette, Missouri

City Clerk

PUBLIC NOTICE

The City of Fayette, Missouri will conduct a public hearing, as required by RSMo. 67.110, to set the ad valorem property tax rate for the 2025 year. The hearing will be conducted at City Hall, 117 S. Main, Fayette, MO on August 26, 2025 at 6:00 p.m. or soon thereafter as council determines, at which time citizens may be heard concerning the property tax rate proposed.

ASSESSED VALUATION

	LAST YEAR 2024	THIS YEAR 2025
REAL PROPERTY	\$15,548,765	\$15,818,919
PERSONAL PROPERTY	<u>\$5,000,142</u>	<u>\$5,171,734</u>
TOTAL	\$20,548,907	\$20,990,653
REVENUE REQUIRED FOR 2025 CITY BUDGET		\$125,797
2025 TAX RATE TO BE SET		0.5993

POSTED AUGUST 12, 2025, 4:00 P.M.

PREPARED FOR
CITY OF FAYETTE
POLICY – 9/20/2025

August 22, 2025

HERITAGE

THROUGH
MISSOURI RURAL SERVICES CORP.
STAR INSURANCE COMPANY

Dedicated to Missouri Public Entities & Not-For-Profit Organizations

Information contained in this proposal is descriptive only. This proposal contains highlights or typical features available in our policies. These features are subject to change based upon underwriting and may or may not be available or apply to your policy. The precise coverage afforded is subject to the terms and conditions of the policies issued.

Rated by: SYDNI EICKHORST

August 22, 2025

General Liability – Occurrence Form

Named Insured: CITY OF FAYETTE

Limits of Liability:

\$4,000,000 General Aggregate Limit (Other Than Products-Completed Operations)

\$4,000,000 Products-Completed Operations Aggregate Limit

\$2,000,000 Personal and Advertising Injury

\$2,000,000 Each Occurrence Limit

\$ 100,000 Fire Damage Limit - Any One Fire

\$ 5,000 Medical Expense Limit - Any One Person

- Premises and Operations
- Completed Operations and/or Products Liability, Water, Sewer, Electric and Gas Utility Operations
- Contractual Liability
- Personal and Advertising Injury
- Broad Form Property Damage
- Premises Medical Payment - \$5,000
- Host Liquor Liability
- Fire Legal Liability, Real Property - \$100,000
- Non-Owned Watercraft Liability
- Explosion, Collapse and Underground Property Damage
- Incidental Medical Malpractice
- Emergency Medical Services Malpractice
- Special Events
- Parks and Playgrounds
- Swimming Pools

August 22, 2025

Employee Benefits Liability

Named Insured: CITY OF FAYETTE

Limits of Liability:

\$ 2,000,000 Each Claim Limit

\$ 4,000,000 Aggregate Limit

Deductible \$1,000

**Provides Coverage for Negligent Acts, Errors or Omissions of the Insured
for which you are legally liable in the administration of your
Employee Benefits Program**

August 22, 2025

Public Officials/Directors & Officers Liability

Named Insured: CITY OF FAYETTE

Claims Made Form

Limits of Liability and Deductible:

\$2,000,000 Each Wrongful Act Limit

\$2,000,000 Aggregate Limit

\$ 5,000 Deductible

Prior Acts: 9/20/1995

- Sexual Abuse or Molestation – Defense Costs Only
- Deductible Does NOT Apply to Defense Costs
- Issuance of Permits or License
- Passing/Enforcing Ordinances, Variances
- Injunctive Relief - \$10,000 Defense Only
- Criminal Action Defense - \$35,000 Defense Only
- Broad Definition of Insured

Employment Practices Liability

Claims Made Form

Limits of Liability and Deductible:

\$2,000,000 Each Wrongful Act Limit

\$2,000,000 Aggregate Limit

\$ 5,000 Deductible

Prior Acts: 9/20/1995

- Defense Costs outside of limits
- Deductible does NOT apply to defense costs
- Hiring and Firing Practices
- Discrimination or Sexual Harassment
- Sexual Abuse or Molestation
- Civil Rights Violations
- Fellow Employee Suits
- Retaliatory Allegations
- Coercion Allegations

August 22, 2025

Law Enforcement Liability

Named Insured: CITY OF FAYETTE

Limits of Liability: \$2,000,000 / \$4,000,000

Liability Limits - Included in General Liability

\$5,000 Deductible

- False Arrest, Detention or Imprisonment, or Malicious Prosecution
- Libel, Slander or Defamation of Character; Violation of an Individual's Right of Privacy
- Wrongful Entry or Eviction or other Invasion of the Right of Private Occupancy
- Assault or Battery
- Discrimination
- Violation of Civil Rights
- Improper Service of Process
- Intentional Acts
- Defense for Allegations of Sexual Abuse & Molestation
- Mutual Aid Coverage
- Excessive Force
- Jail Operations

August 22, 2025

Property Coverage

Named Insured: CITY OF FAYETTE

Special Form

90% Coinsurance

Replacement Cost ☒

Actual Cash Value ☐

Total Insured Value \$17,243,676

Deductible \$5,000

Earthquake with 10% Deductible ☐ (Included if checked)

- Buildings
- Personal Property
- Property Special Broadening Endorsement which includes at no charge:

1. Debris Removal	\$ 50,000
2. Pollutant Clean-up	\$ 25,000
3. Arson Reward	\$ 30,000
4. Newly Acquired or Constructed Property:	
- Buildings	\$ 1,000,000
- Personal Property	\$ 500,000
5. Property Off-Premises	\$100,000
6. Worldwide Property Off Premises	\$45,000
7. Salesperson Samples	\$ 25,000
8. Exhibitions	\$ 50,000
9. Property In Transit	\$50,000
10. Depositors Forgery	\$ 25,000
11. Employee Dishonesty Including Welfare and Pension Plan ERISA Compliance	\$ 50,000
12. Money and Securities	\$ 25,000
13. Foundations and Underground Pipes	\$ 250,000
14. Tenant Glass	\$ 10,000
15. Ordinance or Law Coverage	\$ 250,000
16. Newly Acquired Locations Increased Limits for Business Income and Extra Expense	\$ 250,000
17. Contractual Penalties	\$ 25,000
18. Dependent Properties	\$ 100,000
19. Utility Services	\$ 25,000
20. Transit Business Income and Extra Expense	\$ 100,000
21. Contingent Transit Business Income and Extra Expense	\$ 100,000
22. Change in Temperature, Electrical Injury, Utility Services and Contamination by Refrigerant	\$ 50,000
23. Water Damage, Other Liquids, Powder or Molten Material Damage	\$ 25,000
24. Underground Water Seepage	\$ 10,000

- \$250,000 Blanket Limit - applies to any or all of the following: Accounts Receivable, Claims Expenses, Fine Arts, Movement of Property, Personal Effects & Property of Others, Business Income & Extra Expense, Computer & Computerized Equipment, Fire Dept. Service Charges, Outdoor Property, Valuable Papers & Records/Cost of Research
- **Equipment Breakdown – \$1,000 DEDUCTIBLE**

August 22, 2025

Inland Marine Coverage

Named Insured: CITY OF FAYETTE

Contractors Equipment:

Total Insured Value \$528,262

Deductible \$500

Miscellaneous Equipment:

Total Insured Value \$927,938

Deductible \$250

Rented and Leased Equipment:

Total Insured Value \$100,000

Deductible \$1,000

- Contractors Equipment
- Miscellaneous Equipment
- Electronic Data Processing Equipment - All Risk - Replacement Cost
- Deductible Waiver Endorsement
- Firefighters Personal Property - \$1,000 Limit/\$100 Deductible
- Commandeered Property

August 22, 2025

Combination Crime Policy

Named Insured: CITY OF FAYETTE

Blanket Employee Theft:

Amount \$25,000

Deductible \$1,000

Forgery & Alteration:

Amount \$25,000

Deductible \$1,000

Computer Fraud:

Amount \$25,000

Deductible \$1,000

Money & Securities:

Amount \$25,000

Deductible \$1,000

August 22, 2025

Automobile Coverage

Named Insured: CITY OF FAYETTE

Number of Vehicles - 28

Limits of Liability and Deductible:

\$2,000,000 Bodily Injury/Property Damage Combined Single Limit

\$ 50,000 CSL Uninsured/Underinsured Motorist Limit

Medical Payments Limit - \$5,000

\$1,000 or \$2,500 Comprehensive Deductible (depending on the vehicle)

\$1,000 or \$2,500 Collision Deductible (depending on the vehicle)

**** Missouri Municipal Amendatory Endorsement applies ****

- Comprehensive Automobile Liability
- Hired and Non-Owned Liability
- Underinsured Motorist/Uninsured Motorist
- Medical Payments
- Comprehensive - Actual Cash Value - per Designated Schedule
- Collision - Actual Cash Value - per Designated Schedule

Commercial Auto Enhancement Endorsement:

- Injury to fellow employee resulting from the use of a covered auto
- Hired Auto Physical Damage \$50,000 limit
- Rental Reimbursement up to \$75 per day up to 30 days
- Towing expense up to \$2,500
- Firefighter's Deductible Reimbursement up to \$300
- No deductible applies to glass breakage to commandeered autos
- Customized Auto Extension
- Coverage for Freezing (Fire Trucks Only)
- Deductible Waiver Endorsement

August 22, 2025

Premium Summary

Named Insured: CITY OF FAYETTE

Policy No: NEW

Effective: 9/20/2025

Agent: HERITAGE INSURANCE

Property	\$42,312
Inland Marine	\$11,613
General Liability	\$38,638
Employee Benefits Liability	\$221
Law Enforcement Liability	\$11,700
POL and Employment Practices Liability	\$5,567
Automobile	\$25,645
Crime	\$113
Total Premium	\$135,809.00
Participation Fee	\$400
Grand Total	\$136,209.00
Umbrella/Excess Liability (separate Policy & Premium)	\$

NOTE! Terrorism premium charge is not included in the above total – see attached disclosure. THIS MUST BE SENT BACK TO US BEFORE POLICY CAN BE ISSUED!

____ Quote Accepted by Applicant/Insured

____ Quote Not Accepted by Applicant

Signature of Agent **or** Insured

RETURN THIS PORTION & TERRORISM DISCLOSURE ONLY TO MRSC!

POLICYHOLDER DISCLOSURE
NOTICE TERRORISM INSURANCE COVERAGE
ELECTION - REJECTION

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses arising out of acts of terrorism, *as defined in Section 102(1) of the Act*: The term “act of terrorism” means any act or acts that are certified by the Secretary of the Treasury in consultation with the Secretary of Homeland Security, and the Attorney General of the United States — to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property; or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES THE PERCENTAGE SHOWN BELOW OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

1. Insured Losses would be partially reimbursed by the United States Government. If the aggregate industry Insured Losses exceed:
 - a. \$200,000,000, with respect to such Insured Losses occurring in calendar year 2021, the United States Government would pay 80% of our Insured Losses that exceed our Insurer Deductible.
 - b. \$200,000,000, with respect to such Insured Losses occurring in calendar year 2022, the United States Government would pay 80% of our Insured Losses that exceed our Insurer Deductible.
 - c. \$200,000,000, with respect to such Insured Losses occurring in calendar year 2023, the United States Government would pay 80% of our Insured Losses that exceed our Insurer Deductible.
 - d. \$200,000,000, with respect to such Insured Losses occurring in calendar year 2024, the United States Government would pay 80% of our Insured Losses that exceed our Insurer Deductible.
 - e. \$200,000,000, with respect to such Insured Losses occurring in calendar year 2025, the United States Government would pay 80% of our Insured Losses that exceed our Insurer Deductible.
 - f. \$200,000,000, with respect to such Insured Losses occurring in calendar year 2026, the United States Government would pay 80% of our Insured Losses that exceed our Insurer Deductible.
 - g. \$200,000,000, with respect to such Insured Losses occurring in calendar year 2027, the United States Government would pay 80% of our Insured Losses that exceed our Insurer Deductible.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U. S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURER'S LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage

<input type="checkbox"/>	I hereby elect to purchase Terrorism coverage for a prospective premium of \$277.00.
<input type="checkbox"/>	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

_____ Policyholder/Applicant's Signature	_____ STAR INSURANCE COMPANY Insurance Company
_____ City of Fayette Print Name	_____ Policy Number
_____ Date	



Renewal Summary – City of Fayette

Heritage Insurance is pleased to present your renewal options for the 2025–2026 policy term. As your trusted advisor, our goal is to ensure that the City of Fayette has the right protection in place while also demonstrating that we continually evaluate the marketplace on your behalf.

Renewal Overview

Last year, property values (TIV) were increased from approximately \$14 million to \$17 million. While the changes were submitted, they were not charged at renewal. This year's renewal properly reflects those values, driving much of the change.

If last year's rates were applied to the updated exposures, the flat premium would have been just under **\$118,000**. Exposures are up approximately **7.5% overall**, with property values reflecting a **17% increase**. The final renewal premium of **\$129,110** reflects an effective **9.5% net rate increase** in addition to the exposure adjustments.

