

NORTHBROOK PUBLIC LIBRARY IN-PERSON/VIRTUAL MEETING

June 16, 2022 | 7:30 p.m.
Northbrook Public Library | Civic Room

Livestream: <https://youtu.be/o-Kd5CUzXo4>

Regular Monthly Meeting Agenda

- 1 Call Regular Meeting to Order – Mr. Jay Glaubinger
- 2 Board of Trustees Roll Call – Ms. Jennifer McGee
- 3 Consent Agenda – Mr. Jay Glaubinger
 - 3.1 Approval of the Agenda
 - 3.2 Approve Regular Session Minutes – May 19, 2022
 - 3.3 Approve Cash Balances & Income Statement May 2022
 - 3.4 Approve Bills and Charges from May 2022
 - 3.5 Approve Updated Freedom of Information Act Policy
 - 3.6 Approve Updated Home Delivery Policy
 - 3.7 Approve Glenbrook Sanitary District Intergovernmental Agreement
 - 3.8 Approve Resolution for Limricc Intergovernmental Agreement
 - 3.9 Review of Executive Session Minutes – May 19, 2022
 - 3.10 Approve FY22 Illinois Public Library Annual Report
- 4 Public Comments
- 5 Staff Reports – Ms. Kate Hall
 - 5.1 Illinois Public Library Annual Report presentation - Kelly Durov
- 6 Board Member Reports
- 7 Unfinished Business
- 8 New Business
 - 8.1 4th of July Parade plans
 - 8.2 EDI Organizational Assessment
 - 8.3 OSG IT Security presentation
- 9 Closed Session

5 ILCS 120/2(8) Security procedures, school building safety and security, and the use of personnel and equipment to respond to an actual, a threatened, or a reasonably potential danger to the safety of employees, students, staff, the public, or public property
- 10 Agenda Building
- 11 Adjourn

FINAL VOTE OR ACTION MAY BE TAKEN AT THE MEETING ON ANY AGENDA ITEM SUBJECT MATTER LISTED ABOVE, UNLESS THE AGENDA LINE ITEM SPECIFICALLY STATES OTHERWISE.

The Northbrook Public Library is subject to the Requirements of the Americans with Disabilities Act of 1990. Individuals with disabilities who plan to attend any meetings of the Board and who require certain accommodations in order to allow them to observe and/or participate in this meeting, or who have questions regarding the accessibility of these meetings or the facilities are requested contact 847-272-7074 promptly to allow the Northbrook Public Library to make reasonable accommodations for those persons. Hearing impaired individuals may establish TDD contact by calling 847-272-7074.

**NORTHBROOK PUBLIC LIBRARY
CASH BALANCES
5/31/2022**

		Beginning Balance	Cash Receipts	Expenditures	Ending Balance
Operating					
	General	8,943,897.56	183,313.49	841,751.10	8,285,459.95
	Restricted	379,637.78	3,695.04	42,260.85	341,071.97
	IMRF	762,058.48	1,291.94	27,739.84	735,610.58
	Fica	248,095.67	878.52	23,426.90	225,547.29
	Total Operating	\$10,333,689.49	\$ 189,178.99	\$ 935,178.69	\$ 9,587,689.79
Capital Improvement		\$ 5,007,807.10	\$ 193.86	\$ 6,585.00	\$ 5,001,415.96
Debt Service		\$ 1,761.46	\$ 354,183.70	\$ 183,775.00	\$ 172,170.16

Cash Detail	Operating	Capital Improvement	Debt Service
NB&T - Checking	20,762.83	26,354.88	172,170.16
PayPal	8,087.98	-	-
FBofHP	226,397.98	-	-
Fifth Third - Checking/Money Market	9,331,335.70	4,974,548.97	-
US Bancorp	660.30	512.11	-
Petty Cash	445.00	-	-
Total	\$ 9,587,689.79	\$5,001,415.96	\$ 172,170.16

NB&T = Northbrook Bank & Trust
 GSB = Glenview State Bank
 FBofHP - First Bank of Highland Park
 USB = US Bancorp

