


# Village of Gilberts

Village Hall  
87 Galligan Road, Gilberts, IL 60136  
Ph. 847-428-2861 Fax: 847-428-2955  
www.villageofgilberts.com

## Village Administrator Memorandum 09-13

**TO:** President Rick Zirk  
Board of Trustees

**FROM:** Ray Keller, Village Administrator 

**DATE:** February 1, 2013

**RE:** Village Board Meeting – February 5, 2013

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The following summary discusses the agenda items for the Village Board meeting scheduled for February 5, 2013:

**1. CALL TO ORDER**

**2. ROLL CALL / ESTABLISH QUORUM**

**3. PRESENTATION**

**A. Fox River Valley Public Library District**

Ms. Kirstin Finneran from the Fox River Valley Public Library District will provide an overview of their services, featuring their facility at the Randall Oaks Recreation Center.

**4. PUBLIC COMMENT**

**5. CONSENT AGENDA**

*Any item may be removed from the Consent Agenda by request.*

**A. Motion to approve Minutes from the January 22, 2013 Village Board Meeting**

Please review the enclosed minutes from the January 22 Board meeting. Please contact Village Clerk Debra Meadows prior to the meeting with any corrections or questions. Staff recommend approval.

**B. Motion to approve Bills & Salaries dated February 5, 2013**

Please refer to the enclosed spreadsheet, which lists the bills to be approved. If you need additional information about any of these bills, please contact me or Finance Director Marlene Blocker prior to the meeting. Staff recommend approval.

Public Works Facility  
Finance & Building Departments  
73 Industrial Drive, Gilberts, IL 60136  
Ph. 847-428-4167 Fax: 847-551-3382

Police Department  
86 Railroad St., Gilberts, IL 60136  
Ph. 847-428-2954 Fax 847-428-4232

## **6. ITEMS FOR APPROVAL**

### **A. Motion to amend Resolution 28-2012, a Resolution approving a renewal proposal by Arthur J. Gallagher Risk Management Services Inc. for property, liability, workman's compensation and risk management insurance coverage**

At the December 18, 2012 meeting, the Village Board approved Resolution 28-2012, which authorized the renewal of the Village's liability and risk management insurance policies through Gallagher Risk Management Services. However, the proposal summary omitted an element of the "Automobile Liability" policy, resulting in an incorrect premium total. Gallagher has requested the Village's approval of the corrected premium total of \$89,522. A letter from Gallagher explaining the adjustment is provided for your consideration.

The new premium total includes an increase of \$4,030 for the corrected auto insurance premium and a savings of \$280 from an updated quote for property insurance. The new premium total is an increase of \$6,654 (8.0%) over the Village's 2011-2012 premiums. The higher amount is still within the FY 2013 general fund and water/wastewater fund budget lines for insurance.

Staff recommend approval of amending Resolution 28-2012 to authorize the adjusted premium total of \$89,522. No changes are proposed to the body of the resolution. If approved, the premium summary attached to the resolution as Exhibit A will be replaced with the updated version. Please contact me or Finance Director Marlene Blocker with any questions about the policies or premiums.

## **7. ITEMS FOR DISCUSSION**

There are no new items scheduled for discussion at this meeting. Please contact me or President Zirk prior to the meeting to add a discussion topic to the agenda.

## **8. STAFF REPORTS**

Staff will provide updates on current activities at the meeting.

## **9. BOARD OF TRUSTEES REPORTS**

## **10. PRESIDENT'S REPORT**

## **11. EXECUTIVE SESSION**

The Board may opt to enter in an executive session to discuss minutes from previous executive session submitted for the Board's quarterly review.

## **12. ADJOURNMENT**

**Village Board of Trustees  
Meeting Agenda  
Village of Gilberts  
87 GALLIGAN ROAD,  
GILBERTS, ILLINOIS 60136  
February 5, 2013  
7:00 P.M.**

