

#### Grove CID Joint Executive Committee and Safety & Security Committee

#### TO BE HELD

July 7, 2022 at 2:00 PM

Via Zoom

Please Note: Due to <u>COVID-19</u>, the Executive and Finance Committee meeting will be held by

**Zoom Conference. Mobile: US: +1-312-626-6799** 

Link: https://us06web.zoom.us/j/81745106187?from=addon

Meeting ID: 817 4510 6187

#### **NOTICE & PROPOSED AGENDA**

**TAKE NOTICE** that on July 7, 2022, at 2:00 PM via Zoom, the Grove Community Improvement District (the "District") will hold an **Executive Committee** meeting to consider and act upon the matters on the following tentative agenda and such other matters as may be presented at the meeting and determined to be appropriate for discussion at that time.

- 1. Call to Order
- 2. Approval of Meeting Minutes
- 3. Discussion of TCF Interview
- 4. Flock Camera Proposal
- 5. Other Business
- 6. Adjournment

**This meeting is open to the public**; provided, however, a portion of the meeting may be closed to discuss select matters as provided by Section 610.021, RSMo.

Representatives of the news media may obtain copies of this notice, and persons with disabilities wishing to attend can contact: Park Central Development, 4512 Manchester #100, St. Louis, 63110, (314) 535-5311.

DATE POSTED: 7-1-2022 Time Posted: 2:30 PM

• The Grove Community Improvement District •



#### Grove CID Executive Committee Meeting Minutes June 13th, 2022 at 10:00am **ZOOM**

**Committee members present:** Kelly Kenter, Don Bellon, Kelly Spencer, Chip Schloss

#### Committee members not in attendance:

**Others in attendance:** Ashley Johnson, Codi Holt (Park Central)

- **1. Call to Order:** K. Kenter called the meeting called to order at 10:12 AM.
- **2. Approval of Previous Minutes:** K. Spencer made a motion to approve the minutes. D. Bellon seconded the motion. All in favor, motion passes.

#### 3. Board Seat Renewals:

a. Board reviewed the Grove CID Board of Directors renewal applications. K. Kenter requested Park Central review all applicants to ensure they are not tax delinquent. K. Spencer motioned to reappoint Fahime Mohammad, Kelly Kenter, Matt Bauer, Sheryl Myers and Tatyana Telnikova to the board. D. Bellon seconded the motion. All in favor, motion passes.

#### 4. Open Seat Candidates:

- a. K. Kenter gave an overview of all candidates that applied for the open board seat. Board discussed candidate's qualifications, noting that the open position should be held by a business owner. K. Kenter noted he is concerned there could be financial consequences if J. Boldt is not selected, a major property owner. The board discussed the definition of a "business owner." K. Kenter asked Park Central to review all applications and confirm they meet the requirements. Chip Schloss motioned to reduce the list of applications to only business owners who qualify for the position. K. Spencer seconded. All in favor.
- **5. Expansion and Assessment:** A. Johnson shared that the expansion petition will not be ready until next week due to delays with the lawyer. A. Johnson also shared that she is in the process of reaching out to Kaldi to get signatures.
- **6. Other:** K. Spencer encouraged committee to continue doing Zoom meetings to allow for flexibility over the summer. The committee expressed agreement.
- **7. Adjournment:** K. Kenter adjourned the meeting at 10:37 AM.
  - ullet The Grove Community Improvement District ullet

# Proposal

TO GROVE SECURITY SERVICES



## Proposal Overview

• Meets all requirements in RFP

### Benefits

- Headquarters in FPSE
   Neighborhood
- Accountability through
   GPS
- Proprietary online reporting
- Crime analysis unit
- DMS offering real-time notifications to client stakeholders of major incidents

## Community Engagement

 Interacts with the public during patrols, helping provide a friendly police presence that effectively deters crime.