Northbrook Public Library
Income Statement
5/31/22

	PY Month	CY Month	PY YTD	CY YTD	CY Budget	8%
01 - General Operating Fund						
Revenues						
Undesignated Revenue						
Property Tax Levy	\$3,992,682.35	\$3,914,001.90	\$3,992,682.35	\$3,914,001.90	\$7,491,000.00	52.25%
Replacement Tax	\$0.00	\$0.00	\$0.00	\$0.00	\$125,000.00	0.00%
Impact Fees	\$0.00	\$5,235.47	\$0.00	\$5,235.47	\$0.00	0.00%
Fines, Fees & Rentals	\$4,644.83	\$4,362.43	\$4,644.83	\$4,362.43	\$25,000.00	17.45%
Interest Income	\$1,098.06	\$279.00	\$1,098.06	\$279.00	\$5,000.00	5.58%
Other Income	\$12,760.65	\$10,809.22	\$12,760.65	\$10,809.22	\$100,000.00	10.81%
Total Undesignated Revenue	\$4,011,185.89	\$3,934,688.02	\$4,011,185.89	\$3,934,688.02	\$7,746,000.00	50.80%
Designated Revenue						
Gifts & Other Designated Income	\$508.55	\$3,629.96	\$508.55	\$3,629.96	\$200,000.00	1.82%
Designated Interest Income	\$18.58	\$26.04	\$18.58	\$26.04	\$0.00	0.00%
Total Designated Revenue	\$527.13	\$3,656.00	\$527.13	\$3,656.00	\$200,000.00	1.83%
Total Revenues	\$4,011,713.02	\$3,938,344.02	\$4,011,713.02	\$3,938,344.02	\$7,946,000.00	49.56%
Expenses						
Undesignated Expenses						
Materials & Services						
Books	\$106,218.11	\$65,162.60	\$106,218.11	\$65,162.60	\$932,000.00	6.99%
Audio Visual	\$849.29	\$1,413.73	\$849.29	\$1,413.73		
Videos/DVDs	\$2,125.11	\$1,106.13	\$2,125.11	\$1,106.13		
Programs	\$16,530.10	\$11,232.63	\$16,530.10	\$11,232.63	\$94,000.00	11.95%
OCLC	\$2,854.20	\$3,210.87	\$2,854.20	\$3,210.87	\$22,000.00	14.59%
CCS Shared Costs	\$13,142.98	\$13,134.04	\$13,142.98	\$13,134.04	\$80,000.00	16.42%
Total Materials & Services	\$138,745.39	\$92,740.14	\$138,745.39	\$92,740.14	\$1,128,000.00	8.22%
Human Resources						
General Salaries and Wages	\$299,049.41	\$306,241.09	\$299,049.41	\$306,241.09	\$4,027,820.00	7.60%
Maintenance Salaries & Wages	\$12,253.68	\$12,674.12	\$12,253.68	\$12,674.12	\$154,680.00	8.19%
Group Insurance	\$55,934.61	\$54,212.46	\$55,934.61	\$54,212.46	\$730,000.00	7.43%
Unemployment/Worker's Comp	\$17,736.25	\$25,194.62	\$17,736.25	\$25,194.62	\$27,000.00	93.31%
Staff Development	\$5,429.76	\$6,588.18	\$5,429.76	\$6,588.18	\$60,000.00	10.98%
Total Human Resources	\$390,403.71	\$404,910.47	\$390,403.71	\$404,910.47	\$4,999,500.00	8.10%