**A G E N D A**

**ORDER OF BUSINESS**

- 1. CALL TO ORDER / PLEDGE OF ALLEGIANCE**
- 2. ROLL CALL / ESTABLISH QUORUM**
- 3. PRESENTATION**
  - A. Fox River Valley Public Library District
- 4. PUBLIC COMMENT**
- 5. CONSENT AGENDA**
  - A. A Motion to approve Minutes from the January 22, 2013 Village Board Meeting
  - B. A Motion to approve Bills and Salaries dated February 5, 2013
- 6. ITEMS FOR APPROVAL**
  - A. A Motion to amend Resolution 28-2012, a Resolution approving a renewal proposal by Arthur J. Gallagher Risk Management Services Inc. for property, liability, workman's compensation and risk management insurance coverage
- 7. ITEMS FOR DISCUSSION**
- 8. STAFF REPORTS**
- 9. BOARD OF TRUSTEES REPORTS**
- 10. PRESIDENT'S REPORT**
- 11. EXECUTIVE SESSION**

A portion of the meeting will be closed to the Public, effective immediately as Permitted by 5 ILCS 120/2 (c) (1) to discuss the appointment, employment, compensation, discipline, performance, or dismissal of specific employees of the Village, and as permitted by 5 ILCS 102/2 ( c ) (11) to discuss litigation against, affecting, or on behalf of the Village which has been filed and is pending in a court or administrative tribunal of which is imminent and as permitted by 5 ILCS 120/2 ( c ) (21) to review and approve closed session minutes and as permitted by 5 ILCS 120/2 ( c ) 2 Collective negotiating matters.
- 12. ADJOURNMENT**

## **AUDIENCE PARTICIPATION**

Anyone indicating a desire to speak during Public Comments will be acknowledged by the Village President. Please state your name, address and topic when called upon to speak. All remarks are to be addressed to the Village President and Board of Trustees as a whole, not to any specific person(s). Interrogation of the Village Staff, Village President, Village Board or any of their comments will not be allowed at this time. Personal invectives against Village Staff or Elected Officials are not permitted.

To ensure that everyone who wishes to speak has the opportunity to do so, please limit your comments to five minutes. Additional time may be granted at the discretion of the Village President.

If you have written comments, please provide a copy to the Village President. If there are a number of individuals present to speak on the same topic, please designate a spokesperson that can summarize the issue.

During Public Comments, the Village President, Trustees and Staff will listen to comments and will not engage in discussion. The Village President or Trustees may ask questions to better understand your concern, suggestion or request. Please direct any personnel concerns to the Village Administrator before or after the meeting.

"The Village of Gilberts complies with the Americans with Disabilities Act (ADA). For accessibility Assistance, please contact the Village Clerk at the Village Hall, telephone number 874/428-2861." *Assistive services will be provided upon request.*

**Village of Gilberts  
87 Galligan Road  
Gilberts, IL 60136  
Village Board  
Meeting Minutes  
January 22, 2013**

NOT APPROVED MINUTES

**Call to Order/Pledge of Allegiance**

President Zirk called the meeting to order at 7:00 p.m. He proceeded to lead those present in the Pledge of Allegiance.

**Roll Call/ Establish Quorum**

Village Clerk Meadows called the roll. Roll call: Members present: Trustees Corbett, Mierisch, Zambetti, Farrell, Hacker and President Zirk. 1-absent: Trustee Clark. Others present: Administrator Keller and Village Clerk Meadows. For members of the audience please see the attached list.

**Public Comment**

President Zirk asked if any members of the audience had any questions or comments at this time. Ms. Barb Clayton approached the Board. She commented on her concerns with the proposed Interstate Partners redevelopment of the Riemer property and the vacation of Riemer Way. Ms. Clayton stated that they had met with Mr. Ebacher and they had agreed in concept to locate the access road within the sliver lots 53-60. Since that meeting Ms. Clayton had met with a representative from IDOT to discuss the future plans for I-90 and had hired an engineer and land planner. The Clayton's would like to meet with staff to discuss their concept plan for the Tyrrell Family Farm. President Zirk recommended providing Mr. Ebacher the opportunity to review the concept plans. Ms. Clayton will contact Mr. Ebacher and copy staff on any correspondence.