## History

- The Grove CID
- Washington University
- Downtown CID
- +18 other areas

### Costs

- \$95/HR per uniformed officer
- Holidays and Special events are time-and-ahalf

## **Grove CID Camera Proposal**

The NSI recently conducted a survey of the Grove with a Flock representative who suggested 13 street cameras. These would provide License Plate ID Cameras, which will complement the 60 plus current cameras.

The cost is roughly \$2,500 per camera and would be monitored by the NIS, making this a hands off process. The NSI recommended starting with four (4) cameras, adding additional cameras as needed.

#### **Details**

- The Grove CID would be billed annually for the cost, so they would actually be leasing the cameras from Flock.
- Flock maintains the cameras, if there are any issues. If the camera stops working, they
  will replace at no cost.
- NSI would monitor the cameras to make sure they are operational.
- SLMPD would likely have access.
- The system is really "hands off" and easy to use.
- NSI would coordinate installation. There needs to be an electrical connection for each camera which will be an additional cost to the Grove CID.

## ftock safety

Created Date 6/9/2022 Expiration Date 6/17/2022

Quote Number 00002452

Prepared Bf Kathleen Graham Contact Name James Whfte

Phone 2246881664 Phone (314) 393-8820

Email kathleen.graham@flocksafetf.com Email jwhfte@cwensi.com

Bill To Name MO - Central West End Securit∮ Initiative

Product	Description	List Price	Sales Price	Quantity	Total Price
Falcon Camera	Law enforcement grade infrastructure-free (solar power + LTE) license plate recognition camera with Vehicle Fingerprint ™ technolog¶ (proprietar¶ machine learning software) and real-time alerts for unlimited users.	\$2,500.00	\$2,500.00	13.00	\$32,500.00
Professional Services - Falcon, Standard Implementation	One-time Professional Services engagement. Includes site & safetf assessment, camera setup & testing, and shipping & handling in accordance with the Flock Safetf Standard Implementation Service Brief.	\$360.00	\$350.00	13.00	\$4,650.00

Total Price \$37,060.00

Recurring Total \$32,600.00



## Response-RFP for Grove CID Off-Duty Police Patrol

#### Prepared for:

Alayna Graham
Grove CID Administrator
Grove CID
4512 Manchester Avenue, Suite 100
St. Louis, MO 63110
alayna@pcd-stl.org

#### Prepared by:

Charles Betts Owner The City's Finest, LLC crbetts@tcf-llc.com (314) 458-9297

October 28, 2021



#### **Company History**

The City's Finest, LLC (TCF) was founded in 2007 by retired St. Louis Homicide Detective, Charles Betts. The City's Finest is a full-service security company providing a variety of innovative security solutions utilizing off-duty law enforcement officers from St. Louis Metropolitan and St. Louis County Police Departments. We're an approved security company and police secondary employer for the St. Louis Metropolitan Police Department and St. Louis County Police Department.

TCF uses basic community policing tactics coupled by targeted enforcement strategies, all while working closely with our customers to provide comprehensive and effective security plans. Historical crime data is analyzed to help design effective patrol schedules. Our officers are deployed using custom police mountain bikes, ATV's, motor vehicles and foot patrols. Our methods of patrol allow for enhanced interaction between the community and our employees, while providing a proven deterrent to criminal activity.

In 2012, TCF entered into the IP camera market as we understood camera technology was an essential part of helping law enforcement improve their overall effectiveness and efficiency. TCF designs, installs and maintains high quality IP surveillance camera systems that capture general overview, facial images and license plate capture. Our systems are designed solely to assist law enforcement and corporate entities with both real-time and historical investigations.

In 2014, TCF began providing cheaper, but just as effective, alternatives to law enforcement patrols. TCF created a civilian Ambassador program that deployed motivated civilians on highly visible mountain bikes. The uniformed Ambassador's provide an extra set of "eyes" for law enforcement, help to report safety/nuisance issues (inoperable street lights, vandalism, panhandling, etc.) and assist visitors with directions or simple peace of mind.