Northbrook Public Library
Income Statement
5/31/22

	PY Month	CY Month	PY YTD	CY YTD	CY Budget	8%
Operating Costs						
Photocopy	\$11,548.08	\$8,934.24	\$11,548.08	\$8,934.24	\$30,000.00	29.78%
Office & Library Supplies	\$4,168.72	\$7,362.92	\$4,168.72	\$7,362.92	\$70,000.00	10.52%
Software	\$16,241.92	\$19,359.27	\$16,241.92	\$19,359.27	\$98,000.00	19.75%
Postage	\$7.32	\$14,947.30	\$7.32	\$14,947.30	\$20,000.00	74.74%
General Insurance	\$50,636.83	\$57,021.56	\$50,636.83	\$57,021.56	\$68,000.00	83.86%
Telephone/Internet	\$15,614.43	\$12,690.64	\$15,614.43	\$12,690.64	\$39,000.00	32.54%
Professional Services	\$35,050.90	\$52,323.28	\$35,050.90	\$52,323.28	\$322,000.00	16.25%
Furniture, Equipment	\$2,189.69	\$2,735.00	\$2,189.69	\$2,735.00	\$50,000.00	5.47%
Equipment Rental & Maintenance	\$844.95	\$26,185.21	\$844.95	\$26,185.21	\$42,000.00	62.35%
Community Relations	\$495.00	\$31.62	\$495.00	\$31.62	\$51,000.00	0.06%
Total Operating Costs	\$136,797.84	\$201,591.04	\$136,797.84	\$201,591.04	\$790,000.00	25.52%
Maintenance						
Vehicle Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$3,000.00	0.00%
Janitorial Supplies	\$1,470.56	\$3,086.52	\$1,470.56	\$3,086.52	\$45,000.00	6.86%
Utilities	\$151.09	\$745.22	\$151.09	\$745.22	\$53,000.00	1.41%
Building Repairs	\$0.00	\$0.00	\$0.00	\$0.00	\$30,000.00	0.00%
Contracted Services	\$13,738.67	\$19,065.79	\$13,738.67	\$19,065.79	\$146,000.00	13.06%
Total Maintenance	\$15,360.32	\$22,897.53	\$15,360.32	\$22,897.53	\$277,000.00	8.27%
Other Expenses						
Recruiting	\$249.00	\$0.00	\$249.00	\$0.00	\$1,000.00	0.00%
Contingency & Misc Exp	\$1,157.89	\$208.51	\$1,157.89	\$208.51	\$100,000.00	0.21%
Board Development	\$220.00	\$0.00	\$220.00	\$0.00	\$500.00	0.00%
Total Other Expenses	\$1,626.89	\$208.51	\$1,626.89	\$208.51	\$101,500.00	0.22%
Total Undesignated Expenses	\$682,934.15	\$740,696.83	\$682,934.15	\$740,696.83	\$7,296,000.00	10.15%
Designated Expenses						
Miscellaneous Designated Expenses	\$0.00	\$28,199.38	\$0.00	\$28,199.38	\$200,000.00	14.10%
Designated Materials Expense	\$113.90	\$124.75	\$113.90	\$124.75	\$0.00	0.00%
Designated Program Expense	\$5,631.27	\$13,551.47	\$5,631.27	\$13,551.47	\$0.00	0.00%
Total Designated Expenses	\$5,745.17	\$41,875.60	\$5,745.17	\$41,875.60	\$200,000.00	20.94%
Transfers & Other Financing Uses						
Transfer to CIF	\$0.00	\$0.00	\$0.00	\$0.00	\$425,000.00	0.00%
Transfer to Debt Service	\$0.00	\$0.00	\$0.00	\$0.00	\$25,000.00	0.00%
Total Transfers & Other Financing Uses	\$0.00	\$0.00	\$0.00	\$0.00	\$450,000.00	0.00%
Total Expenses	\$688,679.32	\$763,461.01	\$688,679.32	\$763,461.01	\$7,946,000.00	9.61%
NET SURPLUS/(DEFICIT)	\$3,323,033.70	\$3,174,883.01	\$3,323,033.70	\$3,174,883.01	\$0.00	

Northbrook Public Library
Income Statement
5/31/22

	PY Month	CY Month	PY YTD	CY YTD	CY Budget	8%
02 - IMRF/FICA Fund						
Revenues						
Undesignated Revenue						
Property Tax Levy-IMRF	\$214,683.77	\$217,700.67	\$214,683.77	\$217,700.67	\$425,000.00	51.22%
Property Tax Levy FICA	\$155,109.02	\$148,036.46	\$155,109.02	\$148,036.46	\$289,000.00	51.22%
Interest Income IMRF	\$0.03	\$3.03	\$0.03	\$3.03	\$50.00	6.06%
Interest Income FICA	\$0.02	\$2.06	\$0.02	\$2.06	\$50.00	4.12%
Total Undesignated Revenue	\$369,792.84	\$365,742.22	\$369,792.84	\$365,742.22	\$714,100.00	51.22%
Total Revenues	\$369,792.84	\$365,742.22	\$369,792.84	\$365,742.22	\$714,100.00	51.22%
Expenses						
Undesignated Expenses						
Human Resources						
Employer IMRF	\$31,674.19	\$27,739.84	\$31,674.19	\$27,739.84	\$425,000.00	6.53%
Employer FICA	\$22,965.70	\$23,426.90	\$22,965.70	\$23,426.90	\$289,000.00	8.11%
Total Human Resources	\$54,639.89	\$51,166.74	\$54,639.89	\$51,166.74	\$714,000.00	7.17%
Total Undesignated Expenses	\$54,639.89	\$51,166.74	\$54,639.89	\$51,166.74	\$714,000.00	7.17%
Total Expenses	\$54,639.89	\$51,166.74	\$54,639.89	\$51,166.74	\$714,000.00	7.17%
NET SURPLUS/(DEFICIT)	\$315,152.95	\$314,575.48	\$315,152.95	\$314,575.48	\$100.00	