**Consent Agenda**

- A. **A Motion to approve Minutes from the January 8, 2013 Village Board Meeting**
- B. **A Motion to approve Minutes from the January 15, 2013 Committee of the Whole Meeting**
- C. **A Motion to approve the December 2012 Treasurer's Report**
- D. **A Motion to approve Bills & Salaries dated January 22, 2013 as follows: General fund \$75,747.61, Performance Bonds and Escrows \$58.00, Water Fund \$28,199.01 and Payroll \$55,371.23**
- E. **A Motion to approve Proclamation 01-2013, a Proclamation declaring February 8<sup>th</sup> as Eagle Scout Day**

**Village Board**  
**Meeting Minutes**  
**January 22, 2013**  
**Page 2**

- F. **A Motion to approve Ordinance 01-2013, an Ordinance Extending the Expiration Date of the Cable Television Franchise Agreement Authorizing the Operation of Cable Television System**
- G. **A Motion to approve Ordinance 02-2013, an Ordinance rezoning the Prairie Corporate Park property to I-1 "Industrial"**
- H. **A Motion to approve Ordinance 03-2013, an Ordinance approving the 2013 amendment to the Village of Gilberts' Tax Increment Financing Central Redevelopment Project Area**
- I. **A Motion to approve Ordinance 04-2013, an Ordinance Approving the Tax Increment Redevelopment Plan and Project for the Higgins Road Industrial Park Conservation Area**
- J. **A Motion to approve Ordinance 05-2013, an Ordinance designating the Higgins Road Industrial Park Conservation Area**
- K. **A Motion to approve Ordinance 06-2013, an Ordinance Adopting Tax Increment Financing for Higgins Road Industrial Park Conservation Area**
- L. **A Motion to approve Resolution 01-2013, A Resolution for Maintenance of Streets and Highways by the Village of Gilberts, County of Kane, Illinois Under the Illinois Highway Code**

President Zirk asked if any of the Board Members wished to remove any item from the Consent Agenda. There were no comments from the Board Members. **A motion was made by Trustee Zambetti and seconded by Trustee Farrell to approve the consent agenda items A-L as presented.** Roll call: Vote: 5-ayes: Trustees Corbett, Mierisch, Zambetti, Farrell and Hacker. 0-nays, 0-abstained. Motion carried.

**Staff Reports**

Administrator Keller reported that the Village had received 250 lbs of holiday lights. Public Works has since taken the lights to Elgin Recycling for recycling and the net revenue from the holiday lights was \$38.25.

Clerk Meadows reported that the Community Days Committee was researching the possibility of entering into an agreement with Community Foundation of the Fox River Valley to provide for a pass thru to eliminate Finance Director Blockers fund accounting concerns. The Committee is looking for Board direction. The Board Members suggested having Community Foundation of the Fox River Valley Representative provide them with an overview of their organization and the services they provide.

### **Board of Trustee Reports**

Trustee Zambetti inquired if Administrator Keller could recall the structure of the elementary school site property purchase agreement. Administrator Keller replied that he would not accurately recall all of the details of the agreement. However, he believes that the Village's Enterprise Fund loaned Neumann Homes 1.5 million dollars to purchase the site. Neumann Homes has since defaulted on the debt and District 300 is obligated to cover the debt with impact fees from the Village.

Trustee Zambetti asked if Administrator Keller could recall the structure of the elementary school site roadway improvement agreement. Administrator Keller replied that he would have to review the agreement to report accurately on the details.

Trustee Zambetti commented on his reasoning for inquiring about the details of the agreements between the Village and District 300. He noted that the Village has been very supportive of District 300 and The Gilberts Elementary School. He is concerned with discussions he recently heard that District 300 is considering moving the Gilberts Elementary Pre-School Program to a school in East Dundee. In addition, he has heard talk of the District considering re-districting all of the school. Trustee Farrell reported she had read news articles commenting on similar school districts proposals. Administrator Keller will look into these issues.

Trustee Farrell reported on a new federal law that makes replacing your furnace much costlier. The new law requires gas furnaces installed after May 1<sup>st</sup> to be at least 90 percent efficient, compared with the current 78 percent efficient criterion. Installation requires the furnaces must be vented directly to an outside wall rather than through the chimney, which can increase installation costs dramatically.

### **President's Report**

President Zirk inquired about the Pingree Grove Tax Sharing Agreement. Administrator Keller reported that the tax sharing agreement is in reference to the NE corner of Route 47 and 72.

### **Executive Session**

A motion was made by Trustee Zambetti and seconded by Trustee Corbett to close a portion of the meeting effective immediately with no business to follow to discuss personnel as permitted by 5 ILCS 120/2 (c ) (1) to discuss the appointment, employment, compensation, discipline, performance, dismissal of specific employees of the Village. Roll call: Vote: 5 ayes: Trustees Mierisch, Zambetti, Farrell, Hacker, and Corbett. 0-nays, 0-abstained. Motion Carried.