In 2021, TCF entered into the Security Guard market and have quickly become a leader in Armed and Unarmed services.

Over the past fourteen years, TCF brand has become one of the most respected security services company in the St. Louis region. Some of our current clients include:

- Washington University
- St. Louis University Hospital
- South City Hospital
- Forest Park Southeast Neighborhood
- East Loop CID
- Lumiere Casino

- Central West End SBD's & CID's
- Downtown CID
- DeBaliviere Place SBD
- Soulard SBD
- Gardenside SBD
- McCormack Barron
- Lowes

- MotoMart
- Rosati-Kane
- Koplar Communications
- Lumiere Casino
- CVS
- Boy's & Girls Club
- GF Wellness Dispensaries





#### **Benefits of TCF**

TCF is not the cheapest option for our customers, but we certainly provide the best overall value for your dollar. The following are some of the advantages and value added services TCF provides to our customers:

- Hand-Picked proactive Police Officers
- Headquarters within the FPSE Neighborhood and multiple satellite offices throughout the City of St. Louis
- Variety of patrol methods (Foot, Mountain Bike, Vehicle)
- Accountability through GPS
- Proprietary online reporting/time clock system (DMS), computerized scheduling and crime analysis
- Optional digital radio system
- Superior customer service via a large management structure
- In-house IPMBA Certified Bike Mechanics and Certified Automobile Mechanics

#### TCF Officers and Training (Value Added Service)

TCF is the largest employer of Police Officers in the St. Louis area with over 200 P.O.S.T certified Police Officers on our team. Majority of our Officer pool is comprised of SLMPD Officers, Supervisors and Commanders. In addition to St. Louis City Officers, we employ Police Officers from various municipalities throughout St. Louis County. We also maintain the largest pool of IPMBA Certified Police Mountain Bike Officers in the St. Louis Metropolitan Area with over 140 IPMBA Certified Bike Officers at our disposal. Member's of TCF Management Team are the exclusive trainers for the SLMPD's IPMBA Police Mountain Bike Certification Course and Civil Disobedience Bike Response Team (BRT). In addition, we employ the only IPMBA Certified Mountain Bike Mechanics for the SLMPD.

TCF never blanket hires Officers to fill shifts. Majority of our Officers our refereed for employment by existing TCF Officers or hand-picked after an interview process. Upon being selected to work for TCF each Officer goes through a mandatory training process to ensure TCF's policies, procedures and expectations are understood. The training is a minimum of 4-hours and includes instructions on the proper use of TCF's reporting, time clock systems and GPS systems, customer specific post-orders and other important information necessary to do their jobs properly.





#### TCF Vehicle Fleet and Maintenance (Value Added Service)

TCF's currently maintains a fleet of 135 Volcanic Police Mountain Bikes. These bikes are deployed throughout twelve satellite offices within the City of St. Louis. Each bike is fully outfitted for Law Enforcement duties and include emergency lighting and Police logos. Additionally, we currently have 15 mountain bikes designated for Ambassador services. These mountain bikes are yellow and outfitted for Ambassador duties, including yellow emergency lighting.

When increased visibility or weather conditions require, TCF has a fleet of vehicles comprised of Ford Explores, Dodge Chargers and Jeep Wranglers. Each of our motor vehicles are outfitted with police or security emergency lights/sirens and are clearly marked as a law enforcement or security vehicle with highly visible reflective police or security logos. Additionally each of our vehicles have integrated GPS units that allow us to track the vehicles for auditing purposes.

Maintaining a large fleet of mountain bikes and motor vehicles is an extremely difficult task. TCF employs and trained the only IPMBA Certified Police Mountain Bike Mechanics for the St. Louis Police Department. We're a firm believer in "Command Presence"; therefore, we hired a retired-disabled police officer who is responsible for maintaining the clean appearance and general maintenance of all our motor vehicles. Together, our Fleet Maintenance Team ensures the TCF Bike and Vehicle Fleet remain in top mechanical and physical condition.