Northbrook Public Library
Income Statement
5/31/22

	PY Month	CY Month	PY YTD	CY YTD	CY Budget	8%
03 - Capital Improvements Fund						
Revenues						
Undesignated Revenue						
Interest Income	\$558.72	\$193.86	\$558.72	\$193.86	\$10,000.00	1.94%
Total Undesignated Revenue	\$558.72	\$193.86	\$558.72	\$193.86	\$10,000.00	1.94%
Transfers & Other Financing Sources						
Transfer from General fund	\$0.00	\$0.00	\$0.00	\$0.00	\$425,000.00	0.00%
Total Transfers & Other Financing Sources	\$0.00	\$0.00	\$0.00	\$0.00	\$425,000.00	0.00%
Total Revenues	\$558.72	\$193.86	\$558.72	\$193.86	\$435,000.00	0.04%
Expenses						
Undesignated Expenses						
Capital Projects & Bond Expenses						
Renovation/Repair	\$7,264.75	\$6,360.00	\$7,264.75	\$6,360.00	\$540,725.00	1.18%
Professional Fees	\$2,000.00	\$0.00	\$2,000.00	\$0.00	\$75,525.00	0.00%
Furniture & Equipment	\$1,627.61	\$1,673.32	\$1,627.61	\$1,673.32	\$189,000.00	0.89%
Total Capital & Bond Expenses	\$10,892.36	\$8,033.32	\$10,892.36	\$8,033.32	\$805,250.00	1.00%
Total Undesignated Expenses	\$10,892.36	\$8,033.32	\$10,892.36	\$8,033.32	\$805,250.00	1.00%
Total Expenses	\$10,892.36	\$8,033.32	\$10,892.36	\$8,033.32	\$805,250.00	1.00%
NET SURPLUS/(DEFICIT)	(\$10,333.64)	(\$7,839.46)	(\$10,333.64)	(\$7,839.46)	(\$370,250.00)	

Northbrook Public Library
Income Statement
5/31/22

	PY Month	CY Month	PY YTD	CY YTD	CY Budget	8%
05 - Debt Service Fund						
Revenues						
Undesignated Revenue						
Property Tax Levy	\$406,959.39	\$388,045.04	\$406,959.39	\$388,045.04	\$757,550.00	51.22%
Interest Income	\$0.06	\$5.39	\$0.06	\$5.39	\$0.00	0.00%
Total Undesignated Revenue	\$406,959.45	\$388,050.43	\$406,959.45	\$388,050.43	\$757,550.00	51.22%
Total Revenues	\$406,959.45	\$388,050.43	\$406,959.45	\$388,050.43	\$757,550.00	51.22%
Expenses						
Undesignated Expenses						
Capital Projects & Bond Expenses						
Interest Payments	\$191,085.77	\$183,775.00	\$191,085.77	\$183,775.00	\$367,550.00	50.00%
Principal Payments	\$0.00	\$0.00	\$0.00	\$0.00	\$390,000.00	0.00%
Total Capital & Bond Expenses	\$191,085.77	\$183,775.00	\$191,085.77	\$183,775.00	\$757,550.00	24.26%
Total Undesignated Expenses	\$191,085.77	\$183,775.00	\$191,085.77	\$183,775.00	\$757,550.00	24.26%
Total Expenses	\$191,085.77	\$183,775.00	\$191,085.77	\$183,775.00	\$757,550.00	24.26%
NET SURPLUS/(DEFICIT)	\$215,873.68	\$204,275.43	\$215,873.68	\$204,275.43	\$0.00	

May 2022 Financial Summary

May is the start the new fiscal year – I want to highlight that the budget is allocated evenly throughout the year while actual expenditures are recorded on a cash basis as paid.

