



City Council
COMMITTEE OF THE WHOLE
City of Belvidere, Illinois

Alderman Clinton Morris, 1st Ward

Alderman Daniel Snow 2nd Ward

Co-Chairman, City/County Coordinating

Alderman Thomas Ratcliffe, 3rd Ward

Chairman, Finance and Personnel

Vice Chairman Building, Planning and Zoning

Alderman George Crawford, 4th Ward

Chairman, Public Safety

Alderman John Sanders, 5th Ward

Chairman Building, Planning and Zoning

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Vice Co-Chairman, City/County Coordinating

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Vice Chairman, Public Safety

Alderman Wendy Frank, 3rd Ward

Vice Chairman, Finance and Personnel

Alderman Ronald Brooks, 4th Ward

Chairman Public Works

Alderman Mark Sanderson, 5th Ward

Vice Chairman, Public Works

AGENDA

September 26, 2016

6:00 p.m.

City Council Chambers

401 Whitney Boulevard

Belvidere, Illinois

Call to Order – Mayor Mike Chamberlain:

Roll Call: Present: Absent:

Public Comment:

Public Forum:

Reports of Officers, Boards, and Special Committees:

Sister Cities Presentation by Brad Peters.

1. Public Safety, Unfinished Business:

(A) New Police Station – forwarded from June 27, 2016.

2. Public Safety, New Business:
 - (A) Fire Department – Fire Prevention Week.
3. Finance & Personnel, Unfinished Business: None.
4. Finance & Personnel, New Business:
 - (A) Liberty National Life Insurance Company.
5. Other:
 - (A) Alley Vacation Request.
 - (B) East Primary Boiler Sludge Tube Replacement – WWTP.
6. Adjournment:

Belvidere City Meetings are now broadcast live on the internet @ www.bnnsradio.com

ENHANCED EMPLOYEE BENEFITS

- No cost to the city
- Two, no cost, benefits to all employees
- Solid financial ratings from all major insurance rating companies
- Pre-tax benefits save both the city and the employee on payroll taxes
- All benefits are portable due to loss of job or early retirement with no increase in premiums and no decrease in coverage
- Low group rates
- No physicals or exams required

NO COST BENEFITS

- Given to all employees, full-time or part-time, regardless of length of employment, just for stopping by to sign up (no purchase required!)
- Discount card for Vision, Hearing, Prescriptions and Chiropractic Care
- \$3,000 Accidental Death Policy for every employee, their spouse and a \$1,000 policy for their dependant children under age 24

OTHER BENEFITS FOR QUALIFIED EMPLOYEES

- Available to full-time (28 hours or more) employees that have been with the city at least 6 months
- Life, Accident, Cancer and Critical Illness
- Rates based on age at time of enrollment

Group Term Paid up at Age 65 - We are the only company licensed to offer this benefit in the State of Illinois

1. ***Rates are Paid-up at age 65!! But coverage continues to age 100!***
2. Coverage cannot be reduced or canceled as long as premiums are paid on time and premiums never increase!
3. Coverage available for employee, spouse, children and grandchildren!
4. Employees can continue coverage if they leave employment. The policy is 100% portable.
5. Employees can purchase up to \$100,000 of coverage with \$200,000 of accidental death! (age requirements)
6. No physicals or exams required.

Cancer Endurance

1. ***No lifetime limit as long as premiums are paid***
2. Available for individual, single parent family and families.

Cash Cancer

1. **Available from \$10,000 to \$50,000**
2. Pay full amount upon first diagnosis and then is canceled.

Critical Illness

1. **Available from \$10,000 to \$50,000**
2. Covers Heart Attack, Stroke, Renal Failure, Major Organ Transplant, and loss of Hearing or Sight
3. Pay full amount upon first diagnosis and then is canceled.