#### **Crime Analysis (Value Added Service)**

TCF was the first security company in the region to use crime data to help build effective patrol strategies while keeping our clients informed on statistical trends. TCF has our own Crime Analysis Unit that reviews raw SLMPD crime data weekly, monthly and quarterly to quickly identify new crime trends while helping to ensure TCF Officers are being deployed in the most cost-efficient manner. We also prepare monthly crime reports for our customers to help them understand what is occurring within their neighborhood. This information allows our customers the ability to make informed decisions with regard to their overall security plans while accurately communicating the state of crime to the tax-payers within their taxing districts.







#### **Accountability through GPS (Value Added Service)**

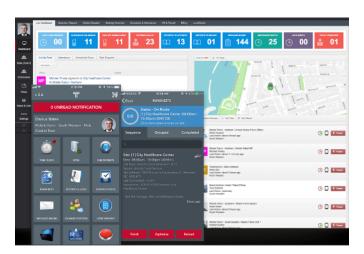
TCF was the first security company in the region to outfit Officers and vehicles with GPS devices for purposes of accountability to our customers and provide a level of supervision that no other company can provide. The devices identify extended stops, speed and path of travel. TCF has a specific manager to review **every** Officer GPS vapor trail following a shift. This review allows TCF to ensure Officers are meeting our expectations along with our clients' expectations. Our customers can access the GPS System through any computer or smartphone via a native iPhone and Android app for auditing purposes.



#### **DMS (Value Added Service)**

TCF was the first security company in our region to design a proprietary online reporting, biometric time clock and data management system. Deployed in 2008, the system branded as the "DMS", changed the way we managed the company. The DMS served as a biometric time clock, reporting system and client portal. The online infrastructure allowed worldwide access via any operating platform including mobile devices. No other private security company in the region had a system like this.

Today, TCF has begun deploying a new version of the DMS that relies heavily on the use of Smart Phones. Our mobile platform allows our Officers to build shift reports in real time, improving overall efficiency and capturing greater metrics for our clients. Real time notifications are sent to key client stakeholders notifying them instantly of major incidents as they unfold instead of learning of them hours or even days later. Officer activities and locations will be displayed in real time via our secure and encrypted dashboard. From this dashboard, Officers can be dispatched on assignments when needed giving our management team and partners efficiency in responding to customer need's.





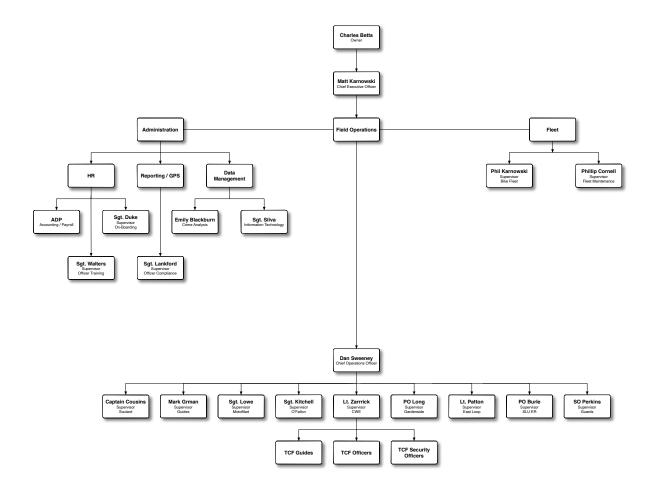
#### **TCF Management (Value Added Service)**

TCF's management team strives to provide the best customer service to our customers while ensuring our Officers are performing at levels that meet or exceed our customers' needs. This extensive and intelligent management team works together to allow TCF to operate efficiently and professionally.