Key Comparison Points

We obtained renewal terms from Tokio Marine HCC and also marketed your program to secure an alternative from Star Insurance. Both provide comprehensive coverage, with some key differences noted below:

- Total Premium:
 - Tokio Marine: \$129,110
 - Star Insurance: \$136,209
- Wind/Hail Deductible:
 - Tokio Marine: \$250,000 per occurrence
 - Star Insurance: \$5,000 per building
- Deductible Buy-Down Option:
 - Lloyd's option reducing Tokio Marine deductible to \$100,000 per occurrence (\$6,247.50 cost)
- Cyber Liability:
 - Coalition Insurance: \$1,000,000 limit, \$5,000 retention, \$4,839 premium

Our Recommendation

While both markets provide solid coverage, the decision comes down primarily to deductible structure:

Star Insurance provides significantly lower wind/hail deductibles (\$5,000 per building) compared to Tokio Marine's \$250,000 per occurrence. This greatly reduces the City's out-of-pocket exposure in the event of a storm.

While Tokio Marine can be paired with a deductible buy-down to narrow the gap, Star Insurance offers this protection built in.

For these reasons, we believe Star Insurance represents the stronger overall value for the City at renewal, providing broader protection against severe weather risks without relying on supplemental coverage.

Heritage's Commitment

The City of Fayette is a long-standing and highly valued client of our agency. We are committed to delivering not only comprehensive insurance protection but also the personalized service and proactive advocacy you deserve. By bringing both the Tokio Marine renewal and a competitive alternative from Star to the table, we demonstrate our commitment to ensuring you receive the best options available.

HCC Public Risk Missouri

Quote Date: **August 14, 2025**
Quote for: **CITY OF FAYETTE**
Policy Term: **09/20/2025 - 09/20/2026**
Payment Plan: **Annual**
Company: **U.S. Specialty Insurance Company**
Policy #: **U25PKG80644-03**

General Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate
Subject to \$1,000 Deductible Including Claims Expense
Deductible Applies to: Bodily Injury/Property Damage
Basis of Deductible: Per Occurrence
Sexual Abuse Endorsement \$250,000 / \$500,000
Damage to Premises Rented to you \$500,000 - **Subject to \$1,000 Deductible**
Medical Payments \$10,000
Cemetery Professional - No Coverage
Pesticide or Herbicide \$250,000 per Occurrence / \$250,000 Aggregate
Nurses Professional Liability - No Coverage
Failure of Dam, Reservoir, Levee, Dike Coverage - Included
Roger's Lake Dam Fayette, MO
Rickett's Lake Dam Fayette, MO
Peter's Lake Dam Fayette, MO
Emergency Response Operations – Included
Mutual Aid Property Damage - \$10,000
Sewer Backup Liability \$1,000,000 per Occurrence / \$3,000,000 Aggregate

Special Events: Subject to receipt of Special Events Application, Risk Control review and Underwriting approval (Additional Premium may apply)

Fireworks Liability: Subject to receipt of Special Events Application, Risk Control review and Underwriting approval prior to binding coverage. All fireworks displays must be ignited/discharged by a licensed and insured pyro technician . Additional Premium will Apply.

Employee Benefits - Claims Made Form

Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate
Subject to \$1,000 Deductible Including Claims Expense
Claims Made Retro Date: 09/20/1995

Liquor Liability - Coverage limited to Host Liquor

Public Officials Wrongful Acts Liability - Claims Made Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate
Subject to \$2,500 Deductible - Including Claims Expense
Claims Made Retro Date: 09/20/1995
Non-Monetary Damage \$25,000 Per Suit / \$50,000 Per Policy Limit
Subject to \$2,500 Deductible
Private Property Use Restriction Sublimit \$500,000 per Occurrence / \$500,000 Aggregate - Defense inside Limit
Subject to \$2,500 Deductible

HCC Public Risk Missouri

EDP Coverage

\$250,000 any one occurrence
In transit subject to \$10,000 limit
Mechanical Breakdown subject to \$10,000 limit
\$50,000 any one occurrence
\$5,000 any one item, \$25,000 any one occurrence
\$5,000 for your liability
\$500,000 any one occurrence
\$5,000 for each separate 12 month period
\$100,000 any one occurrence
\$100,000 any one occurrence
\$10,000 any one claim
\$1,000,000 at each building
\$250,000 at each building
\$100,000 any one occurrence
\$15,000 any one Occurrence
\$25,000 any one occurrence
\$100,000 any one occurrence
\$1,000,000 any one occurrence
\$100,000 any one occurrence
\$25,000 for direct physical loss or damage
No Coverage
No Coverage
\$5,000,000 subject to \$50,000 Deductible
No Coverage

Fairs or Exhibitions

Fine Arts

Fire Department Service Charge

Foundations of Machinery

Fire Equipment Recharge

Golf Course Greens

Grounds Maintenance Equipment

Inventory or Appraisal

Newly Acquired or Constructed Prop – Building

Newly Acquired or Constructed Prop – Contents

Paved Surfaces

Personal Property of Others

Property in Transit

Property off Premises

Underground Pipes, Flues or Drains

Valuable Papers & Records – Cost of Research

Water Back Up – Sewer or Drain

Unnamed Locations

Expediting Expense

Earthquake Coverage

Flood Coverage

Any location in the following flood zones are excluded: Flood Zones A, A1 - A30, A99, AE, AH, AO, AR, AR/AE, AR/AO, AR/A1 - A30, AR/A, V, V1 - V30, VE. Additionally, we will not cover FEMA zones designated as B or X (shaded). Any areas later designated by FEMA as a high risk area at the time of a Covered Cause of Loss is also subject to this limitation.)

Equipment & Mechanical Breakdown (Boiler)

Included

Subject to: \$5,000 Deductible

Actual Cash Value Form Applies

Specific Location Deductible:

Deductible 1: \$5,000

Location 1: ALL OTHER COVERED EQUIPMENT AT

SUBS/TRANSFORMERS

Substations and Transformers:

Subject to 2.50 PER HIGHEST RATED KVA ON ALL

TRANSFORMERS

Automobile

Based on 28 vehicles - Schedule on file with Company

Subject to \$1,000,000 Liability Limit

Subject to \$1,000 Deductible - Including Claims Expense

Emergency Vehicle Endorsement - Broad Form

Fellow Employee Coverage

\$50,000 Uninsured Motorist Coverage limit

\$100,000 Underinsured Motorist Coverage limit

\$5,000 Medical Payments

Hired and Non Owned Automobile Liability

Physical Damage per schedule on file with company

Comprehensive Deductible: \$1,000, or \$2,500 Per Auto, Per Schedule on File

HCC Public Risk Missouri

Collision Deductible: \$1,000, or \$2,500 Per Auto, Per Schedule on File
 Auto Catastrophic Coverage - No Coverage
 Garage Keepers Legal - No Coverage
 Impound Vehicles Coverage - No Coverage

Inland Marine

Subject to \$1,000 Deductible

Scheduled Contractors Equipment – Per Schedule on file with company	\$747,836
Valuation: Replacement Cost - per schedule on file	
Misc. Property & Equipment	90% Coinsurance
No single item to exceed \$10,000 in value	\$75,000
Emergency Portable Equipment	\$50,000
Valuation Replacement Cost applies to Misc. Property & Equipment and Emergency Portable Equipment	
Contractors Equipment Rented From Others	\$100,000
less than 90 days	
Rental Reimbursement	\$2,500
Flood Limit	No Coverage
Earth Movement Limit	No Coverage
Aircraft Non-Operating Shell	No Coverage
Total Limit	\$972,836

EDP - Limited to coverage provided under Property Extensions

Crime

Coverage Form B, C & F Subject to \$1,000 Deductible

B. Forgery or Alteration	\$25,000
C. Theft, Disappearance and Destruction In/Out	\$25,000
F. Computer Fraud	\$25,000

Coverage Form O & P Subject to \$1,000 Deductible

O. Employee Dishonesty – Per Loss	No Coverage
P. Employee Dishonesty – Per Employee	\$50,000
Includes Faithful Performance	

Terrorism

Annual Package Premium:

INCLUDED

\$129,110.00

****Note: Terrorism can be Declined**

****Note: Optional quoted premiums are not included in installment plan premiums.**

****Note: Mold, Fungi & Bacterial Exclusion Included**

****Note: Perfluorinated Compounds (PFC)/Per-and Polyfluoroalkyl Substances (PFAS) Total Exclusion Included**

****Note: All SIR's Include Loss, Loss Adjustment Expense and Supplementary Payments**

****Note: Failure of any Dam, Levee or Dike Exclusion Included**

HCC Public Risk Missouri

Limited Terrorism coverage and pricing subject to the Terrorism Risk Insurance Act as reauthorized in 2019.

TRIA DOES NOT APPLY TO AUTO LIABILITY, AUTO PHYSICAL DAMAGE, CRIME, EMPLOYEE BENEFITS,
PUBLIC OFFICIALS WRONGFUL ACTS LIABILITY OR LAW ENFORCEMENT

U.S. Specialty Insurance Company, Additional premium for limited terrorism coverage:

PROPERTY AND/OR CASUALTY LIMITED TERRORISM COVERAGE (REAUTHORIZED IN 2019) \$527
Please Note: additional fees may apply

Please Note: TRIA Premium is included in the above package premium

NOTE: The following forms need to be signed and returned prior to binding coverage:

- ~ Application Declaration
- ~ Terrorism Form

Special Conditions:

As indicated herein, this quote remains valid until 09/20/2025 and cannot be amended or altered without express written consent of TMHCC. Also, please be aware that any required subjectivities must be received, reviewed and approved, prior to binding this risk



Applicant Name: **CITY OF FAYETTE - HOWARD**
Policy Effective Date: 09/20/2025
Application Number: 3501162061801

Tokio Marine HCC Public Risk APPLICATION DECLARATION

After complete investigation and inquiry, to the best of applicant's knowledge and belief, no principals, partners, directors, officers, employees, or insurance managers have knowledge of any act, error, omission, fact, incident, situation, unresolved job dispute, accident, or any other circumstance that is or could be the basis for a claim under this proposed insurance policy.

Report knowledge of all such incidents to your current carrier prior to your current policy expiration. The proposed insurance being applied for will not respond to incidents about which you had knowledge prior to the effective date of the policy nor will coverage apply to any claim or circumstance identified or that should have been identified in this application.

The applicant has read the foregoing and understands that completion of this Application does not bind the Underwriter or other party to provide coverage. It is agreed, however, that this Application is complete and correct to the best of applicant's knowledge and belief and that all particulars which may have a bearing upon acceptability as an insurance risk have been revealed. It is understood that this Application shall form the basis of the contract should the Underwriter approve coverage and should the applicant be satisfied with the Underwriter's quotation.

It is further agreed that, if in the time between submission of this Application and the requested date for coverage to be effective, the applicant becomes aware of any information which would change the answers furnished in response to any question of this Application, such information shall be revealed immediately in writing to the Underwriter.

Signature of authorized official: _____ Date _____

Print name of authorized official: _____

Title of authorized official: _____

Client Name: CITY OF FAYETTE
Application #: 3501162061801 8/14/2025 10:39:42 AM
Missouri - HCCPR - Open Market



**TOKIO MARINE
HCC**

Public Risk Group



Claims Services

Tokio Marine HCC – Public Risk Group has provided municipalities with specialized property and casualty insurance since 1985. When our insureds report a loss, our experienced claims attorneys and professionals work closely with them to mitigate and quickly resolve their claim.

Knowledgeable

Each public entity insured by Tokio Marine HCC – Public Risk Group faces unique risks that require specialized coverages.

Likewise, each public entity claim is unique in its nature and complexity.

For 40 years, our mission has been to investigate and analyze our insureds' claims in a timely manner and deliver optimal outcomes.

Responsive

Our claims services include convenient 24/7 claim reporting options.

We are committed to helping our insureds understand the claims process and what to expect.

Until the claim is resolved, we communicate with our insureds about their claim and assist in any way we can.

Specialized

Recognizing that superior claims handling must include excellent defense counsel, our Public Risk Group Panel Counsel specializes in municipal law.

Our Panel Counsel is well versed in the various laws, torts and immunities that affect municipalities and understands jurisdictional differences.



**TOKIO MARINE
HCC**

Claims Services



SERVE WITH CONFIDENCE

Claims Services by Tokio Marine HCC – Public Risk Group

We proudly provide superior and timely services to our insured public entities in those moments when they are needed most.

The Financial Strength of Tokio Marine HCC

S&P Global..... A+ (Strong)

Fitch Ratings... AA- (Very Strong)

AM Best..... A++ (Superior)



Serving towns, townships, villages, cities and special districts of all types

Contact Us

Jill Daly

Senior Vice President, Claims
914-434-6926
jedaly@tmhcc.com

Scott Stinson

Director of Claims – Casualty
248-505-8481
sstinson@tmhcc.com

Katie Toman

Sr. Manager, Property Claims & Subrogation
248-371-3084
ktoman@tmhcc.com



Tokio Marine HCC – Public Risk Group

The Public Risk Group is a member of the Tokio Marine HCC group of companies.

1441 W. Long Lake Road, Suite 150, Troy, Michigan 48098

800-878-9878

tmhcc.com/publicrisk





Human Resources Risk Management Services for Public Entities



Spend Less Time on Compliance While Reducing Risk with HR MUNI

HR MUNI Risk Management Services

Unlimited HR Advice by Telephone / Email

Reduce employment lawsuits with real-time advice from experienced HR professionals and/or employment attorneys.*

Training for Managers and Employees

Limit sexual harassment and discrimination claims with interactive, online training courses. Support staff will assist you in assigning, tracking and reporting for training programs completed by managers and employees.

Toll-Free Employee Complaint Hotline

Encourage early reporting of employee concerns to a third party for crucial advance notice of claims that may be avoided.