Village Board  
Meeting Minutes  
January 22, 2013  
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The Board Members along with Administrator Keller went into Executive Session at 8:32 p.m. and returned to the public meeting at 9:10 p.m.

**Roll Call**

Present: Trustees Corbett, Mierisch, Zambetti, Farrell, Hacker and President Zirk. Others present: Administrator Keller.

**Adjournment**

There being no further business to discuss, a Motion was made by Trustee Farrell and seconded by Trustee Zambetti to adjourn from the public meeting at 9:11. Roll call: Vote: 5-ayes by unanimous voice vote. 0-nays, 0-abstained. Motion carried.

Respectfully submitted,

Debra Meadows





	VENDOR	TOTAL	GENERAL FUND	DEVELOPER DONATIONS	PERMIT PASS THRU	PERFORMANCE BONDS AND ESCROWS	WATER FUND	PAYROLL
	<b>GRAND TOTAL</b>	<b>146,744.23</b>	<b>46,065.70</b>	<b>-</b>	<b>-</b>	<b>1,465.74</b>	<b>27,953.23</b>	<b>71,239.56</b>
	<b>PAYROLL - 01/13/13 - 01/26/13</b>	<b>71,239.56</b>						<b>71,239.56</b>
ACE002	ACE COFFEE BAR INC.	22.50	22.50					
AGALL001	ARTHUR J. GALLAGHER	22,769.70	19,296.13				3,473.57	
ALLEGRA	ALLEGRA PRINT & IMAGING	180.90	180.90					
AT&TUV01	AT&T U-VERSE	75.00	75.00					
B&W001	BAXTER & WOODMAN, INC.	18,105.74	1,253.75			1,290.74	15,561.25	
BLOCK	TODD BLOCK	203.87	203.87					
BLOCKER	MARLENE BLOCKER	90.39	90.39					
CALLONE	CALL ONE	1,267.28	972.04				295.24	
CAN01	CANON FINANCIAL SERVICES, INC.	800.00	690.00				110.00	
COM003	COMMONWEALTH EDISON	224.75	224.75					
EXELON	CONSTELLATION	170.80	170.80					
EXXON01	WRIGHT EXPRESS FSC	1,762.98	1,533.79				229.19	
FOX003	FOX VALLEY FIRE AND SAFETY	50.00	50.00					
FOX01	FOX VALLEY SECURITY SYSTEMS	145.00	145.00					
GAL001	GALLS INC.	266.33	266.33					
IGFOA01	ILLINOIS GOVERNMENT FINANCE	200.00	200.00					
ILRURAL	ILLINOIS RURAL WATER ASSOC.	196.42					196.42	
INIM001	INITIAL IMPRESSIONS	72.30	72.30					
KACOAN	KANE COUNTY ANIMAL CONTROL	300.00	300.00					
KANENATU	KANE-DUPAGE SOIL & WATER	795.00	795.00					
KANETRAN	KANE COUNTY DIVISION OF TRANS	1,813.20	1,813.20					
KCRECORD	KANE COUNTY RECORDER	212.00	212.00					
MANALY01	MCHENRY ANALYTICAL WATER	442.00					442.00	
MIEN002	MENARDS - CARPENTERSVILLE	219.43	187.73				31.70	
NEX001	NEXUS OFFICE SYSTEMS, INC.	98.40	98.40					
NWWS01	FERGUSON WATERWORKS #2516	1,026.32					1,026.32	
OVERHEAD	OVERHEAD DOOR CO	112.00					112.00	
POMP001	POMP'S TIRE SERVICE, INC.	585.44	585.44					
PROAIR01	PRO-AIR SERVICE, INC	4,659.00					4,659.00	
RAO001	RAY O'HERRONS	791.55	791.55					
SCUFF01	RICHARD SPINKER	595.00	595.00					
STAPLES	STAPLES ADVANTAGE	482.49	446.46				36.03	
SUBLAB01	SUBURBAN LABORATORIES	500.00					500.00	
TAUSS01	DAVID TAUSSIG & ASSOCIATES	6,000.00	6,000.00					
ULTRA01	ULTRA STROBE COMMUNICATIONS	4,960.70	4,960.70					