Our management staff is primarily comprised of current and retired police officers due to their first-hand experience and understanding of law enforcement operations. In addition, the majority of TCF's management team is comprised of commanders and sergeants with the SLMPD. Employing SLMPD Command and Supervisory ranks allows TCF to easily navigate the sometimes complicated chain of command and communication channels of the SLMPD.

TCF assigns individual project managers to our larger contract areas. This allows our these customers to have a consistent point-of-contact that is available 24/7.

Below is an organizational chart outlining TCF's current management structure:





#### **Computerized Scheduling (Value Added Service)**

TCF schedules are managed by a computerized scheduling program that allows TCF Management to easily create, maintain and distribute our schedule. The system is available via any computer or smart device. Officers are automatically notified via text message of an upcoming shift or when an Officer needs to release a shift due to a conflict.

TCF schedules are created with assistance of the TCF Budget Tracker. This is a graphical representation of current budget amounts and what has been spent in our various contract areas. Our budget tracker helps the TCF's Schedule Manager know exactly how many shifts to deploy each month while helping to identify any concerning budget overages or surpluses. Our customers receive an updated budget tracker during monthly meetings for another level of accountability and transparency.

#### **Digital Radio System (Value Added Service)**

Unified and efficient communication has been one of the biggest hurdles TCF has tried to overcome since our inception. This problem has been solved with a new radio technology from Motorola, and we proud to be the first in the region to deploy it. The system works just like a police radio system, but utilizes the Verizon Cellular Network to transmit data. Data can include texts, photos and audio. The system requires no large scale antenna network and works anywhere within the United States.

This new radio technology allows TCF the ability to communicate using a physical radio or a smartphone application. When using the app, TCF can efficiently deploy the radio technology in a cost effective manner for our customers and any participating businesses.

TCF's radio system is helping to improve the overall communication between our customers and staff. Businesses and organizations such as the CWE NSI, can now communicate quickly with our management team or even directly with our Officers. This personal connection will continue to improve the overall perception of crime and our customer service. With the ever increasing request for St. Louis County Police Officers and TCF Guides, unified communication is extremely important to their effectiveness and safety.

#### **Detailed Invoicing (Value Added Service)**

TCF's invoicing process has become the standard for most of the major taxing districts in the St. Louis region. We've even been recognized by the SLMPD Internal Affairs Division and the FBI due to our overall invoicing process and accuracy.

Our invoices contain information from our scheduling, DMS and GPS systems. Data from these three systems is compiled into a custom Excel database to create extremely accurate timesheets that are backed by several layers of checks-and-balances. Our scheduling system provides the foundation for our invoice timesheets, while the DMS's biometric time clock and nightly report data provides important information about time clock punches and activity during a shift. Finally, our GPS system is used to ensure each patrol meets our standards. If a patrol does not meet our standards we make adjustments to the billable hours. This method of billing ensures our customers are accurately billed and only paying for the services they received.

We digitally invoice our customers on the 15th and last day of each month. Each invoice is contains a summary and a timesheet. All invoices are NET 30 and can be payed via credit card, ACH or standard check.



#### **Quality Management Process**

The above-described TCF value added services and systems all work together to ensure we provide the absolute best overall quality control of any security company in our region. It all starts with our hiring process, where we hand-pick Police Officers we believe will meet TCF's high standards. Our training program ensures every TCF Officer understands our expectations and the customers. Our patrol methods allow our Officers to easily interact with the public and the criminal element. Our computerized scheduling, GPS and DMS systems all allow for transparency, unified and efficient communication between the Officers, customers and our management. Our crime data analysis allows us to identify and focus on current problems while tracking historical trends. Our budget tracker ensures we remain on target while our invoicing is supported by multiple levels of checks and balances to ensure accuracy.

Simply put, our staff and systems all work together to ensure we provide the best possible service and accountability for our customers.