Public Sector Employment Law Updates and Webinars

Stay abreast of employment law changes with email updates and periodic webinars.

Online Knowledge Center

24/7 access to online resources developed by employment attorneys and HR professionals* including:

- **Sample workplace policies** to help prevent the most significant workplace claims.
- **Step-by-step guidance** to respond to and handle human resources issues related to harassment/discrimination, discipline and termination and protected classes/activities.
- **Red flags** to trigger further action and/or investigation before employee discipline or termination.

Proactive Onboarding

Each customer receives an introductory email and phone call about these risk control services from a member of the HR MUNI risk management team.*

Tokio Marine HCC – Public Risk Group

Since 1985, the Tokio Marine HCC – Public Risk Group has safeguarded communities as a specialized provider of property and casualty insurance.

Our commitment to serving our insureds extends far beyond our comprehensive and customized insurance coverages.

Our risk control team of experienced public sector professionals helps insureds reduce exposure through a wide range of consultative services.

In an effort to assist insureds in managing their human resources risks, HR MUNI services are included with all Tokio Marine HCC – Public Risk Group insurance policies.



Tokio Marine HCC – Public Risk Group is a member of the Tokio Marine HCC group of companies.
1441 W. Long Lake Road, Suite 150, Troy, MI 48098 800-878-9878 tmhcc.com/publicrisk



TOKIO MARINE
HCC

Public Risk Group



Tokio Marine HCC – Public Risk Group

Tokio Marine HCC – Public Risk Group offers one of the most comprehensive and cost-effective municipal insurance programs in the U.S. With close to 40 years of experience devoted exclusively to insuring municipalities, we are experts in municipal risk and understand the unique challenges facing public entities.

Solutions

As a specialized provider of property and casualty insurance, we take pride in providing our insureds with customized insurance programs that are tailored specifically to their needs.

Our insureds benefit from our solid foundation, proven track record, and the financial strength of being part of one of the world's largest insurance companies – one with excellent industry ratings, including an AM Best rating of A++ (Superior).

Commitment

Since 1985, the Public Risk Group has safeguarded communities by working with a network of brokers and agents to provide insurance to public entities.

We proudly serve:

- Towns
- Townships
- Villages
- Cities
- Special Districts of All Types

Service

Our dedication to serving our insureds extends far beyond our coverages.

Our risk control team of public sector professionals helps insureds reduce exposure through a wide range of consultative and online services.

These include a free HR risk control hotline, 24/7 access to resources, on-site consultations and more.

And when it comes to claims, we're here when our insureds need us most.



**TOKIO MARINE
HCC**

Public Entity Insurance



GOVERN WITH CONFIDENCE

Insurance Solutions by Tokio Marine HCC – Public Risk Group

Our experience and knowledge uniquely positions us to provide public entities with the proven and innovative programs they need today and tomorrow.

The Financial Strength of Tokio Marine HCC

S&P Global..... A+ (Strong)

Fitch Ratings... AA- (Very Strong)

AM Best A++ (Superior)



Contact Us

Christopher Skarinka
President
248-371-3102
cskarinka@tmhcc.com

Megann Pfeffer
Chief Operating Officer
248-930-9202
mpfeffer@tmhcc.com

Royanna G. Carle, MA, CPCU, ARM-P, AINS
Director of Business Development
713-897-1516
rcarle@tmhcc.com



Tokio Marine HCC – Public Risk Group

The Public Risk Group is a member of the Tokio Marine HCC group of companies.

1441 W. Long Lake Road, Suite 150, Troy, Michigan 48098

800-878-9878

tmhcc.com/publicrisk





**TOKIO MARINE
HCC**

Public Risk Group



Risk Control Services

Since 1985, Tokio Marine HCC – Public Risk Group has safeguarded communities by providing customized property and casualty insurance. Our dedication to serving our insureds extends far beyond our insurance coverages, including proven and effective risk control services from an experienced team of public sector professionals – at no additional cost.

Experienced

Our team of expert risk control professionals include former:

- Law enforcement, fire and EMS personnel
- Elected and appointed public officials
- Health and safety directors and municipal risk managers

We understand the challenges that municipalities face and our insureds benefit from our knowledge and experience.

Dedicated

Our risk control mission is to help insureds avoid, reduce and transfer risk using industry best-practice principles.

As their risk control partner, we provide our insureds with consultative services such as on-site risk assessments. During these visits, we review policies and procedures and provide recommendations for risk mitigation. We also sponsor and conduct educational seminars for our insureds.

Risk Control Services

We provide our insureds a wide variety of risk control services, including:

- HR MUNI™ – unlimited telephone and email human resources compliance support and 24/7 access to online resources
- Contract and special event review
- On-site and virtual training
- Savings on Lexipol Law Enforcement, Fire or Corrections Policy Solutions



**TOKIO MARINE
HCC**

Risk Control Services



"Our long experience with the Tokio Marine HCC – Public Risk Group family has always been a friendly and professional one with timely, reliable and knowledgeable guidance."

Joe H., Deputy Finance Director
City of Seven Hills, Ohio

LEAD WITH CONFIDENCE

Risk Control Services by Tokio Marine HCC – Public Risk Group

We partner with our insured entities to provide targeted and impactful risk control services at no charge.

The Financial Strength of Tokio Marine HCC

S&P Global A+ (Strong)

Fitch Ratings .. AA- (Very Strong)

AM Best A++ (Superior)



Serving towns, townships, villages, cities and special districts of all types

Contact Us

Christopher Skarinka

President
248-371-3102
cskarinka@tmhcc.com

Greg Zarotney

Vice President, Risk Control
248-209-9454
gzarotney@tmhcc.com

Royanna G. Carle, MA, CPCU, ARM-P, AINS

Director of Business Development
713-897-1516
rcarle@tmhcc.com



Tokio Marine HCC – Public Risk Group

The Public Risk Group is a member of the Tokio Marine HCC group of companies.

1441 W. Long Lake Road, Suite 150, Troy, Michigan 48098

800-878-9878

tmhcc.com/publicrisk





TOKIO MARINE
HCC



Sensor solutions for municipalities



It's not uncommon for municipal buildings to experience periods of time when no one is in the building. Even when occupied, cold temperatures, power outages, and leaking plumbing can cause major damage to books, documents, and valuable equipment. In addition to costly repairs and replacement of valuable materials, a vital part of the community could be forced to shut down for a period of time.

Now, imagine if there was a leak or a pipe burst in your building, but you were alerted by text, email, or phone call that there was an issue — before significant damage occurred.

Put an early warning system in place

Sensor Solutions by HSB® provides Tokio Marine HCC – Public Risk Group policyholders with a no-cost sensor system.

This system uses the latest technology to detect the presence of water, monitor indoor temperatures, and tell you if a pipe could potentially freeze, causing it to burst and flood your building.

\$10,000

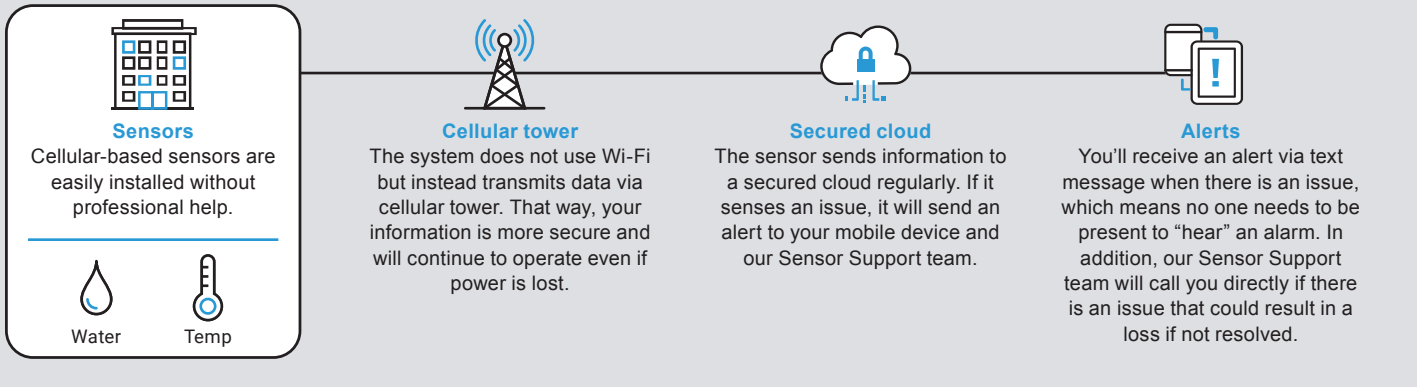
The average water damage insurance claim cost in the U.S.

2x

Since 2015, the number of water damage claims over \$50,000 has doubled.

How Sensor Solutions by HSB™ works:

Sensor Solutions by HSB can help avoid or reduce the damage to your municipal building by detecting water leaks and changes in temperature and then sending an alert so you can fix the problem.



Benefits of a sensor solution



You'll catch issues early, so there is less (or no) downtime for repairs.



They're simple to install — simply place them on the floor or attach to a wall or pipe.



You'll get support 24/7 from our U.S.-based Monitoring and Support Center.



The sensors use cellular technology, so they're not integrated into your Wi-Fi network and won't use your bandwidth.



Special encryption means your data is safe and secure.



These commercial-grade sensors are built to last.

Protect your building from harm

To learn about how Sensor Solutions by HSB can work in your municipality, contact your Tokio Marine HCC - Public Risk Group risk control representative today. To sign up for the program, scan this code.



Tokio Marine HCC - Public Risk Group
1441 W. Long Lake Road, Suite 150
Troy, MI 48098

tmhcc.com/publicrisk

This document and its contents are intended for information purposes only and do not modify or invalidate any of the provisions, terms, conditions, or obligations of the applicable sensor program agreement. The information contained in this document is based on many different factors including, without limitation, the specific time period, equipment, services, circumstances, preventative actions, and locations to which it relates. Reliance on or taking of any action (including inaction) based on this document and the information contained herein, and all liabilities of any kind resulting from any such reliance, action, or inaction, shall be the sole responsibility of the recipient. HSB does not make or provide any representations, assurances, warranties, or guarantees whatsoever that the past performance of its IoT equipment, services, or programs will be similar or identical to any future results.

© 2024 The Hartford Steam Boiler Inspection and Insurance Company. All rights reserved.

2024-121 (New 05/25)

City of Fayette 2025 Renewal

Renewal 2025-2026 Term				Renewal 2025-2026 Term Option			2024-2025 Term		
	Tokio Marine	Deductible	Premium	Star	Deductible	Premium	Tokio Marine	Deductible	Premium
General Liability	\$1,000,000/\$3,000,000	\$1,000	\$ 42,909.00	\$2,000,000/\$4,000,000	\$1,000	\$ 56,126.00	\$1,000,000/\$3,000,000	\$0	\$ 36,820.00
Law Enforcement Liability	\$1,000,000/\$1,000,000	\$5,000	Inc.	\$2,000,000/\$4,000,000	\$5,000	Inc.	\$1,000,000/\$1,000,000	\$2,500	Inc.
Public Officials Liability	\$1,000,000/\$1,000,000	\$2,500	Inc.	\$2,000,000/\$4,000,000	\$5,000	Inc.	\$1,000,000/\$1,000,000	\$2,500	Inc.
Employee Practices Liability	\$1,000,000/\$1,000,000	\$2,500	Inc.	\$2,000,000/\$4,000,000	\$5,000	Inc.	\$1,000,000/\$1,000,000	\$2,500	Inc.
Employee Benefits Liability	\$1,000,000/\$3,000,000	\$1,000	Inc.	\$2,000,000/\$4,000,000	\$1,000	Inc.	\$1,000,000/\$3,000,000	\$1,000	Inc.
Cyber Liability (Through Beazley expired)	\$1,000,000	\$25,000	\$ 4,839.00	\$1,000,000	\$25,000	\$ 4,839.00	\$1,000,000	\$25,000	\$ 3,690.00
Property	\$17,114,042	\$5,000/1% w/h (\$250,000)	\$ 50,661.00	\$17,243,676	0, no separate W/H deductible	\$ 42,312.00	\$14,614,270	\$500/1% w/h (\$100,000)	\$ 41,812.00
Earthquake	\$5,000,000	\$50,000	Inc.	\$5,000,000	\$50,000	Inc.	\$5,000,000	\$50,000	Inc.
Inland Marine			\$ 2,636.00			\$ 11,613.00			\$ 2,146.00
*Contractors Equipment	\$718,036	\$1,000	Inc.	\$718,036	\$500	Inc.	\$588,036	\$1,000	Inc.
*Misc. Equipment	\$75,000	\$1,000	Inc.	\$75,000	\$250	Inc.	\$75,000	\$1,000	Inc.
*Electronic D/P Equipment	\$250,000	\$1,000	Inc.	\$250,000	\$1,000	Inc.	\$250,000	\$1,000	Inc.
Automobile Coverage	\$1,000,000	Varies \$1,000 or \$2,500	\$ 25,080.00	\$1,000,000	Varies \$1,000 or \$2,500	\$ 25,645.00	\$1,000,000	Varies \$1,000 or \$2,500	\$ 22,491.00
Crime	\$25k/\$50k	\$500	\$ 1,404.00	\$25k/\$50k	\$1,000	\$ 113.00	\$25k/\$50k	\$500	\$ 1,163.00
Excess	\$1,000,000/\$1,000,000		\$ 5,893.00				\$1,000,000/\$1,000,000		\$ 4,975.00
Participation Fee						\$ 400.00			
Wind/Hail Buy Down Deductible	\$71,140 (difference between \$100,000 (to match excess) and \$28,860 (Tokio Marine))		\$6,247.50						
TRIA			\$527.00			\$277.00			
		Total	\$140,196.50		Total	\$ 141,325.00			