Accident Protector Max

1. **Available for individuals, single parent families and families**
2. Pays up to \$500 per incident for any injury due to an accident
3. Pays directly to the insured in addition to workman's comp, health insurance and/or any other insurance the policyholder has in place.
4. Pays up to 26 weeks for hospitalization on a per diem basis
5. Comes with Accidental Death and Dismemberment benefits
6. Very affordable at only \$3.00 per week for an individual (paid pre-tax)

EASY ENROLLMENT

- **Sit with each employee for a few minutes to sign up for free benefits**
- **Assess needs based on response to employee questionnaire**
- **Offer benefits to address those needs**

PERSONAL SERVICE

- **All employees will receive my cell phone number for questions and future claims along with the number to our office in Naperville –NOT AN 800 NUMBER, A REAL PERSON**

Dave Gusse
Liberty National Supervising Agent
(630) 788-5940



GROUP TERM PAID UP AT 65 LIFE INSURANCE

FOR YOU AND YOUR FAMILY

COMMON QUESTIONS ABOUT SECTION 125 CAFETERIA PLANS

How does it work for me as an employee?

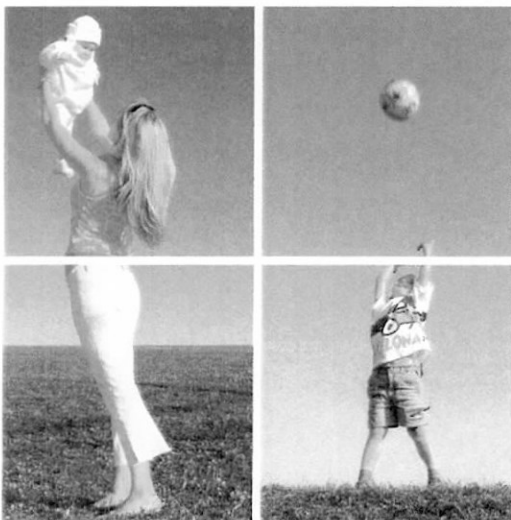
By simply changing the way you currently pay insurance premiums from an after-tax to a pretax basis you can see an increase in take-home pay (this figure will vary based on your earnings).

What can I do with the tax savings?

Some participants in Cafeteria Plans use the tax savings to purchase supplemental insurance products through the convenience of payroll deduction.

Must I participate in my company's Section 125 Cafeteria Plan?

No, there is no obligation to participate. However, many employees do take advantage of the program when it's made available.



Liberty National
Life Insurance Company
Since 1900

3700 S. Stonebridge Drive • McKinney, Texas 75070

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GROUP TERM LIFE INSURANCE AT A GLANCE

Insurance protection for you, your spouse, and children (where available). Features of this plan include:

- Issue ages: 0-55
- Policy is paid up at age 65, but coverage continues to age 100
- Guaranteed to age 100 as long as premiums are paid on time
- Guaranteed rates – once you purchase the plan your rates will not increase
- Your benefit amount can never be reduced or canceled as long as you pay premiums
- You can continue your policy if you leave your job for any reason
- Up to \$150,000 of insurance protection available
- Available in the workplace

You can add these optional insurance riders for an additional premium:

Accidental Death Benefit (ADB): The Accidental Death Benefit (ADB) rider provides an additional death benefit up to \$200,000 if you die from an accidental bodily injury. ADB is available for proposed insureds age 1 and above and may be added for your spouse and children too. Accidental Death Benefit expires at age 65. See rider for details.

Premium Waiver (PW): With the Premium Waiver (PW) Rider, your Group Term life insurance coverage continues if you become totally disabled and can no longer pay premiums. Premiums are waived if the insured (employee, spouse or child) named in the policy becomes disabled. Premium Waiver expires at age 65. See rider for details.

GROUP TERM PAID UP AT 65 LIFE INSURANCE FOR YOU AND YOUR FAMILY



WHAT THE LIBERTY NATIONAL WORKSITE ADVANTAGE CAN DO FOR YOU

Because the Liberty National Worksite Advantage allows you to pay for insurance premiums before you pay Uncle Sam, you pay less tax on your income. In other words, through Liberty National Worksite Advantage you receive an IRS-approved tax break to pay for insurance benefits. Choose from a variety of supplemental insurance coverage options such as accident, critical illness, dental, cancer, and group term life insurance.

Coverage for you, your spouse and dependents is available.

Employees are eligible for coverage up to \$150,000 (varies by age). The amount of dependent coverage is limited to \$50,000 and cannot exceed:

- 100% of employee coverage in Arizona, Florida, Hawaii, Illinois, Maryland, Texas, Virginia, and West Virginia for spouse or children - not to exceed \$50,000. Coverage is only available if the employee is insured.
- 50% of employee coverage in Nebraska for spouse or children - not to exceed \$50,000. Coverage is only available if the employee is insured.
- In Pennsylvania coverage is only available for spouse and children if the employee is insured.

