

**PALOS FIRE PROTECTION DISTRICT  
MINUTES OF THE BOARD OF TRUSTEES - REGULAR MEETING  
August 13, 2019**

**CALL TO ORDER:** The August 13, 2019 Regular Meeting of the Board of Trustees was called to order at 7:03 P.M. by President Kevin McCurrie at Station #1, 8815 W. 123<sup>rd</sup> Street, Palos Park, Illinois.

**PLEDGE OF ALLEGIANCE:** President Kevin McCurrie led in the Pledge of Allegiance.

**ROLL CALL:** On call of the roll, Trustees Todd Thielmann, Kevin McCurrie, and Russell Miller responded as present. Trustees Gene Adams and Richard Nogal were not present.

**OTHERS PRESENT:** Chief Mike McDonald, Deputy Chief Chris Courtney, Attorney Thomas Courtney, James Howard of Governmental Accounting, Inc., recording secretary Maxine Bell, Mr. Shawn Flaherty of Ottosen & Britz, Mr. Jeff Gilson, Regional Vice President of TASC, Ryan Kavois, Certified Financial Planner and Peter Recchia, Founder and President of 4Wealth Financial Group, LLC. and personnel of the Fire Department.

**APPROVAL OF MINUTES:** A Motion was made by Trustee Miller to approve the minutes of the July 11, 2019 meeting. This Motion was seconded by Trustee Thielmann. On a roll call vote, the Motion passed.

At this time, President Kevin McCurrie asked for a Motion to Revise the Agenda in order to have the Treasurer's Report be given at the end of the meeting due to James Howard not being present at this time to start. Motion was made by Trustee Miller and seconded by Trustee Thielmann. By a roll call vote, the Motion passed.

**PUBLIC COMMENTARY:** None

**CHIEF'S REPORT:** Chief McDonald stated that PFPD filed another complaint with SWCD regarding a dispatch error.

Chief stated that Brian Vlcek and William Stukel have returned to work.

Chief stated that Steve Hanley was suspended for one day due to getting into another accident with ambulance. Further discussion will be held in closed session.

Chief stated that the District had 259 calls in the month of July.

Chief mentioned that overtime has been reduced due to the hiring of 4 new part timers.

Training at home on Winslow is continuing.

New engine is being used for drill purposes. Cabinet shelving will be provided by Press Tank. In service date to follow.

**OLD BUSINESS: VEBA PRESENTATION.** At this point in the meeting, Trustee McCurrie asked the three gentlemen associated with the Retiree Healthcare Savings/Funding Plan (HRA) to come forward and begin their presentation. Mr. Ryan Kavois was first to speak and he reiterated that they were here to create and implement a plan structure that would facilitate PFPD contributions to eligible employees and allow employee contributions to accumulate individual balance to pay post-retirement healthcare costs. Their Plan provides quality investment options to potentially grow balance over time as well as provides investment advice/support to plan participants and facilitates participant distributions in an efficient manner. Mr. Kavois spoke about the Plan Structure Overview and the advantages of an unbundled approach. Mr. Recchia was the next person to speak and he spoke on behalf of his company, 4Wealth Financial Group and its approach to investment advisory services, services for plan sponsor and services for participants. Then Mr. Gilson took the floor and gave a presentation of TASC, the administrator of the VEBA, and how it was specifically built to administer Trust funded HRAS and related products. He talked about their custodian, Matrix Trust Company. He went on to explain fiduciary services, fee schedules, and how he would introduce asset allocation targets to members. Mr. Gilson stated that there would be a customized fund list with stable valued funds for the conservatives or an aggressive equity fund. Questions were asked by the Trustees and Mr. Tom Courtney and Mr. Gilson readily responded. Mr. Gilson mentioned that each individual member could log in and see their investments. TASC would be the entity that the members would call as TASC's objective is working to help fulfill members' retirement expenses. The three men interjected here and spoke about TASC advantages, reimbursement, claims experience, etc. Discussion ensued among the three Trustees present along with Deputy Chief Chris Courtney and Chief McDonald and Tom Courtney. Trustee McCurrie stated that he wanted the members to have an input in this Plan. Mr. Kavois reiterated that suggested models are put in place by TASC and the members can choose how to allocate their funds. TASC specializes in record keeping,

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investments and properly executes all documents. They consult to make sure members are compliant with code. There is never a point where taxes are taken out; all investments are tax-free. Requests for reimbursements are processed with ease. Re-occurring reimbursement can also be set up. Trustees asked further questions and same were answered and explained. Each trustee was given a brochure explaining all of the above and will review thoroughly. Mr. Courtney asked about transition of Plans and Mr. Gilson stated that they will work closely to accomplish this. Mr. Kavois spoke about the District's 457 Plan and how Matrix components are similar and how Matrix would be custodian. The men thanked the Board for having them make the presentation and left.

**NEW BUSINESS: Blue Cross Health Care Update.** Chief McDonald stated that he met with other providers and reviewed all similar programs and all were in excess of what the District is now paying for health care. Chief McDonald stated that in summary, Blue Cross/Blue Shield's increase to our current policy was 6.48% and that was the best deal. Trustee McCurrie asked for a Motion to Renew our existing BC/BS health care policy. This motion was made by Trustee Miller and seconded by Trustee Thielmann. By call of the roll, the Motion passed.

**TREASURER'S REPORT:** James Howard presented the Treasurer's Report and did an excellent job in explaining the District's Financial Analysis and the Summary of Revenue and Expenditures, property taxes and ambulance fees. Trustee McCurrie stated that the District had \$355,618.04 in payroll and \$161,319.41 in account payables. Trustee McCurrie asked for a Motion to Approve Treasurer's report, as presented. Motion was made by Trustee Thielmann and seconded by Trustee Miller. The motion carried by a roll call vote.

**CLOSED SESSION:** A Motion was made to adjourn to Closed Session to Discuss issues concerning personnel, full and part-time negotiations and/or matters of possible litigation by Trustee Miller and seconded by Trustee Thielmann. By a roll call vote, the Motion passed. The meeting was adjourned to closed session at 8:02 P.M.

**RETURN TO OPEN SESSION:** The Board of Trustees meeting returned to open session at 8:48 p.m.

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A Motion was made by Trustee Miller to Hold a Board of Trustees Special Meeting on Tuesday, August 20, 2019 to Discuss Full Time Negotiations. Motion was seconded by Trustee Thielmann. By a roll call vote, the Motion passed.

A Special Meeting of the Board of Trustees will be held on August 20, 2019 at 7:00 p.m. to discuss full time negotiations.

**ADJOURNMENT:** There being no further business to be brought before the Board, the meeting adjourned at 9:50 P.M. A Motion to Adjourn was made by Trustee Miller and seconded by Trustee Thielmann. On a roll call vote, the motion passed. The next regular meeting of the Board of Trustees will be held on Tuesday, September 10, 2019 at 7:00 p.m.

A handwritten signature in black ink, appearing to read "D. Miller", written over a horizontal line.A handwritten signature in black ink, appearing to read "D. Thielmann", written over a horizontal line.A handwritten signature in purple ink, appearing to read "D. Miller", written over a horizontal line.