Cover Letter

7/23/2025

Producing Broker:

Caleb Walker
Heritage Insurance Inc.
13036 SE Kent Kangley Rd Suite 535
Kent, WA 98030

Insured:

City of Fayette
117 S Main St
Fayette, MO 65248

The following shows the total charges, including taxes and fees that apply to the attached quote:

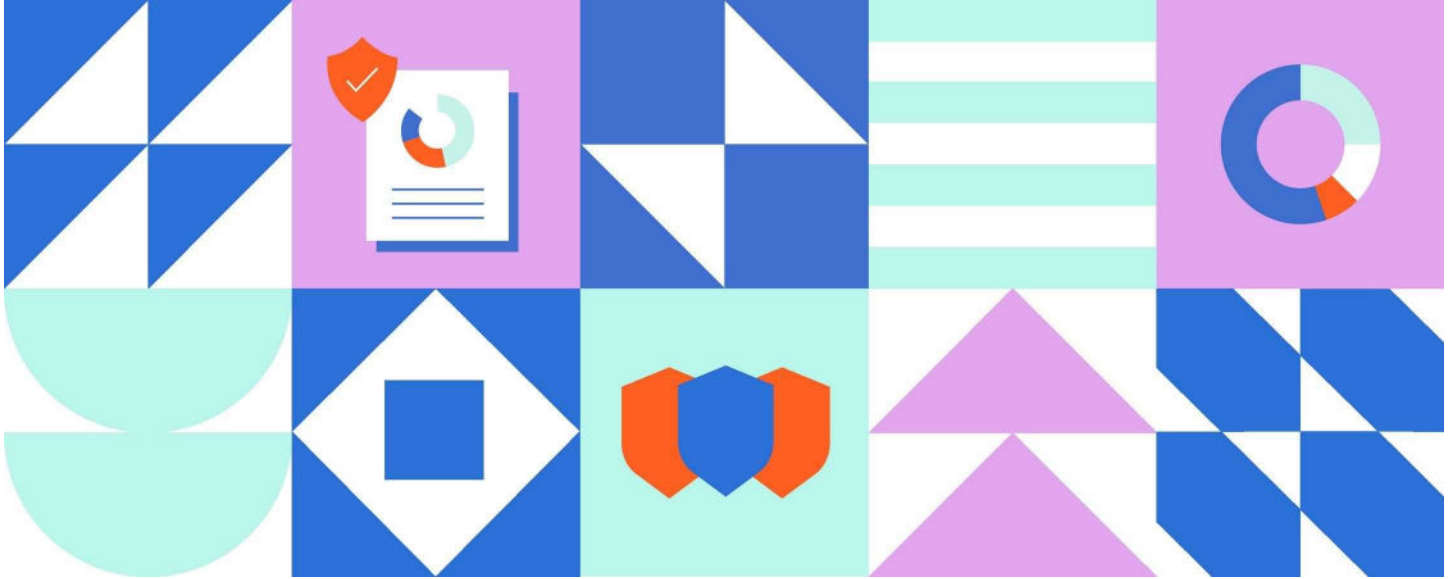
Premium	\$4,589.00
Broker Fee	\$250.00
Total Payable	\$4,839.00

In addition to the subjectivities listed in the attached quote, we require receipt, review, and acceptance of:

- **As noted on Quote**

Please let me know if you have any questions or if you would like to discuss the attached quote.

Thanks,



Cyber Insurance Quote

Created for City of Fayette Broker: Justin Rasiul, ProWriters Insurance	
Quote #: C-4MA1-277684-CYBER-2025	Market: Admitted
Policy Period: Jul 24, 2025 - Jul 24, 2026	Insurance Premium: \$4,589.00
Limit: \$1M	Retention: \$5K

Questions? Contact Grace Healy at grace.healy@coalitioninc.com or +1 (833) 866-1337
--

Active protection from digital risk

Every cyber insurance policy offered by Coalition is powered by our unique Active Insurance approach – which combines the power of industry-leading cyber coverage, proactive cyber risk management, and dedicated in-house expertise to better protect organizations from digital risks. That's why our policyholders experience **64% fewer claims** compared to the overall market.¹

The Active Cyber Insurance Advantage



Superior, Innovative Coverage²

- ▶ [Comprehensive cyber coverage](#) to help protect against a wide range of incidents – including ransomware and funds transfer fraud
- ▶ Coverage for up-front costs in the event of a claim (no waiting for reimbursement!)
- ▶ Includes pre-claims assistance to get help triaging cyber incidents – without fear of triggering a claim

52%

of reported events handled with **no additional cost** beyond the premium in 2023³



Preventative Cyber Risk Management

- ▶ Access to [Coalition Control](#)[®], our risk management platform, for continuous monitoring of your digital presence
- ▶ Personalized alerts to help spot vulnerabilities before they escalate
- ▶ On-demand support and guidance to address cybersecurity risks

No-cost

assistance available from our dedicated Security Support Team



Expert Claims and Incident Response Teams⁴

- ▶ 5 minute average claims response time
- ▶ [Experienced team](#) of claims experts, security engineers, and forensic specialists
- ▶ Unique capabilities to help minimize the impact of a claim, including funds recovery and ransomware negotiation

\$94M+

of fraudulently transferred funds have been successfully recovered by Coalition⁵

¹ [Coalition 2023 Claims Report Mid-year Update](#)

² Exclusions and limitations apply. [See disclaimers](#) and the policy as issued.

³ [Coalition 2024 Cyber Claims Report](#)

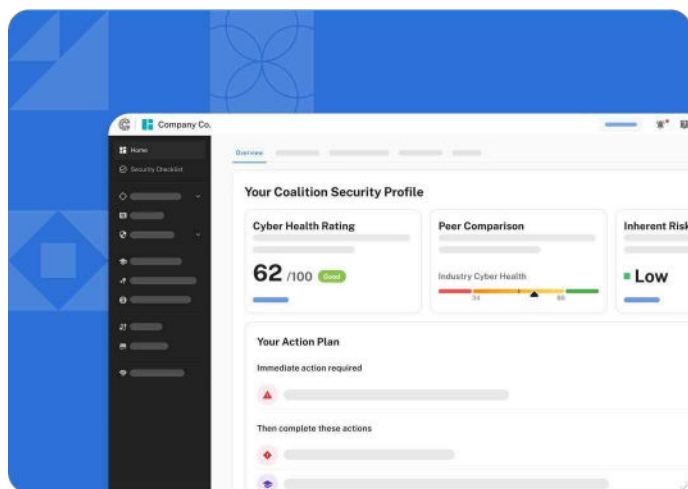
⁴ Coalition Incident Response (CIR) services provided through Coalition's affiliate are offered to policyholders as an option via our incident response firm panel.

⁵ [Coalition 2024 Cyber Claims Report Mid-year Update](#)

Control your cyber risk

Coalition Control® is your unified cyber risk management platform

Access [Coalition Control](#) for help detecting, assessing, and mitigating cyber risks **before** they turn into claims.



- ▶ **Understand your specific risks**
and access helpful remediation guidance
- ▶ **Stay on top of your cyber posture**
with ongoing monitoring and personalized alerts
- ▶ **Resolve security issues**
with on-demand support from our in-house team

Get started at coalitioninc.com/control – or ask your broker for an invitation.

ALSO AVAILABLE

Strengthen your cyber posture with additional security services

Priced and designed for small and medium businesses



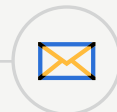
Security
Awareness
Training



Managed
Detection &
Response



Security
Exposure
Management



Email
Security

Learn more at coalitioninc.com/security



Coalition Insurance Solutions, Inc.
MO License No. 8410479
44 Montgomery Street, Suite 4210
San Francisco, CA 94104
Producer Code: 1035616

July 23, 2025

Producer:

Justin Rasiul
ProWriters Insurance
70 East Lancaster Avenue, Suite 102
Malvern, PA 19355

Re: Coalition Cyber Policy 3.0

Dear Justin Rasiul:

We are pleased to offer the attached quotation for City of Fayette. Should you have any questions, please let us know. For questions about changes to coverage, limit increases, or pricing please contact your Coalition underwriter.

In addition to our comprehensive insurance coverage, Coalition also provides robust cyber security tools including automated alerts, threat intelligence, expert guidance and recommendations, benchmarking, and ongoing monitoring to all of our policyholders. All are included in our apps platform at no additional cost to the insured. To learn more, visit www.coalitioninc.com.

Thank you again for the opportunity to work with you as a risk management partner to City of Fayette. If we can further assist you, or if you would like to learn more about our coverage or integrated approach to cyber risk management, please do not hesitate to contact us.

Sincerely,

Grace Healy
+18338661337 (direct)
grace.healy@coalitioninc.com



Coalition Insurance Solutions, Inc.
 MO License No. 8410479
 44 Montgomery Street, Suite 4210
 San Francisco, CA 94104
 Producer Code: 1035616

COALITION CYBER POLICY 3.0 QUOTATION

Upon binding of this account, we must receive a signed application from the Insured.

Subject to the terms and conditions contained herein, Coalition Insurance Solutions, Inc. ("Coalition") agrees to issue to the below Named Insured the following quotation for insurance coverage:

Coalition Quote No.:	C-4MA1-277684-CYBER-2025		
Named Insured	City of Fayette		
Address	117 S Main St Fayette, MO 65248		
Policy Period	From: July 24, 2025 (Effective Date) To: July 24, 2026 (Expiration Date) Both dates 12:01 A.M. at the Named Insured’s address above.		
Policy Premium	Premium	\$4,589.00	
Aggregate Policy Limit of Liability	\$1,000,000		
Per Event Limit of Liability	\$1,000,000		
<p>Coverage under this Policy is provided only for those Insuring Agreements for which a limit of liability appears below. If no limit of liability is shown for an Insuring Agreement, such Insuring Agreement is not provided by this Policy. The Aggregate Policy Limit of Liability shown above is the most the Insurer(s) will pay under this Policy regardless of the number of Insured Agreements purchased.</p> <p>In the event that you elect to use Coalition Incident Response to provide computer forensic professional services, and Coalition Incident Response is available to provide such services, then any fees, costs and expenses of Coalition Incident Response for computer forensic professional services that result in covered breach response costs, claim expenses, cyber extortion expenses, or restoration costs under the terms and conditions of this Policy will not be subject to any Retention.</p>			
THIRD PARTY LIABILITY COVERAGES			
Insuring Agreement		Limit / Sub-Limit	Retention / Sub-Retention
THIRD PARTY SECURITY AND PRIVACY			
A. NETWORK AND INFORMATION SECURITY LIABILITY		\$1,000,000	\$5,000
B. REGULATORY DEFENSE AND PENALTIES		\$1,000,000	\$5,000
C. PCI FINES AND ASSESSMENTS		\$1,000,000	\$5,000
D. FUNDS TRANSFER LIABILITY		\$1,000,000	\$5,000
MEDIA			
E. MULTIMEDIA CONTENT LIABILITY		\$1,000,000	\$5,000



Coalition Insurance Solutions, Inc.
 MO License No. 8410479
 44 Montgomery Street, Suite 4210
 San Francisco, CA 94104
 Producer Code: 1035616

FIRST PARTY COVERAGES			
Insuring Agreement	Limit / Sub-Limit	Retention / Sub-Retention	
EVENT RESPONSE			
F. BREACH RESPONSE SERVICES	Available for 72 hours following notification to the Breach Response Services Advisor		\$0
G. BREACH RESPONSE COSTS	\$1,000,000		\$5,000
<div><div><div>■ If this box has been checked, then an Optional Additional Limit of Liability for Breach Response Costs has been purchased. Such Optional Additional Limit of Liability for Breach Response Costs, if purchased, is in addition to the Aggregate Policy Limit of Liability.</div><div>If the box is unchecked, then Breach Response Costs are subject to the Aggregate Policy Limit of Liability.</div></div></div>			
H. CRISIS MANAGEMENT AND PUBLIC RELATIONS	\$1,000,000		\$5,000
I. RANSOMWARE AND CYBER EXTORTION	\$1,000,000		\$5,000
J. DIRECT AND CONTINGENT BUSINESS INTERRUPTION, AND EXTRA EXPENSES FROM SECURITY FAILURE AND SYSTEMS FAILURE	\$1,000,000	i. Waiting period: ii. Enhanced waiting period:	8 hours 1 hour
K. PROOF OF LOSS PREPARATION EXPENSES	\$50,000		\$5,000
L. DIGITAL ASSET RESTORATION	\$1,000,000		\$5,000
M. COMPUTER REPLACEMENT AND BRICKING	\$1,000,000		\$5,000
N. REPUTATIONAL HARM LOSS	\$1,000,000	Reputation waiting period:	14 Days



Coalition Insurance Solutions, Inc.
MO License No. 8410479
44 Montgomery Street, Suite 4210
San Francisco, CA 94104
Producer Code: 1035616