**BILLS AND SALARIES**

DRAFT 02/01/13

2/1/2013 12:47 PM

	VENDOR	TOTAL	GENERAL FUND	DEVELOPER DONATIONS	PERMIT PASS THRU	PERFORMANCE BONDS AND ESCROWS	WATER FUND	PAYROLL
UNION01	UNION NATIONAL BANK OF ELGIN	3,510.54	3,510.54					
VERIZ01	VERIZON WIRELESS	342.13	342.13					
WCOM01	COMMONWEALTH EDISON-WATER	1,280.51					1,280.51	
WESTEND	WESTEND RECYCLING	175.00				175.00		

Village of Gilberts	
Check Warrant Report	
Payroll Checks From 01/13/13 - 01/26/13	
Employee Name:	Net Pay
Blocker, Marlene	1,666.98
Meadows, Debra	1,471.85
Danca, Karen	299.06
Beith, William	433.97
Keller, Raymond B.	2,328.40
Joswick, Michael	2,033.71
Thomas, Randall	294.26
Joswick, Christopher	191.63
Mueller, Steve	356.93
Rood, Jackie E. Jr	1,947.32
Block, Todd J	1,937.62
Pulgar, Hector L	2,085.09
Izydorski, Michael	1,162.83
Hill, Jeff R	1,226.75
Levand, James A	360.96
Williams, Steven	2,460.63
Wittenauer, Robert	1,126.09
Meador, Eric E.	1,436.41
Hernandez, Jason	191.63
Lorkowski, Michael	195.70
Schuring, Larry	1,022.11
Klaras, Jason	1,143.95
Koukol, Henry	857.79
Sheppard, Paul	1,325.98
Stokes, Janet	1,038.36
Swedberg, John L	2,062.65
Castillo, John	1,732.08
Varas, Randy	1,658.11
Siegbahn, Lisa	666.74
Zirk, Rick	307.26
Hecker, Louis	168.37
Corbett, Dan	213.37
Clark, Everett	53.01
Mierich, Patricia	221.70
Zambetti, Guy	153.63
Farrell, Nancy	155.03
<b>Payroll Liabilities:</b>	
Federal Tax Deposits	13,903.41
Illinois Department of Revenue	2,459.43
SDC State Disbursement Unit-CO	186.57
SDU State Disbursement Unit	323.00
KCC State Disbursement Unit	116.01
SD1 State Disbursement Unit	341.60
ICMA-RC	332.88
IMRF	11,942.22
Gilberts Police Pension Fund	5,218.34
<b>Total All Checks</b>	<b>70,811.42</b>

+ 428.14 (LEVAND SPCK) - \$ 71,239.56

RESOLUTION

VILLAGE OF GILBERTS

Approving a renewal proposal by Arthur J. Gallagher Risk Management Services Inc. for property, liability, workman's compensation, and risk management insurance coverage.

Be it Resolved by the President and Board of Trustees of the Village of Gilberts, Kane County, Illinois that:

Section 1:

The Village of Gilberts hereby authorizes the Village President and Village Clerk to execute a proposal between the Village of Gilberts and Arthur J. Gallagher Risk Management Services Inc. for property, liability, workman's compensation, and risk management insurance coverage and such documents as are necessary and convenient to effectuate the proposal to provide said insurance coverage. The proposal is attached hereto and made part hereof as Exhibit A as approved.

Section 2:

This resolution shall be in full force and in effect from and after its passage and approval pursuant to law.


Passed this 18 day of Dec, 2012 by a roll call vote as follows:

	<u>Ayes</u>	<u>Nays</u>	<u>Absent</u>	<u>Abstain</u>
Trustee Everett Clark			✓	
Trustee Dan Corbett	✓			
Trustee Lou Hacker	✓			
Trustee Nancy Farrell	✓			
Trustee Patricia Mierisch	✓			
Trustee Guy Zambetti	✓			
President Rick Zirk				

APPROVED THIS 18<sup>th</sup> DAY OF December, 2012

  
Village President, Rick Zirk



ATTEST:   
Village Clerk, Debra Meadows  
Published: 12/19/2012

Original Exhibit "A"  
to be replaced

## Village of Gilberts

### Premiums/Fees Comparison: Expiring to Recommended Carriers

Line of Coverage	2011-2012 Argonaut Hanover, IPRF	2012-2013 Argonaut, Hanover, IPRF
1. Property (including Flood/Earthquake)	\$22,130	\$22,067
2. Equipment Breakdown	Included	Included
3. Inland Marine	Included	Included
4. General Liability	3,677	4,099
5. Automobile Liability and Physical Damage	11,648	8,087
6. Law Enforcement Liability	4,049	6,074
7. Public Officials Liability	615	616
8. Employment Practices	1,439	1,875
9. Employee Benefits Liability	Included	Included
10. Crime	959	959
11. Excess Liability	5,818	6,939
12. Workers Compensation	32,533	35,056
13. Total Premium	\$82,868	\$85,772

**Note:** Surplus Lines Taxes, if applicable, are included in the "Bindable Quote and Compensation" pages. These taxes are in addition to the above fees.