#### Insurance

TCF is fully bonded and insured, with limits far exceeding the SLMPD's minimum requirements for insurance. We currently maintain **\$8,000,000** of general liability coverage and hold workers compensation coverage in compliance with all city, state and federal laws. Additionally, all TCF vehicles are insured in excess of SLMPD and state requirements.

#### **Officer Benefits**

TCF Officers are all employees, not contractors. Therefore, TCF withholds all appropriate taxes, employee and employer contributions. Officers are provided with appropriate W2's at the end of the year (not 1099'd) and therefore they are not penalized with self employment tax at the end of the year. In addition, TCF Officers pay into Social Security. This is extremely beneficial for their retirement incomes as Police Officers are exempt from Social Security when working directly for a police department.

All TCF Officers are full time employees for their respected police agency and part-time employees for TCF. Therefore, health and 401K options are deferred to their respected agency.

#### Officer Recruitment and Retention

In 2007, TCF was the first company to consistently offer \$30/HR for police secondary employment. Today, we continue to set the standard, with hourly wages averaging \$40-\$55/HR. TCF pays these higher wages to ensure we can recruit and retain the best Officers in the region. All secondary security companies are constantly in competition with SLMPD overtime along with other taxing districts who want the same services. This competition for services, coupled by the well publicized low staffing numbers of the SLMPD, usually means the highest paying taxing districts receive the best Officers.

In addition to having the best hourly wages in the region, TCF consistently rewards our Officers with bonuses when good arrests or work above-and-beyond their normal scope of duty is performed. TCF distributes on average \$1000 a month in bonuses to Officers for excellent work.

TCF also believes a quality work environment plays into an Officers performance. We take pride in maintaining our fleet of vehicles and bikes so Officers enjoy using them. We treat our staff with respect and do our best to compliment our Officers for a job well done.

TCF didn't amass a staff of almost 300 Police Officers over our 14 years in business without valuing our employees.



#### References

Kelli McCrary
Director of the Security and Urban Space
Downtown STL, Inc.
211 N. Broadway, Suite 2830
St. Louis, MO 63102
(314) 335-2307
kmccrary@downtownstl.org

Luke Renoylds
Chairman
Soulard Special Business District
PO Box 771264
St. Louis, MO 63177
(314) 813-7474
chairman@soulard-sbd.org

Mark Hughes
Security Director
Lumiere Casino
999 North 2nd Street
St. Louis, MO 63102
(314) 775-4569
Mark.hughes@lumiereplace.com





#### **Proposal for the Grove CID**

The City's Finest, LLC (TCF) meets or exceeds all requirements listed in the RFP with exception of the use of ATV's. TCF will not use ATV's in the Grove CID due to safety concerns. TCF already adheres to and can accomplish all items within the RFP's Scope of Work.

TCF has provided professional community-based police services for large neighborhoods and taxing districts since 2007. Community Policing is the basis of our law enforcement services to our clients. Part of our success is our ability to interact with the public during our patrols, helping us to provide a friendly police presence that effectively deters crime. Community Policing through the use of TCF's bike and foot patrols in the Forest Park Southeast, Grove and Central West End Neighborhoods has helped reduce crime numbers to some of their lowest in the past 15 years. The crime reduction has lead to huge re-development efforts in these neighborhoods and business districts. Take a drive down Manchester in the Grove and you will see first-hand how our Community Policing methods have changed that neighborhood. We understand first-hand the security challenges that the Grove CID faces and we know how to combat the problems.

In addition to our proven patrol tactics, TCF understands the importance of technology in policing. TCF has extensive experience with IP surveillance cameras. We have installed and maintained numerous systems for taxing districts throughout the St. Louis region including those in the Central West End, Downtown/Landing, DeBaliviere Place, Forest Park Southeast/Grove neighborhood and throughout other cities and states. Members of our team designed the Highly Visible Police Box (the camera boxes with the red/blue lights) that has become ever so popular. In addition, a member of our team helped design and currently helps to manage the St. Louis Police Department's Real Time Crime Center.