O. COURT ATTENDANCE	i. Per day/per person limit: \$250	
	ii. Limit: \$25,000	
P. CRIMINAL REWARD	\$50,000	\$0
CYBER CRIME		
Q. FUNDS TRANSFER FRAUD AND SOCIAL ENGINEERING	\$250,000	\$5,000
R. SERVICE FRAUD INCLUDING CRYPTOJACKING	\$250,000	\$5,000
S. IMPERSONATION REPAIR COSTS	\$50,000	\$5,000
T. INVOICE MANIPULATION	\$250,000	\$5,000
Coverages by Endorsement	Limit / Sub-Limit	Retention / Sub-Retention
BODILY INJURY AND PROPERTY DAMAGE – 3RD PARTY	\$250,000	\$5,000
BODILY INJURY AND PROPERTY DAMAGE – 1ST PARTY	\$250,000	\$5,000
POLLUTION ¹	\$250,000	\$5,000
1. POLLUTION ENDORSEMENT amends A. NETWORK AND INFORMATION SECURITY LIABILITY (if selected) and B. REGULATORY DEFENSE AND PENALTIES (if selected); use of this limit reduces the limit for A. and B.		
REPUTATION REPAIR ²	\$1,000,000	\$5,000
2. REPUTATION REPAIR ENDORSEMENT amends H. CRISIS MANAGEMENT AND PUBLIC RELATIONS; use of this limit reduces limit for H.		
Pre-Claim Assistance	\$1,140	<i>Pre-claim assistance is a benefit included as part of the premium. See Section V, CLAIMS PROCESS, PRE-CLAIM ASSISTANCE of the Policy for more details.</i>
Insurer(s) and Quota Share Percentage		
Insurer	Policy No.	Quota Share % of Loss
		Quota Share Limit of Liability
		Premium
Coalition Insurance Company	C-4MA1-277684-CYBER-2025	100%
		\$1,000,000
		\$4,589.00
Retroactive Date	Full Prior Acts Coverage	



Coalition Insurance Solutions, Inc.
 MO License No. 8410479
 44 Montgomery Street, Suite 4210
 San Francisco, CA 94104
 Producer Code: 1035616

Continuity Date	July 24, 2025
Breach Response Services Advisor	Coalition, Inc.
Endorsements and Forms Effective at Inception	
DECLARATIONS	CYUSP-00DC-1022-01
COALITION CYBER POLICY 3.0	CYUSP-00PF-1022-01
MISSOURI CHANGES	CYUSP-MOEN-010001-1022-01
AFFIRMATIVE AI ENDORSEMENT	CYUSP-00EN-000035-1124-01
BODILY INJURY AND PROPERTY DAMAGE ENDORSEMENT -- 1ST PARTY	CYUSP-00EN-020001-1022-01
BODILY INJURY AND PROPERTY DAMAGE ENDORSEMENT -- 3RD PARTY	CYUSP-00EN-030001-1022-01
CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	CYUSP-00EN-040001-1022-01
COALITION CONTROL® - ACTIVE INSURANCE ENDORSEMENT	CYUSP-00EN-000034-1124-01
DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT	CYUSP-00EN-040007-1022-01
MISSOURI PROPERTY AND CASUALTY INSURANCE GUARANTY ASSOCIATION COVERAGE LIMITATIONS	CYUSP-MONT-000001-1022-01
MISSOURI PUNITIVE/EXEMPLARY DAMAGES EXCLUSIONARY ENDORSEMENT	CYUSP-MONT-000002-1022-01
POLLUTION ENDORSEMENT	CYUSP-00EN-040012-1022-01
REPUTATION REPAIR ENDORSEMENT	CYUSP-00EN-040014-1022-01
YOUR OBLIGATIONS AS AN INSURED ENDORSEMENT - MISSOURI	CYUSP-MOEN-000029-1022-01



Coalition Insurance Solutions, Inc.
MO License No. 8410479
44 Montgomery Street, Suite 4210
San Francisco, CA 94104
Producer Code: 1035616

Conditions:

This quotation expires within sixty (60) days or on the expiration date of the current coverage, whichever comes first.

This quotation for insurance coverage is issued based on the truthfulness and accuracy of the responses to the questions on the insurance application entered into our underwriting system, and any other materials furnished to us as part of the underwriting process, including without limitation, any supplemental applications or questionnaires.

If between the date of the quotation and the Effective Date of the proposed insurance contract, there is a material change in the condition of the Named Insured or if any notice of claim or circumstance giving rise to a claim is reported prior to the Effective Date of the proposed insurance contract, then the Named Insured must notify Coalition. Whether or not this quotation has already been accepted by the Named Insured, Coalition reserves the right to rescind this quotation as of its Effective Date or to modify the final terms and conditions of the quotation upon review of the information. Coalition also reserves the right to modify the final terms and conditions upon review of the information received in satisfaction of the aforementioned conditions.

This quotation is also subject to our review and acceptance of responses to the following conditions:

- An authorized representative of the Named Insured signs the Coalition application within ten (10) days of the issuance of a binder or insurance coverage will not take effect.

Please note this quotation contains only a general description of coverage provided. For a detailed description of the terms, you must refer to the insurance contract itself and the endorsements listed herein.

Active protection from digital risk

Every cyber insurance policy offered by Coalition is powered by our unique Active Insurance approach – which combines the power of industry-leading cyber coverage, proactive cyber risk management, and dedicated in-house expertise to better protect organizations from digital risks.

That's why our policyholders experience **64% fewer claims** compared to the overall market.¹

The Active Cyber Insurance Advantage



Superior, Innovative Coverage²

- ▶ [Comprehensive cyber coverage](#) to help protect against a wide range of incidents – including ransomware and funds transfer fraud
- ▶ Coverage for up-front costs in the event of a claim (no waiting for reimbursement!)
- ▶ Includes pre-claims assistance to get help triaging cyber incidents – without fear of triggering a claim

52%

of reported events handled with **no additional cost** beyond the premium in 2023³



Preventative Cyber Risk Management

- ▶ Access to [Coalition Control](#)[®], our risk management platform, for continuous monitoring of your digital presence
- ▶ Personalized alerts to help spot vulnerabilities before they escalate
- ▶ On-demand support and guidance to address cybersecurity risks

No-cost

assistance available from our dedicated Security Support Team



Expert Claims and Incident Response Teams⁴

- ▶ 5 minute average claims response time
- ▶ [Experienced team](#) of claims experts, security engineers, and forensic specialists
- ▶ Unique capabilities to help minimize the impact of a claim, including funds recovery and ransomware negotiation

\$94M+

of fraudulently transferred funds have been successfully recovered by Coalition⁵

¹ [Coalition 2023 Claims Report Mid-year Update](#)

² Exclusions and limitations apply. [See disclaimers](#) and the policy as issued.

³ [Coalition 2024 Cyber Claims Report](#)

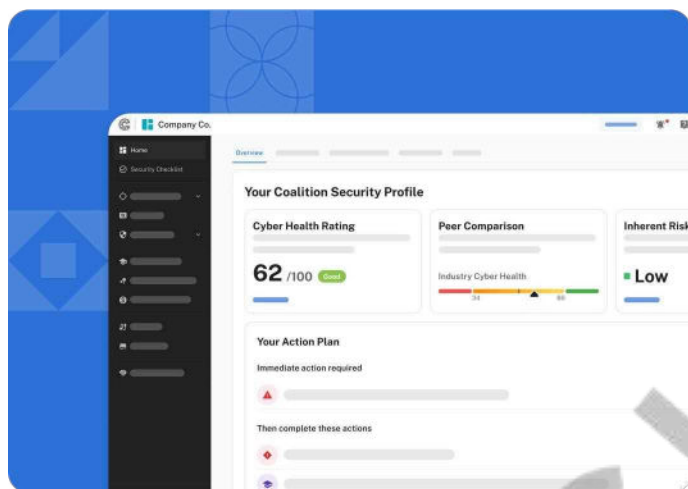
⁴ Coalition Incident Response (CIR) services provided through Coalition's affiliate are offered to policyholders as an option via our incident response firm panel.

⁵ [Coalition 2024 Cyber Claims Report Mid-year Update](#)

Control your cyber risk

Coalition Control® is your unified cyber risk management platform

Access [Coalition Control](#) for help detecting, assessing, and mitigating cyber risks **before** they turn into claims.



- ▶ **Understand your specific risks**
and access helpful remediation guidance
- ▶ **Stay on top of your cyber posture**
with ongoing monitoring and personalized alerts
- ▶ **Resolve security issues**
with on-demand support from our in-house team

Get started at coalitioninc.com/control – or ask your broker for an invitation.

ALSO AVAILABLE

Strengthen your cyber posture with additional security services

Priced and designed for small and medium businesses



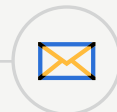
Security
Awareness
Training



Managed
Detection &
Response



Security
Exposure
Management



Email
Security

Learn more at coalitioninc.com/security



TO WHOM IT MAY CONCERN

The City of Fayette, Missouri hereby authorizes Bekki Galloway to apply for the 2025 COMMUNITY FORESTRY COST SHARE GRANT on behalf of the City.

August 26, 2025

Greg Stidham
Mayor

CITY OF FAYETTE, MISSOURI

BILL No. _____

ORDINANCE No. _____

AN ORDINANCE ESTABLISHING AN INCREASE IN RESIDENTIAL TRASH COLLECTION FEES FOR THE CITY OF FAYETTE, MISSOURI

WHEREAS the City of Fayette provides residential trash collection services as part of its public utility operations; and

WHEREAS the current rate structure is no longer sufficient to meet the operational and contractual costs associated with the provision of these services; and

WHEREAS, the City Council has determined that an adjustment to the trash collection fee is necessary to ensure the continued delivery of efficient and effective sanitation services.

NOW, THEREFORE, BE ORDAINED BY THE CITY COUNCIL OF THE CITY OF FAYETTE, MISSOURI, AS FOLLOWS:

SECTION 1.

Beginning **October 1, 2025**, the monthly fee for residential trash collection services within the City of Fayette, Missouri, shall be increased from Fifteen Dollars and fifty cents (\$15.50) to **Seventeen Dollars and Fifty Cents (\$17.50)** per household.

SECTION 2.

Said fee shall be billed as part of the regular utility billing cycle and is subject to the same terms, conditions, and enforcement provisions as other municipal utility charges.

SECTION 3.

All ordinances or parts of ordinances in conflict with this Ordinance are hereby repealed to the extent of such conflict.

SECTION 4.

This Ordinance shall be in full force and effect from and after **October 1, 2025**, following its passage and approval according to law.

1st Reading _____

2nd Reading _____

Passed and approved by the City Council of the City of Fayette, Missouri, this __ day of _____, 2025.

ATTEST

Greg Stidham, Mayor

Maria Rogers, City Clerk

CITY OF FAYETTE, MISSOURI

BILL NO. _____

ORDINANCE NO. _____

**AN ORDINANCE FIXING AD VALOREM PROPERTY TAX RATES OF THE CITY OF
FAYETTE FOR FISCAL YEAR 2025**

WHEREAS, Section 67.110, RSMo. Requires the City of Fayette (“City”) to fix its ad valorem property tax rates each year on or before September 1; and

WHEREAS, such statute also requires the Board of Aldermen to hold a public hearing, subject to Certain notice requirements, on the proposed rates prior to fixing said rates; and

WHEREAS, the City Clerk caused a notice including (1) the assessed valuation by category of real, personal, and other tangible property located in the City of Fayette during 2025; (2) the assessed valuation by category of real, personal, and other tangible property located in the City of Fayette during 2024; (3) the amount of revenue to be raised by property taxes as set forth in the City’s annual budget; and (4) the tax rates proposed to be set and published in a paper in general circulation in the City more than seven days prior to the date of the public hearing; and

WHEREAS, the Board of Aldermen held such public hearing at 6:00 p.m. on August 26, 2025 at Fayette City Hall; and

WHEREAS, the Board of Aldermen desires to fix the ad valorem property tax rates within the City in accordance with Missouri law.

NOW, THEREFORE, BE IT ORDAINED BY THE BOARD OF ALDERMEN OF THE CITY OF FAYETTE, MISSOURI, AS FOLLOWS:

SECTION 1: That for the purpose of carrying on the city government and defraying the expenses thereof for the fiscal year 2025-2026, there is hereby levied for general purposes, on all property, real and personal, within the City of Fayette, Missouri, subject to taxation for City purposes, as assessed and equalized and returned to the State Board of Equalization, a tax of _____ cents (\$0 _____) on the One Hundred Dollars of Valuation, on each and all of the above-enumerated kinds of property, values, and businesses (RSMo 94.250).

SECTION 2: This ordinance shall become effective immediately upon its passage and approval. All ordinances or parts of ordinances in conflict with the provision of the ordinance are hereby repealed.

1st Reading _____

2nd Reading _____

Passed and approved by the Council of the City of Fayette, Missouri, this ____ day of _____, 2025.

ATTEST

Greg Stidham, Mayor

Maria Rogers, City Clerk

CITY OF FAYETTE, MISSOURI

BILL NO. _____

ORDINANCE NO. _____

AN ORDINANCE AMENDING SECTION 205.150 OF THE CODE OF THE CITY OF FAYETTE, MISSOURI, TO ESTABLISH MANDATORY IMPOUNDMENT, FINES, VACCINATION PROOF, AND IMMEDIATE REMOVAL FOR VICIOUS DOGS, AND DECLARING AN EMERGENCY

BE IT ORDAINED BY THE BOARD OF ALDERMEN OF THE CITY OF FAYETTE, MISSOURI, as follows:

Section 1. AMENDMENT TO SECTION 205.150

Section 205.150 of the Code of the City of Fayette is hereby amended by adding the following new subsection N:

N. Vicious or Dangerous Dog—Mandatory Impoundment and Penalties.

1. **Definitions.**

- a. *Vicious or dangerous dog* shall have the meaning set forth in Section 205.110.
- b. *Impoundment* means confinement in a licensed animal control facility.
- c. *Owner* shall have the meaning assigned in Section 100.080.