**Pro-Rata/Undecided State Surplus Lines Billing Disclaimer** – If you elect to bind coverage with a non-admitted carrier. Surplus lines taxes must be collected and remitted to your Home State, as defined in The Non-admitted and Reinsurance Reform Act. Your Home State has not yet established a process for the remittance of the non-Home State portion of the tax. We intend to bill the surplus lines taxes for the non-Home States, and hold these taxes until a process for remittance is established and payment to the non-Home State may be made. If no such process is established by the Home State, and the risk of future claim by the non-Home State is determined to no longer exist, then the taxes will be returned to you.

## Premiums/Fees Comparison: Expiring to Recommended Carriers

Line of Coverage	2011-2012 Argonaut, Hanover, IPRF	2012-2013 Argonaut, Hanover, IPRF
1. Property (including Flood/Earthquake)	\$22,130	\$21,082
2. Equipment Breakdown	Included	Included
3. Inland Marine	Included	705
4. General Liability	3,677	4,099
5. Automobile Liability and Physical Damage	11,648	12,117
6. Law Enforcement Liability	4,049	6,074
7. Public Officials Liability	615	616
8. Employment Practices	1,439	1,875
9. Employee Benefits Liability	Included	Included
10. Crime	959	959
11. Excess Liability	5,818	6,939
12. Workers Compensation	32,533	35,056
13. Total Premium	\$82,868	\$89,522

**Note:** Surplus Lines Taxes, if applicable, are included in the "Bindable Quote and Compensation" pages. These taxes are in addition to the above fees.

**Pro-Rata/Undecided State Surplus Lines Billing Disclaimer** – If you elect to bind coverage with a non-admitted carrier, surplus lines taxes must be collected and remitted to your Home State, as defined in The Non-admitted and Reinsurance Reform Act. Your Home State has not yet established a process for the remittance of the non-Home State portion of the tax. We intend to bill the surplus lines taxes for the non-Home States, and hold these taxes until a process for remittance is established and payment to the non-Home State may be made. If no such process is established by the Home State, and the risk of future claim by the non-Home State is determined to no longer exist, then the taxes will be returned to you.

(1) Premium does not include TRIA which can be purchased for an additional \$985.



Arthur J. Gallagher Risk Management Services, Inc. \_\_\_\_\_

Dear Board Members:

While completing the renewal proposal for the December 31, 2012-2013 Property & Casualty insurance program for the Village of Gilberts, an error occurred that led to an incorrect premium total being displayed on the Premium Comparison page of the proposal. The premium presented on page 37 of the proposal was \$3,750 lower than the actual premium quoted by Argonaut Insurance. This error occurred because of a cell being removed from the Premium Summary page of the proposal.

The premiums illustrated throughout the proposal in the Coverage Highlights and Disclosure sections were shown correctly. Although the actual premiums were shown in different sections of the proposal, this error was not realized until after coverage had been bound with the carrier.

Due to Arthur J. Gallagher & Co.'s accounting practices as well as Illinois insurance laws, we are unable to make any changes on the December 31, 2012 renewal. In order to correct the situation, we are requesting that the Village of Gilberts pay the balance of the premium owed to Argonaut Insurance Company.

Gallagher values the relationship with the Village of Gilberts and is willing to extend an offer to resolve the situation. If this is acceptable to the village, Gallagher will apply a credit in the amount of \$3,750 towards the Village of Gilberts' December 31, 2013-2014 renewal. These credits can be used towards any renewal option presented by Arthur J. Gallagher & Company.

We sincerely apologize for any inconvenience that this may have caused the village and its staff.

Best Regards,

A handwritten signature in black ink, appearing to read 'Matthew Gullickson', is written over a light blue horizontal line.

Matthew Gullickson

The Gallagher Centre  
Two Pierce Place  
Itasca, IL 60143-3141  
630.773.3800  
Fax 630.285.4000  
[www.ajgrms.com/itasca](http://www.ajgrms.com/itasca)