Available only through your worksite. Your employer is providing access to this voluntary group plan as a benefit to full-time employees.

Level death benefit coverage. Your coverage will not decrease so long as your policy remains in force.

No increase in premiums. They are locked in at your present age. No increase as you get older and no increase if you leave employment.

Paid up at 65. No premiums after age 65 when the policy becomes paid up.

Payroll deduction makes premium payment easy. Your premiums are deducted each payday, so you don't have to write a check.

You are covered when you sign the enrollment form, provided underwriting requirements are met.

You can take this coverage with you. If you leave employment, you may pay the premiums through bank draft. Your coverage and premiums remain the same, even if you change jobs or retire. You may continue your policy to age 100.

EMPLOYEE SAVINGS WITH THE LIBERTY NATIONAL WORKSITE ADVANTAGE*

BASED ON \$2,000 MONTHLY INCOME	WITHOUT PREMIUM ONLY PLAN	WITH PREMIUM ONLY PLAN
GROSS MONTHLY INCOME	\$ 2,000	\$ 2,000
PRE-TAX INSURANCE PREMIUM	— \$ 0	— \$ 200
TOTAL TAXABLE INCOME	\$ 2,000	\$ 1,800
FEDERAL INCOME TAX (25%)	— \$ 500	— \$ 450
TOTAL	\$ 1,500	\$ 1,350
INSURANCE PREMIUM (TAXED)	— \$ 200	— \$ 0
TAKE-HOME NET PAY	\$ 1,300	\$ 1,350
ADDITIONAL MONTHLY TAKE-HOME PAY	0	+ \$ 50
ADDITIONAL ANNUAL TAKE-HOME PAY	0	+ \$ 600

* These tax savings are simply an example. Individual tax savings will vary from employee to employee.

NOTE: Products described in this brochure can be purchased through a Section 125 cafeteria plan or a conventional payroll deduction program made available by your employer.

WE the neighbors in WARD 5 of the PARTIAL ALLEY
South of 8th St. BETWEEN State St. AND Whitney Blvd.
WISH to HAVE the ALLEY PERMANENTLY VACATED
South of its ORIGINAL TURNING Point out onto State St

1. Scott Cregeen 112 E. 9th St. AND 1540 S. State St.
2. Charles L. Byers 130 E 9th St and 1545 Whitney Blvd.
3. Jose Hernandez 1535 Whitney Blvd.
4. Allan A. Merrill 1527 Whitney Blvd.
5. Geneva S. 1532 S. States Belvidere,
6. Norman Sadwater 115 E. 9TH ST. Belvid.
7. Timothy C. Fuller 1602. S. State St. Belvidere
8. Randy L. Stensson 1605 Whitney Blvd
9. Vicki L Stensson 1605 Whitney Blvd
10. Linda Montes 1513 Whitney

W 8th ST

E 8th ST

E 8th ST



S STATE ST



WHITNEY BLVD

W 9th ST

E 9th ST



S STATE ST



Memo

To: Mayor and City Council
From: Brent Anderson, Director of Public Works
Date: September 19, 2016
Re: East Primary Boiler Sludge Tube Replacement - WWTP

In conjunction with the primary digester rehabilitation, we need to replace the sludge tubes in the east primary boiler that serves the primary digester. There are six, 6" to 8" diameter sludge tubes in the east primary boiler that the sludge passes thru at 120 degrees in order to kill bacteria. The sludge tube seals are leaking and at least one of the tubes has a hole in it. The boiler was installed new as part of the 1985 improvements. The heating tubes of this boiler were replaced about four years ago.

We have received the following bids to replace the sludge tubes:

- | | |
|--|-------------|
| 1. Hudson Boiler & Tank Company
3101 South State Street
Lockport, IL 60441 | \$8,433.00 |
| 2. Rockford Steam Boiler Works
13552 Metric Drive
Roscoe, IL 61073 | \$11,870.00 |

I would recommend approval of the bid from Hudson Boiler & Tank Company, in the amount of \$8,433.00, for the replacement of the sludge tubes in the east primary boiler at the WWTP. This work will be paid for from Line Item #61-5-820-6010.