2. **Mandatory Immediate Impoundment.**

Any dog determined to be vicious or dangerous or bite a person or domestic animal (unprovoked), will be seized immediately and impounded for ten (10) calendar days.

3. A citation for violation of the vicious dog ordinance will be issued to the owner of person in care of the animal, by the City of Fayette Police Department. The violation will be submitted to the City of Fayette Prosecuting Attorney.

4. **Conditions for Owner Redemption.**

To reclaim an impounded dog, the owner must:

- a. Pay a **five hundred dollar (\$500)** penalty;
- b. Present **current proof of rabies vaccination**;
- c. Provide documentation confirming that the dog will be **immediately and permanently removed from the City limits upon redemption**.

5. **Failure to Redeem.**

Should the owner fail to pay the fine, present vaccination proof, or remove the dog from City limits immediately and permanently, the dog shall be **forfeited to the City**, which may then rehome or humanely euthanize the dog.

6. **Relation to State Law.**

This Section imposes **stricter standards than Missouri Revised Statutes § 578.024**, which requires seizure and impoundment for ten business days and possible destruction absent appeal. The City's ordinance exceeds state law by including:

- A **calendar day** (not business day) impoundment;
- A mandatory **\$500 fine** upon redemption;
- A requirement of **proof of rabies vaccination**;
- **Immediate and permanent removal** from City limits upon redemption;
- **Automatic forfeiture** without appeal.

7. Enforcement.

This Section shall be enforced by the Fayette Police Department and Animal Control Authority. Violations shall be processed as misdemeanor ordinance violations in municipal court.

Section 2. SEVERABILITY

If any clause, sentence, paragraph, or provision of this ordinance is adjudged invalid, such adjudication shall not affect the validity of the remainder.

Section 3. EMERGENCY CLAUSE

To protect public health and safety, this ordinance is declared an emergency measure and shall take effect immediately upon passage.

1st Reading _____

2nd Reading _____

Passed and approved by the Council of the City of Fayette, Missouri, this ___ day of _____, 2025.

ATTEST

Greg Stidham, Mayor

Maria Rogers, City Clerk

CITY OF FAYETTE, MISSOURI

BILL No. _____

ORDINANCE No. _____

AN ORDINANCE AMENDING SECTIONS 405.200 AND 405.210 OF THE ZONING REGULATIONS OF THE CITY OF FAYETTE, MISSOURI, TO INCLUDE SHORT-TERM RENTALS ON STREET LEVEL IN "B-1" AND "B-2" BUSINESS DISTRICTS

BE IT ORDAINED BY THE COUNCIL OF THE CITY OF FAYETTE, MISSOURI, AS FOLLOWS:

SECTION 1. AMENDMENT TO SECTION 405.200 – “B-1” BUSINESS DISTRICT

Section 405.200 of the City Code is hereby amended by adding a new subsection under **Permissive Uses**, designated as item 12:

12. Short-term rentals, such as boutique hotel spaces or Airbnb-style accommodations, are permitted on the structure's street level, provided that such use does not exceed seventy-five percent (75%) of the available ground floor square footage. The remaining twenty-five percent (25%) and no less than 500 sq ft of the front-facing, street-level space must be reserved for commercial or retail use. No parking on the square or front entrance for street level rental units as defined will be permitted.

SECTION 2. AMENDMENT TO SECTION 405.210 – “B-2” BUSINESS DISTRICT

Section 405.210 of the City Code is hereby amended by adding a new item to subsection A (Permissive Uses), designated as item 9:

9. Short-term rentals, such as boutique hotel spaces or Airbnb-style accommodations, are permitted on the structure's street level, provided that such use does not exceed seventy-five percent (75%) of the available ground floor square footage. The remaining twenty-five percent (25%) and no less than 500 sq ft of the front-facing, street-level space must be reserved for commercial or retail use. No parking on the square or front entrance for street level rental units as defined will be permitted.

SECTION 3. SEVERABILITY

If any section, subsection, sentence, clause, or phrase of this Ordinance is for any reason held to be invalid or unconstitutional by a decision of any court of competent jurisdiction, such decision shall not affect the validity of the remaining portions of this Ordinance.

SECTION 4. EFFECTIVE DATE

This Ordinance shall be in full force and effect from and after its passage and approval.

1st Reading _____

2nd Reading _____

Passed and approved by the City Council of the City of Fayette, Missouri, this __ day of _____, 2025.

ATTEST

Greg Stidham, Mayor

Maria Rogers, City Clerk

City of Fayette, MO
Friday, August 22, 2025

Chapter 405. Zoning Regulations

Article III. District Use Regulations

Section 405.200. "B-1" Business District.

[R.O. 2013 § 405.200; R.O. 2005 § 23-90; Ord. No. 42.040 (A)(5); Ord. No. 97-28; Ord. No. 01-07 § 2; Ord. No. 01-24 § 2; Ord. No. 05-18 §§ I – II, 11-15-2005; Ord. No. 11-15 § 5, 7-19-2011]

A. Permissive Uses.

1. Second floor residential use is permitted, and first floor residential use is prohibited.
2. Retail, only fifty percent (50%) of the first floor street level square footage may be used for storage. The front fifty percent (50%) square footage shall be used as a showroom.
3. Bank.
4. Office.
5. Personal service use, including barbershop, beauty parlor, dry-cleaning pickup, and drug store.
6. Restaurant.
7. Florist shop.
8. Dressmaker, tailoring, shoe repair, repair of household appliances and bicycles, and bakery.
9. Printers.
10. Newspaper.
11. Hotel, inn or bed and breakfast.

B. Conditional Uses.

1. Activity center, dance hall, skating rink, bowling alley.
2. Specialty shop.
3. Wholesale operation.
4. Churches and government buildings.
5. Laundromat.
6. Parking lot/garage.
7. Video and theater.
8. First floor residential use when said use is consistent with the historic use of said property.
9. Pawnshop.

Section 405.210. "B-2" Business District.

[R.O. 2013 § 405.210; R.O. 2005 § 23-91; Ord. No. 42.040 (A)(5); Ord. No. 97-28; Ord. No. 01-07 § 2]

A. Permissive Uses.

1. Any permissive use of the "B-1" Business District, except the permissive use in Section **405.200(A)(1)**.
2. Hotel or motel.
3. Photographic or artist's studio.
4. Convenience store.
5. Car wash.
6. Grocery store.
7. Day-care center.
8. Laundromat.

B. Conditional Uses:

[Ord. No. 15-6, 6-2-2015]

1. Any permissive use of the "RS" Residential District, except the first floor street level is prohibited for residential use;
2. Any conditional use of the "B-1" Business District;
3. Automobile sales lot and/or dealership;
4. Automobile gas and service station;
5. Automobile repair shop;
6. Recreational activities such as miniature golf, archery, or martial arts;
7. Discount/variety store;
8. Package liquor store or tavern;
9. Truck stop;
10. Storage units.

RESOLUTION APPROVING PAYMENT OF INVOICES 2025-18

Be it Ordained by the Board of Aldermen of the City of Fayette, as follows:

Section 1: For the purpose of paying invoices and various accounts against the City of Fayette, which have been allowed by the Board of Aldermen, at the meeting thereof on August 26, 2025, the sum of **\$204,359.20**

General Fund	\$ 112,258.68
Electric Fund	\$ 13,494.51
Water Fund	\$ 70,485.38
Sewer Fund	\$ 8,120.63

Section 2: The City Clerk is hereby authorized and instructed to draw checks on the respective City bank accounts, in favor of the accounts that have been allowed as above amounting to **\$204,359.20** being the total amount of money appropriated.

Section 3: This resolution shall take effect and be in force from and after its passage.

Approved August 26, 2025:

Greg Stidham, Mayor

Endorsed August 26, 2025: I hereby certify that a sufficient sum of money stands to the credit of the City, unappropriated, in the City Clerk's Payment Fund to meet the requirements of this ordinance.

Maria Rogers, City Clerk

CLAIMS REPORT

Vendor Checks: 8/13/2025- 8/26/2025

Page 1
Payroll Checks: 8/13/2025- 8/26/2025

VENDOR NAME	REFERENCE	AMOUNT	VENDOR TOTAL	CHECK CHECK#	CHECK DATE
AARON'S TINTING SERVICE LLC	INSTALLATION OF LIGHTBAR	210.00		44262	8/26/25
AFLAC	EMPLOYESS INSURANCE	161.98		28257326	8/18/25
AMAZON CAPITAL SERVICES, INC	CAMERAS FOR LIBERTY PARK	699.95		44263	8/26/25
ANSWER MIDWEST INC	BEFORE ANSA RING	142.10		44264	8/26/25
BOBCAT OF COLUMBIA	HYDRAULIC OIL	132.62		44265	8/26/25
BOONE QUARRIES	ROAD ROCK	770.59		44266	8/26/25
CARD SERVICES	STAMPS	674.99		44258	8/13/25
CHRISTENSEN ASPHALT	COLD MIX	1,437.45		44267	8/26/25
CORE & MAIN LP	COPPER ROLL, CORP STOP, TAP	2,066.87		44268	8/26/25
CULLIGAN	WATER & COOLER	91.49		44259	8/13/25
FAMILY SUPPORT PAYMENT CENTER	GARNISHMENTS	69.23		44195	8/13/25
FAYETTE ROTARY CLUB	MEMBERSHIP DUES/MEALS	230.00		44261	8/15/25
FIRE SAFETY INC.	FIRE EXTINGUISHER RECHARGE	133.00		44269	8/26/25
GENERAL PRINTING SERVICES	PURCHASE ORDERS	271.18		44270	8/26/25
GRAYBAR ELECTRIC COMPANY, INC.	CURVED WASHERS & INSULATORS	434.11		44271	8/26/25
HILGEDICK ELECTRIC SERVICE	CLEAN CONDENSER, REPLACE	192.01		44272	8/26/25
HOWARD COUNTY	GLASS WALL 911 OFFICE	364.29		44260	8/13/25
HOWARD COUNTY FIRE PROTECTION	TELEPHONE, UTILITIES, GEARBAGS	753.40		44273	8/26/25
HOWARD COUNTY REGIONAL WATER	WATER PURCHASES	55,341.58		44274	8/26/25
HSA-C HAMMONS	HEALTH SAVINGS	100.00		28257322	8/13/25
HSA-D FORD	HEALTH SAVINGS	25.00		28257321	8/13/25
HSA-M SALAZAR	HEALTH SAVINGS	200.00		28257323	8/13/25
INOVATIA LABORATORIES LLC	NITROGEN, PHOSPHORUS	460.75		44275	8/26/25
IRS	FED/FICA TAX	24,998.78		28257320	8/13/25
MATHESON TRI-GAS INC	NITROGEN TANK RENTAL	20.46		44276	8/26/25
MFA AGRI SERVICES	WEED SPRAY	50.00		44277	8/26/25
MISSOURI DEPT. OF NATURAL RESO	SEWER CONNECTION FEES	1,316.61		44278	8/26/25
O'REILLY AUTOMOTIVE	BATTERY	186.94		44279	8/26/25
ORCHARD HOUSE INN, LLC	LODGING FOR PAT CHRISLIP	95.00		44280	8/26/25
OWN INC	ENGINEERING SERVICE STREET PRO	26,666.25		44281	8/26/25
PAT CHRISLIP	CONSULTING FEES	1,228.10		44282	8/26/25
RTS WASTE SERVICES LLC	JULY RESIDENTIAL TRASH SERVICE	14,171.80		44283	8/26/25
SPIRE	DAMAGED GAS SERVICES	1,216.65		44284	8/26/25
SPIRE	FIRE DEPT UTILITIES	63.16		44285	8/26/25
SPIRE	ELECTRIC DIST UTILITIES	61.53		44286	8/26/25
SUMNER ONE, INC.	LEASE / RENTAL TA-4501I	301.84		44287	8/26/25
SYDENSTRICKER NOBBE PARTNERS	SPINDLE	186.81		44288	8/26/25
JSA MEDIA, LLC	P & Z JOHN GEHA	705.89		44289	8/26/25
UNITED STATES POSTAL SERVICE	UB DELINQUENT NOTICE	73.20		28257327	8/19/25
USA BLUE BOOK	PRESSURE GAUGE	136.45		44290	8/26/25
VERIZON WIRELESS	M2Z SHARED WATER COMMUNICATION	75.08		44291	8/26/25
WATER & SEWER SUPPLY INC	BRASS SADDLE, METER SETTER,	1,055.31		44292	8/26/25
WESTRUM LEAK DETECTION	2025 LEAK DETECTION SURVEY	2,300.00		44293	8/26/25
Accounts Payable Total			139,872.45		

Payroll Checks

01	GENERAL	45,294.40
02	ELECTRIC	9,105.15
03	WATER	5,896.89
04	SEWER	4,190.31

CLAIMS REPORT
Vendor Checks: 8/13/2025- 8/26/2025

VENDOR NAME	REFERENCE	AMOUNT	VENDOR TOTAL	CHECK CHECK#	DATE
	Total Paid On: 8/13/25		64,486.75		
	Total Payroll Paid		64,486.75		
	Report Total		204,359.20		