Total General Fund revenues collected to date is \$3,938,344.02

- 52.25% of property taxes have been collected. Second installment property tax bills and receipts will be delayed. The delay stems from technological updates at the Cook County Assessor's Office preventing it from forwarding assessment data to the Cook County Board of Review, which in turn will delay Board of Review certification of assessments and County Treasurer and Clerk finalization of the property tax bills.
- Fines, Fees & Rentals budget is a conservative estimate – we have collected more than budget – the breakdown is as follows
 - 7% is fines and lost item / replacement collections
 - 82% is non-resident fees
 - 11% is copy machine collections

Total General Fund expenditures are \$763,461, budget differences include:

- CCS Shared Costs is greater than budget due to invoices being paid quarterly
- Unemployment / Workers Compensation is greater than budget due to invoice being paid annually and the amount booked represents 10 months of expense
- Photocopy is greater than budget due to booking of 4 months of lease payments, 12 months of SimpleScan, 8 months of tower lease and 6 months of MyPC and Papercut
- Software is greater than budget due to annual renewals being recorded/paid
- Postage is greater than budget due to annual deposit being recorded/paid
- General Insurance is greater than budget due to invoice being paid annually and the amount booked represents 10 months of expense
- Telephone is greater than budget due to booking 6 months of Ring Central expense
- Professional Services is greater than budget due to recording 2 months of IT
- and annual cost of EDI consultant
- Equipment Rental & Maintenance is greater than budget due to annual expense for RFID and AMH being recorded

Northbrook Public Library
 Bills, Charges and Transfers for Board of Trustee Approval
 Month of May 22

Operating Funds	
Library Claims List	\$ 140,387.58
Librarian's Claims List	\$ 18,374.49
Payroll	\$ 304,912.80
Fica/IMRF	\$ 51,166.74
ACH to IPBC	\$ 66,153.38
Transfer to Debt Service	\$ 354,183.70
Total Operating Funds	<u>\$ 935,178.69</u>
Capital Improvement Fund	
Claims List	\$ 6,585.00
	<u>\$ 6,585.00</u>
Debt Service Fund	
2013 B Interest Payment	\$ 121,900.00
2019 Interest Payment	\$ 61,875.00
Total Debt Service Funds	<u>\$ 183,775.00</u>
Grand Total Library	<u><u>\$ 1,125,538.69</u></u>

Northbrook Public Library
Bank Register Report
Northbrook Bank & Trust General Checking