If TCF is selected to provide security services for the Grove CID we will continue to work with the Grove CID & the NSI to design and implement a comprehensive and effective security plan. One that includes an in-depth crime analysis of both historical and recent crime data. TCF will continue to meet or exceed the expectations of the the Grove CID & the NSI and its partners by delivering an abundance of data, professional service and most importantly - a safe environment for those that live, work and visit the Grove CID.

TCF will schedule Officers based on the requests and needs of the Grove CID & NSI, our law enforcement experience and our crime data analysis. Schedules are computerized and will be available to the Grove CID & NSI at any time via the Internet.

TCF is fully capable of deploying our resources using foot, bike or vehicle patrols per your request. In addition we are capable of maintaining our fleet through our in-house mechanics and technicians.

We will continue to work with the SLMPD and the NSI to identify known hot-spots and areas of general concern. TCF will complete reasonable tasks during each shift to deal with panhandling, loitering, loud music, cruising and other quality of life concerns. Our goal is simple, that our highly visible presence will help to reduce overall crime, most importantly person and property crime.

All TCF Officers will continue to carry GPS units which will provide live updates on the location of our Officers. This live feed will be available to the NSI.

During every shift, TCF Officers will utilize our new mobile DMS. The mobile DMS will allow the NSI to monitor TCF's actives in real time an abundance of metrics. TCF is currently beta-testing the new mobile DMS and will be ready for full deployment in the NSI at the beginning of the new contract year.



All TCF shifts are accompanied by biometric time clock data that helps to ensure our Officers are on-site as scheduled. Our biometric system, which photographs the Officer at clock-in/out, is part of TCF's DMS. The NSI can view these time clock punches via the DMS at any time for auditing purposes.

TCF will continue to provide monthly reports to the Grove CID. These reports will include crime data, summary of TCF's activities and recommendations from TCF.

TCF will attend meetings as directed or needed by the Grove CID and NSI. Communication between TCF Management and the Grove CID is extremely important to a successful security plan; therefore, TCF Management will continue to make themselves available to the Grove CID at reasonable times.

TCF main point of contact for the Grove CID will continue to be Charles Betts.

#### **Cost Proposal for the Grove CID**

The City's Finest, LLC loaded hourly rates for service are as follows:

- \$95/HR per Uniformed Police Officer
- Standard Holiday Rates and any Special Events as approved by the NSI are "time-and-a-half"
- TCF does not add additional charges for the use of our vehicles or bikes and there are no hidden fees. Your hourly rate is fully loaded and is all you pay.

#### Conclusion

Thank you for considering The City's Finest, LLC for your security needs. TCF has a long history of delivering the best supplemental police services in the region. We are confident we will exceed your expectations and help continue to improve the overall quality of life for the Central West End. Our expertise in the fields of law enforcement and IP camera systems will prove to be a valuable asset to your organization.

We are not the cheapest, but you get what you pay for. Since 2007, TCF has helped improve transparency and accountability for taxing districts by implementing countless check-and-balances. We consistently raise the standard for security companies while proving that although we are more expensive, we can accomplish more with less patrols due to our strategic deployments and community based patrol methods. Our value-added services (DMS, GPS, Radios, Bikes, Vehicles. etc.) are second to none. The St. Louis Police Department and the FBI even complimented TCF on our internal systems due to the accuracy and accountability they bring to the table. Other companies often raise their rates to match ours but offer little, if any, of our value added services - they are simply increasing their profit margins.

TCF has set the standard for security companies in our region since 2007, and we will continue to be The City's Finest for years to come. We hope to continue working with you in the near future.





## Contact Information

If you have any questions about our services and would like to schedule a follow-up meeting to further discuss our patrols or neighborhood camera systems please contact:

#### **Charles Betts, Owner**

The City's Finest, LLC 1039 Tower Grove Avenue St. Louis, MO 63110 (314) 458-9297 crbetts@tcf-llc.com