CLAIMS REPORT
CLAIMS FUND SUMMARY

FUND	NAME	AMOUNT
01	GENERAL	112,258.68
02	ELECTRIC	13,494.51
03	WATER	70,485.38
04	SEWER	8,120.63
TOTAL FUNDS		204,359.20

ACCOUNTS PAYABLE CHECK REGISTER

ANK#	BANK NAME	CHECK#	DATE	ACCOUNT#	NAME	CHECK AMOUNT	CLEARED	MANUAL	VOID	REASON FOR VOID
------	-----------	--------	------	----------	------	--------------	---------	--------	------	-----------------

1 #128740 CITY CLERK PAYMENT FND

44195 8/13/2025 1853 FAMILY SUPPORT PAYMENT CENTER 69.23

44196 Thru 44245 (NOT IN SELECTED DATE RANGE)

44257

44258 8/13/2025 2571 CARD SERVICES 674.99

44259 8/13/2025 1324 CULLIGAN 91.49

44260 8/13/2025 3053 HOWARD COUNTY 364.29

44261 8/15/2025 1377 FAYETTE ROTARY CLUB 230.00

44262 8/26/2025 3054 AARON'S TINTING SERVICE LLC 210.00

44263 8/26/2025 2828 AMAZON CAPITAL SERVICES, INC 699.95

44264 8/26/2025 2981 ANSWER MIDWEST INC 142.10

44265 8/26/2025 3047 BOBCAT OF COLUMBIA 132.62

44266 8/26/2025 1723 BOONE QUARRIES 770.59

44267 8/26/2025 2369 CHRISTENSEN ASPHALT 1,437.45

44268 8/26/2025 1298 CORE & MAIN LP 2,066.87

44269 8/26/2025 1455 FIRE SAFETY INC. 133.00

44270 8/26/2025 1711 GENERAL PRINTING SERVICES 271.18

44271 8/26/2025 2926 GRAYBAR ELECTRIC COMPANY, INC. 434.11

44272 8/26/2025 1131 HILGEDICK ELECTRIC SERVICE 192.01

44273 8/26/2025 1140 HOWARD COUNTY FIRE PROTECTION 753.40

44274 8/26/2025 2238 HOWARD COUNTY REGIONAL WATER 55,341.58

44275 8/26/2025 1835 INOVATIA LABORATORIES LLC 460.75

44276 8/26/2025 2358 MATHESON TRI-GAS INC 20.46

44277 8/26/2025 1112 MFA AGRI SERVICES 50.00

44278 8/26/2025 1192 MISSOURI DEPT. OF NATURAL RESO 1,316.61

44279 8/26/2025 1239 O'REILLY AUTOMOTIVE 186.94

44280 8/26/2025 2979 ORCHARD HOUSE INN, LLC 95.00

44281 8/26/2025 3035 OWN INC 26,666.25

44282 8/26/2025 2933 PAT CHRISLIP 1,228.10

44283 8/26/2025 2845 RTS WASTE SERVICES LLC 14,171.80

44284 8/26/2025 1217 SPIRE 1,216.65

44285 8/26/2025 3028 SPIRE 63.16

44286 8/26/2025 3029 SPIRE 61.53

44287 8/26/2025 2145 SUMNER ONE, INC. 301.84

44288 8/26/2025 1490 SYDENSTRICKER NOBBE PARTNERS 186.81

44289 8/26/2025 1057 JSA MEDIA, LLC 705.89

44290 8/26/2025 1337 USA BLUE BOOK 136.45

44291 8/26/2025 2147 VERIZON WIRELESS 75.08

44292 8/26/2025 1617 WATER & SEWER SUPPLY INC 1,055.31

44293 8/26/2025 2081 WESTRUM LEAK DETECTION 2,300.00

44294 Thru 28257319

7320 8/13/2025 2957 IRS 24,998.78 E-PAY

7321 8/13/2025 2969 HSA-D FORD 25.00 E-PAY

7322 8/13/2025 2971 HSA-C HAMMONS 100.00 E-PAY

7323 8/13/2025 2997 HSA-M SALAZAR 200.00 E-PAY

7324 Thru 28257325 (NOT IN SELECTED DATE RANGE)

7326 8/18/2025 1517 AFLAC 161.98 E-PAY

7327 8/19/2025 1299 UNITED STATES POSTAL SERVICE 73.20 E-PAY

ACCOUNTS PAYABLE CHECK REGISTER

BANK#	BANK NAME								
CHECK#	DATE	ACCOUNT#	NAME	CHECK AMOUNT	CLEARED	MANUAL	VOID	REASON FOR VOID	

* See Check Summary below for detail on gaps and checks from other modules.

BANK TOTALS:		
OUTSTANDING		139,872.45
CLEARED		.00

BANK 1 TOTAL		139,872.45
VOIDED		.00

FUND		TOTAL	OUTSTANDING	CLEARED	VOIDED
01	GENERAL	66,964.28	66,964.28	.00	.00
02	ELECTRIC	4,389.36	4,389.36	.00	.00
03	WATER	64,588.49	64,588.49	.00	.00
04	SEWER	3,930.32	3,930.32	.00	.00

ACCOUNTS PAYABLE CHECK REGISTER
*** CHECK SUMMARY ***

BANK#	BANK NAME		DESCRIPTION
CHECK#			
<hr/>			
1	#128740	CITY CLERK	PAYMENT FND
44195	Thru 44245	Accounts Payable	Checks
44246	Thru 44257	Gap in	Checks
44258	Thru 44293	Accounts Payable	Checks
44294	Thru 1001382	Gap in	Checks
1001383	Thru 1001443	Payroll	Checks
28257320	Thru 28257327	Accounts Payable	E-Pay

INVOICE	LN	DIST ID	DUE DATE	REFERENCE	PAID AMT	CHECK NO		
		1057	JSA MEDIA, LLC					
46.20196	1	01	8/26/25	FESTIVAL OF ARTS,BUILDIN SEASON, SURPLUS AUCTION	171.00	44289		
46.20261	1	01	8/26/25	BUILDING SEASON AD	38.00	44289		
46.20344	1	01	8/26/25	P & Z JOHN GEHA	262.35	44289		
46.20402	1	01	8/26/25	PUBLIC HEARING PROPOSED	71.55	44289		
46.20404	1	01	8/26/25	DUCK HUNTING AD	59.63	44289		
46.20406	1	02	8/26/25	SURPLUS EQUIPMENT	19.88	44289		
46.20408	1	01	8/26/25	PROPERTY TAX RATE	83.48	44289		
				** VENDOR TOTAL **	705.89	705.89	.00	705.89
		1112	MFA AGRI SERVICES					
9979208	1	02	8/26/25	WEED SPRAY	50.00	44277		
				** VENDOR TOTAL **	50.00	50.00	.00	50.00
		1131	HILGEDICK ELECTRIC SERVICE					
19437	1	02	8/26/25	CLEAN CONDESER, REPLACE CAPACITOR	192.01	44272		
				** VENDOR TOTAL **	192.01	192.01	.00	192.01
		1140	HOWARD COUNTY FIRE PROTECTION					
082225	1	01	8/26/25	TELEPHONE, UTILITIES, GE	153.97	44273		
082225	2	01	8/26/25	TELEPHONE, UTILITIES, GE	199.48	44273		
082225	3	01	8/26/25	TELEPHONE, UTILITIES, GE	399.95	44273		
				** TOTAL **	753.40	753.40	.00	753.40
				** VENDOR TOTAL **	753.40	753.40	.00	753.40
		1192	MISSOURI DEPT. OF NATURAL RESO					
34602506789-A	1	04	8/26/25	SEWER CONNECTION FEES	1316.61	44278		
				** VENDOR TOTAL **	1316.61	1316.61	.00	1316.61
		1217	SPIRE					
25DR3567	1	03	8/26/25	DAMAGED GAS SERVICES	1155.12	44284		
81825	1	01	8/26/25	MONTHLY GAS BILL	20.51	44284		
81825	2	03	8/26/25	MONTHLY GAS BILL	20.51	44284		
81825	3	04	8/26/25	MONTHLY GAS BILL	20.51	44284		
				** TOTAL **	61.53	61.53	.00	61.53
				** VENDOR TOTAL **	1216.65	1216.65	.00	1216.65
		1239	O'REILLY AUTOMOTIVE					

INVOICE	LN	DIST ID	DUE DATE	REFERENCE	PAID AMT	CHECK NO		
<hr/>								
		1239		O'REILLY AUTOMOTIVE				
4090-304845	1	01	8/26/25	OIL FILTERS, OIL	52.95	44279		
4090-304917	1	01	8/26/25	MINI BULBS	16.18	44279		
4090-304928	1	01	8/26/25	ELECTRIC TAPE	2.29	44279		
4090-305225	1	02	8/26/25	TIRE REPAIR KIT	8.99	44279		
4090-305339	1	01	8/26/25	BATTERY	106.53	44279		
				** VENDOR TOTAL **	186.94	186.94	.00	186.94
		1298		CORE & MAIN LP				
X423171	1	03	8/26/25	COPPER ROLL, CORP STOP, SADDLE, METER SHUT OFF	1685.62	44268		
X530614	1	03	8/26/25	VALVE ADAPTER, PIPE THRE	381.25	44268		
				** VENDOR TOTAL **	2066.87	2066.87	.00	2066.87
		1299		UNITED STATES POSTAL SERVICE				
669651024	1	02	8/19/25	UB DELINQUENT NOTICE	24.40	28257327E		
669651024	2	03	8/19/25	UB DELINQUENT NOTICE	24.40	28257327E		
669651024	3	04	8/19/25	UB DELINQUENT NOTICE	24.40	28257327E		
				** TOTAL **	73.20	73.20	.00	73.20
				** VENDOR TOTAL **	73.20	73.20	.00	73.20
		1337		USA BLUE BOOK				
INV00727574	1	04	8/26/25	PRESSURE GAUGE	136.45	44290		
				** VENDOR TOTAL **	136.45	136.45	.00	136.45
		1455		FIRE SAFETY INC.				
IN00045572	1	01	8/26/25	FIRE EXTIGUISHER RECHARG	133.00	44269		
				** VENDOR TOTAL **	133.00	133.00	.00	133.00
		1490		SYDENSTRICKER NOBBE PARTNERS				
11325938	1	04	8/26/25	SPINDLE	186.81	44288		
				** VENDOR TOTAL **	186.81	186.81	.00	186.81
		1517		AFLAC				
876011	1	01	8/18/25	EMPLOYESS INSURANCE	101.53	28257326E		
876011	2	02	8/18/25	EMPLOYESS INSURANCE	60.45	28257326E		
				** TOTAL **	161.98	161.98	.00	161.98
				** VENDOR TOTAL **	161.98	161.98	.00	161.98
		1617		WATER & SEWER SUPPLY INC				

INVOICE	LN	DIST ID	DUE DATE	REFERENCE	PAID AMT	CHECK NO		
257479	1	03	8/26/25	1617 WATER & SEWER SUPPLY INC BRASS SADDLE, METER SETT BLUE POLY, CORE STOP	763.17	44292		
257651	1	03	8/26/25	REPAIR CLAMPS	292.14	44292		
				** VENDOR TOTAL **	1055.31	1055.31	.00	1055.31
127670	1	01	8/26/25	1711 GENERAL PRINTING SERVICES PURCHASE ORDERS	271.18	44270		
				** VENDOR TOTAL **	271.18	271.18	.00	271.18
1088060	1	01	8/26/25	1723 BOONE QUARRIES ROAD ROCK	455.41	44266		
1090803	1	01	8/26/25	ROAD ROCK	315.18	44266		
				** VENDOR TOTAL **	770.59	770.59	.00	770.59
32902	1	04	8/26/25	1835 INOVATIA LABORATORIES LLC NITROGEN, PHOSPHORUS	360.75	44275		
32907	1	04	8/26/25	E COLI TESTING	50.00	44275		
32930	1	04	8/26/25	E COLI TESTING	50.00	44275		
				** VENDOR TOTAL **	460.75	460.75	.00	460.75
4332	1	03	8/26/25	2081 WESTRUM LEAK DETECTION 2025 LEAK DETECTION SURV	2300.00	44293		
				** VENDOR TOTAL **	2300.00	2300.00	.00	2300.00
82025	1	02	8/26/25	2145 SUMNER ONE, INC. LEASE / RENTAL TA-4501I	75.46	44287		
82025	2	03	8/26/25	LEASE / RENTAL TA-4501I	75.46	44287		
82025	3	04	8/26/25	LEASE / RENTAL TA-4501I	75.46	44287		
82025	4	01	8/26/25	LEASE / RENTAL TA-4501I	75.46	44287		
				** TOTAL **	301.84	301.84	.00	301.84
				** VENDOR TOTAL **	301.84	301.84	.00	301.84
6120773816	1	03	8/26/25	2147 VERIZON WIRELESS M2Z SHARED WATER COMMUNI	75.08	44291		
				** VENDOR TOTAL **	75.08	75.08	.00	75.08
750	1	03	8/26/25	2238 HOWARD COUNTY REGIONAL WATER WATER PURCHASES	55341.58	44274		
				** VENDOR TOTAL **	55341.58	55341.58	.00	55341.58
				2358 MATHESON TRI-GAS INC				