Transaction Number	Transaction Date	Reference	Payments	Description
25407	3/29/2022	VOID - Frank Babbitt	\$ (1,000.00)	annual payment - programs
25476	5/18/2022	First Bankcard	\$4,699.26	monthly payment - supplies
25477	5/18/2022	Reserve Account	\$15,000.00	annual payment - postage
25478	5/31/2022	Amazon	\$2,669.68	monthly payment - supplies
25479	5/31/2022	Frank Babbitt	\$1,000.00	annual payment - programs
25480	5/31/2022	Baker & Taylor	\$24,147.77	monthly payment - materials
25481	5/31/2022	Best Quality Cleaning	\$5,403.00	monthly payment - contracted services
25482	5/31/2022	Colley Elevator Co.	\$4,574.00	annual payment - contracted services
25483	5/31/2022	Kabir Dalawari	\$600.00	annual payment - programming
25484	5/31/2022	Demco	\$5,509.57	monthly payment - supplies
25485	5/31/2022	Dave DiNaso's Traveling World of Reptiles	\$750.00	annual payment - programming
25486	5/31/2022	Getty Images (US), Inc.	\$1,080.00	annual payment - software
25487	5/31/2022	Grainger	\$1,745.05	monthly payment - janitorial supplies
25488	5/31/2022	HR Source	\$1,465.00	annual pyament - membership
25489	5/31/2022	Jane Huh	\$3,825.00	annual payment - staff development - tuition reimbursement
25490	5/31/2022	It's Impressive LLC	\$2,270.35	annual payment - programming
25491	5/31/2022	Midwest Tape	\$3,383.34	monthly payment - materials
25492	5/31/2022	Morningstar, Inc.	\$7,545.00	annual payment - materials
25493	5/31/2022	VOID - Outsource Solutions Group, Inc.		
25494	5/31/2022	Overdrive	\$5,028.66	monthly payment - materials
25495	5/31/2022	Reaching Across Illinois Library System	\$10,701.67	annual payment - materials & software
25496	5/31/2022	Record Information Services, Inc.	\$1,330.00	annual payment - materials
25497	5/31/2022	RELX Inc. DBA LexisNexis	\$4,413.00	annual payment - materials
25498	5/31/2022	SHI International Corp.	\$2,275.00	annual payment - software
25499	5/31/2022	Showcases	\$970.92	monthly payment - supplies
25500	5/31/2022	Siemens Industry Inc.	\$2,212.82	quarterly payment -contracted services
25501	5/31/2022	Sterling Services, Inc.	\$2,736.90	tri annual payment - contracted services
25502	5/31/2022	Symmetry Energy Solutions, LLC	\$3,173.49	monthly payment - utilities
25503	5/31/2022	Tumbleweed Press Inc.	\$3,600.00	annual paym- materials
25504	5/31/2022	Village of Northbrook	\$7,239.50	annual payment - unemployment
25505	5/31/2022	Vis-O-Graphic, Inc.	\$1,483.08	annual payment - programs
25506	5/31/2022	Wells Fargo Vender Fin Serv	\$1,530.00	monthly payment - photocopy (2 months)
25507	5/31/2022	WET Solutions, Inc.	\$6,335.00	annual payment - contracted services
25508	5/31/2022	Wex Health Inc.	\$2,690.52	monthly payment - contingency

\$ 140,387.58

Northbrook Public Library
Bank Register Report
Northbrook Bank & Trust Librarian Checking

Transaction Number	Transaction Date	Reference	Payments
51730	1/24/2022	VOID - Olga Camp	\$ (22.99)
52050	5/18/2022	Gregory Alexander	\$200.00
52051	5/18/2022	Mark Anderson	\$400.00
52052	5/18/2022	Aquatic Works LTD	\$175.00
52053	5/18/2022	Nancy Buehler	\$250.00
52054	5/18/2022	Olga Camp	\$22.99
52055	5/18/2022	Juliet Cheng	\$11.99
52056	5/18/2022	Merriel L. Chernoff	\$17.00
52057	5/18/2022	Cintas	\$500.07
52058	5/18/2022	Consumers' Checkbook	\$450.00
52059	5/18/2022	Sara Cui	\$14.95
52060	5/18/2022	Theofano Davidson	\$19.99
52061	5/18/2022	Sabina Fazlic	\$125.00
52062	5/18/2022	Silvia V. Foti	\$300.00
52063	5/18/2022	Jo I Gayle	\$125.00
52064	5/18/2022	Mark Gelfeld	\$200.00
52065	5/18/2022	Van Gilmer	\$200.00
52066	5/18/2022	Kim Gilmer	\$150.00
52067	5/18/2022	Benjamin Goluboff	\$250.00
52068	5/18/2022	Jayne Herring	\$400.00
52069	5/18/2022	Jayne Herring	\$400.00
52070	5/18/2022	Jayne Herring	\$550.00
52071	5/18/2022	Image Specialties of Glenview, Inc.	\$19.05
52072	5/18/2022	Investor's Business Daily	\$349.00
52073	5/18/2022	Alisa Kusnitzow	\$150.00
52074	5/18/2022	Wen Li	\$12.99
52075	5/18/2022	Ron Mantegna	\$200.00
52076	5/18/2022	Patrick McCallister	\$175.00
52077	5/18/2022	Paula McMenamin	\$15.95
52078	5/18/2022	Northbrook Park District	\$25.00
52079	5/18/2022	Petty Cash Custodian	\$84.62
52080	5/18/2022	Pioneer Press	\$133.50
52081	5/18/2022	Promos 911, Inc.	\$314.56
52082	5/18/2022	Reds Garden Center	\$62.54
52083	5/18/2022	Alissa P. Rogers	\$14.99
52084	5/18/2022	Olga Rudiak	\$400.00
52085	5/18/2022	Sherwin-Williams Company	\$184.32
52086	5/18/2022	Alexandra Skinner	\$150.00
52087	5/18/2022	Joe Skittino	\$45.60
52088	5/18/2022	Sujin Song	\$100.00
52089	5/18/2022	Studio Spanish LLC	\$420.00
52090	5/18/2022	Sunset Food Mart, Inc.	\$33.40
52091	5/18/2022	Terryberry	\$262.49
52092	5/18/2022	Today's Business Solutions, Inc.	\$56.84
52093	5/18/2022	Uline	\$510.50
52094	5/18/2022	UPS	\$37.52
52095	5/18/2022	Robert Waterbury	\$50.00
52096	5/18/2022	WEX Bank	\$75.70
52097	5/18/2022	WILIUG	\$40.00
52098	5/18/2022	WM Corporate Services Inc.	\$570.10
52099	5/18/2022	Sharon Yiesla	\$200.00
52100	5/18/2022	Sharon Yiesla	\$200.00
52101	5/31/2022	Ancel Glink P.C.	\$225.00