INVOICE	LN	DIST ID	DUE DATE	REFERENCE	PAID AMT	CHECK NO		
<hr/>								
52541163	1	2358	02	MATHESON TRI-GAS INC 8/26/25 NITROGEN TANK RENTAL	20.46	44276		
				** VENDOR TOTAL **	20.46	20.46	.00	20.46
21504	1	2369	01	CHRISTENSEN ASPHALT 8/26/25 COLD MIX	1437.45	44267		
				** VENDOR TOTAL **	1437.45	1437.45	.00	1437.45
1QXK-NLDD-4YVG	1	2828	01	AMAZON CAPITAL SERVICES, INC 8/26/25 CAMERAS FOR LIBERTY PARK	699.95	44263		
				** VENDOR TOTAL **	699.95	699.95	.00	699.95
80125	1	2845	01	RTS WASTE SERVICES LLC 8/26/25 JULY RESIDENTIAL TRASH S	12958.00	44283		
81825	1		01	8/26/25 CLEAN UP DAY DUMPSTERS	1213.80	44283		
				** VENDOR TOTAL **	14171.80	14171.80	.00	14171.80
9300419911	1	2926	02	GRAYBAR ELECTRIC COMPANY, INC. 8/26/25 CURVED WASHERS & INSULAT	434.11	44271		
				** VENDOR TOTAL **	434.11	434.11	.00	434.11
80125	1	2933	01	PAT CHRISLIP 8/26/25 CONSULTING FEES	50.00	44282		
80125	2		03	8/26/25 CONSULTING FEES	50.00	44282		
80125	3		04	8/26/25 CONSULTING FEES	50.00	44282		
80125	4		02	8/26/25 CONSULTING FEES	50.00	44282		
				** TOTAL **	200.00	200.00	.00	200.00
80825	1		01	8/26/25 CONSULTING FEES	257.03	44282		
80825	2		03	8/26/25 CONSULTING FEES	257.03	44282		
80825	3		04	8/26/25 CONSULTING FEES	257.03	44282		
80825	4		02	8/26/25 CONSULTING FEES	257.01	44282		
				** TOTAL **	1028.10	1028.10	.00	1028.10
				** VENDOR TOTAL **	1228.10	1228.10	.00	1228.10
081125	1	2979	01	ORCHARD HOUSE INN, LLC 8/26/25 LODGING FOR PAT CHRISLIP	23.75	44280		
081125	2		02	8/26/25 LODGING FOR PAT CHRISLIP	23.75	44280		
081125	3		03	8/26/25 LODGING FOR PAT CHRISLIP	23.75	44280		
081125	4		04	8/26/25 LODGING FOR PAT CHRISLIP	23.75	44280		
				** TOTAL **	95.00	95.00	.00	95.00
				** VENDOR TOTAL **	95.00	95.00	.00	95.00
		2981		ANSWER MIDWEST INC				

INVOICE	LN	DIST ID	DUE DATE	REFERENCE	PAID AMT	CHECK NO		
		2981		ANSWER MIDWEST INC				
502708202025	1	01	8/26/25	BEFORE ANSA RING FAYETTE ACCOUNT # 5027	35.52	44264		
502708202025	2	02	8/26/25	BEFORE ANSA RING FAYETTE ACCOUNT # 5027	35.52	44264		
502708202025	3	03	8/26/25	BEFORE ANSA RING FAYETTE ACCOUNT # 5027	35.53	44264		
502708202025	4	04	8/26/25	BEFORE ANSA RING FAYETTE ACCOUNT # 5027	35.53	44264		
				** TOTAL **	142.10	142.10	.00	142.10
				** VENDOR TOTAL **	142.10	142.10	.00	142.10
		3028		SPIRE				
081825	1	01	8/26/25	FIRE DEPT UTILITIES	63.16	44285		
				** VENDOR TOTAL **	63.16	63.16	.00	63.16
		3029		SPIRE				
81825	1	02	8/26/25	ELECTRIC DIST UTILITIES	61.53	44286		
				** VENDOR TOTAL **	61.53	61.53	.00	61.53
		3035		OWN INC				
136016	1	01	8/26/25	ENGINEERING SERVICE STRE	11855.00	44281		
136638	1	01	8/26/25	ENGINEERING SERVICE STRE	14811.25	44281		
				** VENDOR TOTAL **	26666.25	26666.25	.00	26666.25
		3047		BOBCAT OF COLUMBIA				
P78614	1	03	8/26/25	HYDRAULIC OIL	132.62	44265		
				** VENDOR TOTAL **	132.62	132.62	.00	132.62
		3054		AARON'S TINTING SERVICE LLC				
4374	1	01	8/26/25	INSTALLATION OF LIGHTBAR	210.00	44262		
				** VENDOR TOTAL **	210.00	210.00	.00	210.00
				** E-PAYMENT TOTAL **				235.18
				** PRINTD CHK TOTAL **				112883.49
				** GRAND TOTAL **	113118.67	113118.67	.00	113118.67

GL ACCOUNT NUMBER	GL ACCOUNT NAME	DEBITS	CREDITS	NET
01-00-1000	CASH ACCOUNT		171.00	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	171.00		
01-00-1000	CASH ACCOUNT		38.00	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	38.00		
01-00-1000	CASH ACCOUNT		262.35	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	262.35		
01-00-1000	CASH ACCOUNT		71.55	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	71.55		
01-00-1000	CASH ACCOUNT		59.63	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	59.63		
02-00-1000	CASH ACCOUNT		19.88	
02-00-2000	ACCOUNTS PAYABLE	19.88		
01-00-1000	CASH ACCOUNT		83.48	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	83.48		
02-00-1000	CASH ACCOUNT		50.00	
02-00-2000	ACCOUNTS PAYABLE	50.00		
02-00-1000	CASH ACCOUNT		192.01	
02-00-2000	ACCOUNTS PAYABLE	192.01		
01-00-1000	CASH ACCOUNT		153.97	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	153.97		
01-00-1000	CASH ACCOUNT		199.48	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	199.48		
01-00-1000	CASH ACCOUNT		399.95	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	399.95		
04-00-1000	CASH ACCOUNT		1316.61	
04-00-2000	ACCOUNTS PAYABLE	1316.61		
03-00-1000	CASH ACCOUNT		1155.12	
03-00-2000	ACCOUNTS PAYABLE	1155.12		
01-00-1000	CASH ACCOUNT		20.51	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	20.51		
03-00-1000	CASH ACCOUNT		20.51	
03-00-2000	ACCOUNTS PAYABLE	20.51		
04-00-1000	CASH ACCOUNT		20.51	
04-00-2000	ACCOUNTS PAYABLE	20.51		
01-00-1000	CASH ACCOUNT		52.95	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	52.95		
01-00-1000	CASH ACCOUNT		16.18	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	16.18		
01-00-1000	CASH ACCOUNT		2.29	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	2.29		
02-00-1000	CASH ACCOUNT		8.99	
02-00-2000	ACCOUNTS PAYABLE	8.99		
01-00-1000	CASH ACCOUNT		106.53	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	106.53		
03-00-1000	CASH ACCOUNT		1685.62	
03-00-2000	ACCOUNTS PAYABLE	1685.62		
03-00-1000	CASH ACCOUNT		381.25	
03-00-2000	ACCOUNTS PAYABLE	381.25		
04-00-1000	CASH ACCOUNT		136.45	
04-00-2000	ACCOUNTS PAYABLE	136.45		
01-00-1000	CASH ACCOUNT		133.00	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	133.00		
04-00-1000	CASH ACCOUNT		186.81	
04-00-2000	ACCOUNTS PAYABLE	186.81		

GL ACCOUNT NUMBER	GL ACCOUNT NAME	DEBITS	CREDITS	NET
03-00-1000	CASH ACCOUNT		763.17	
03-00-2000	ACCOUNTS PAYABLE	763.17		
03-00-1000	CASH ACCOUNT		292.14	
03-00-2000	ACCOUNTS PAYABLE	292.14		
01-00-1000	CASH ACCOUNT		271.18	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	271.18		
01-00-1000	CASH ACCOUNT		455.41	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	455.41		
01-00-1000	CASH ACCOUNT		315.18	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	315.18		
04-00-1000	CASH ACCOUNT		360.75	
04-00-2000	ACCOUNTS PAYABLE	360.75		
04-00-1000	CASH ACCOUNT		50.00	
04-00-2000	ACCOUNTS PAYABLE	50.00		
04-00-1000	CASH ACCOUNT		50.00	
04-00-2000	ACCOUNTS PAYABLE	50.00		
03-00-1000	CASH ACCOUNT		2300.00	
03-00-2000	ACCOUNTS PAYABLE	2300.00		
02-00-1000	CASH ACCOUNT		75.46	
02-00-2000	ACCOUNTS PAYABLE	75.46		
03-00-1000	CASH ACCOUNT		75.46	
03-00-2000	ACCOUNTS PAYABLE	75.46		
04-00-1000	CASH ACCOUNT		75.46	
04-00-2000	ACCOUNTS PAYABLE	75.46		
01-00-1000	CASH ACCOUNT		75.46	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	75.46		
03-00-1000	CASH ACCOUNT		75.08	
03-00-2000	ACCOUNTS PAYABLE	75.08		
03-00-1000	CASH ACCOUNT		55341.58	
03-00-2000	ACCOUNTS PAYABLE	55341.58		
02-00-1000	CASH ACCOUNT		20.46	
02-00-2000	ACCOUNTS PAYABLE	20.46		
01-00-1000	CASH ACCOUNT		1437.45	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	1437.45		
01-00-1000	CASH ACCOUNT		699.95	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	699.95		
01-00-1000	CASH ACCOUNT		12958.00	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	12958.00		
01-00-1000	CASH ACCOUNT		1213.80	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	1213.80		
02-00-1000	CASH ACCOUNT		434.11	
02-00-2000	ACCOUNTS PAYABLE	434.11		
01-00-1000	CASH ACCOUNT		50.00	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	50.00		
03-00-1000	CASH ACCOUNT		50.00	
03-00-2000	ACCOUNTS PAYABLE	50.00		
04-00-1000	CASH ACCOUNT		50.00	
04-00-2000	ACCOUNTS PAYABLE	50.00		
02-00-1000	CASH ACCOUNT		50.00	
02-00-2000	ACCOUNTS PAYABLE	50.00		
01-00-1000	CASH ACCOUNT		257.03	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	257.03		
03-00-1000	CASH ACCOUNT		257.03	
03-00-2000	ACCOUNTS PAYABLE	257.03		

GL ACCOUNT NUMBER	GL ACCOUNT NAME	DEBITS	CREDITS	NET
04-00-1000	CASH ACCOUNT		257.03	
04-00-2000	ACCOUNTS PAYABLE	257.03		
02-00-1000	CASH ACCOUNT		257.01	
02-00-2000	ACCOUNTS PAYABLE	257.01		
01-00-1000	CASH ACCOUNT		23.75	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	23.75		
02-00-1000	CASH ACCOUNT		23.75	
02-00-2000	ACCOUNTS PAYABLE	23.75		
03-00-1000	CASH ACCOUNT		23.75	
03-00-2000	ACCOUNTS PAYABLE	23.75		
04-00-1000	CASH ACCOUNT		23.75	
04-00-2000	ACCOUNTS PAYABLE	23.75		
01-00-1000	CASH ACCOUNT		35.52	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	35.52		
02-00-1000	CASH ACCOUNT		35.52	
02-00-2000	ACCOUNTS PAYABLE	35.52		
03-00-1000	CASH ACCOUNT		35.53	
03-00-2000	ACCOUNTS PAYABLE	35.53		
04-00-1000	CASH ACCOUNT		35.53	
04-00-2000	ACCOUNTS PAYABLE	35.53		
01-00-1000	CASH ACCOUNT		63.16	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	63.16		
02-00-1000	CASH ACCOUNT		61.53	
02-00-2000	ACCOUNTS PAYABLE	61.53		
01-00-1000	CASH ACCOUNT		11855.00	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	11855.00		
01-00-1000	CASH ACCOUNT		14811.25	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	14811.25		
03-00-1000	CASH ACCOUNT		132.62	
03-00-2000	ACCOUNTS PAYABLE	132.62		
01-00-1000	CASH ACCOUNT		210.00	
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	210.00		
GENERAL LEDGER TOTALS		112883.49	112883.49	

ACCOUNT NUMBER	ACCOUNT TITLE	DEBITS	CREDITS	NET
01-00-1000	CASH ACCOUNT	.00	46,503.01	46,503.01-
01-00-2000	ACCOUNTS PAYABLE-GENERAL FUND	46,503.01	.00	46,503.01
02-00-1000	CASH ACCOUNT	.00	1,228.72	1,228.72-
02-00-2000	ACCOUNTS PAYABLE	1,228.72	.00	1,228.72
03-00-1000	CASH ACCOUNT	.00	62,588.86	62,588.86-
03-00-2000	ACCOUNTS PAYABLE	62,588.86	.00	62,588.86
04-00-1000	CASH ACCOUNT	.00	2,562.90	2,562.90-
04-00-2000	ACCOUNTS PAYABLE	2,562.90	.00	2,562.90
TRANSACTION TOTALS		112,883.49	112,883.49	.00
FUND	NAME	DEBITS	CREDITS	
01	GENERAL	46,503.01	46,503.01	
02	ELECTRIC	1,228.72	1,228.72	
03	WATER	62,588.86	62,588.86	
04	SEWER	2,562.90	2,562.90	
TOTALS		112,883.49	112,883.49	