Northbrook Public Library
Bank Register Report
Northbrook Bank & Trust Librarian Checking

Transaction Number	Transaction Date	Reference	Payments
52102	5/31/2022	APALA	\$250.00
52103	5/31/2022	Aquatic Works LTD	\$185.00
52104	5/31/2022	Baker & Taylor Entertainment	\$542.04
52105	5/31/2022	Blackstone Publishing	\$41.60
52106	5/31/2022	The Book Bin	\$240.00
52107	5/31/2022	Chicago Distribution Center	\$202.68
52108	5/31/2022	Chicago Tribune	\$143.50
52109	5/31/2022	Children's Plus Inc	\$547.63
52110	5/31/2022	Cintas	\$137.52
52111	5/31/2022	Gustavo Cortinas-Fouilloux	\$120.83
52112	5/31/2022	Displays2Go	\$297.94
52113	5/31/2022	EBSCO Information Services	\$208.00
52114	5/31/2022	Everlyn Mayanga-Pambah	\$20.00
52115	5/31/2022	Fun Express, LLC	\$41.52
52116	5/31/2022	Gale/Cengage Learning Inc.	\$384.75
52117	5/31/2022	Glenview Public Library	\$100.00
52118	5/31/2022	Kathryn Hall	\$99.82
52119	5/31/2022	Caitlin Hickey	\$120.83
52120	5/31/2022	The Home Depot Credit Services	\$488.04
52121	5/31/2022	HR Source	\$400.00
52122	5/31/2022	Illinois Heartland Library System-OCLC	\$81.00
52123	5/31/2022	Illinois Library Association	\$250.00
52124	5/31/2022	Akshat Srinivasan Jain	\$120.83
52125	5/31/2022	K&M Printing Company	\$184.00
52126	5/31/2022	Lechner Services	\$61.89
52127	5/31/2022	Library Ideas LLC	\$527.40
52128	5/31/2022	Patrick McCallister	\$175.00
52129	5/31/2022	Roy McGrath	\$120.83
52130	5/31/2022	NIU Outreach Registration	\$33.00
52131	5/31/2022	North American	\$203.79
52132	5/31/2022	Northbrook Hardware	\$206.50
52133	44712	Panera, LLC	\$123.31
52134	44712	Pastimes Inc.	\$36.94
52135	44712	Polonia Bookstore, Inc.	\$97.63
52136	44712	Reds Garden Center	\$181.79
52137	44712	Mark Rosenberg	\$20.89
52138	44712	Runco Office Supply	\$156.08
52139	44712	Sheet Music Plus	\$49.94
52140	44712	St. Charles Public Library	\$15.63
52141	44712	Swank Motion Pictures Inc.	\$396.00
52142	44712	The Korea Times, Inc Chicago	\$270.00
52143	44712	Village of Northbrook Water Dept.	\$56.98
52144	44712	VSP of Illinois, NFP	\$377.94
52145	44712	WEX Health, Inc.	\$105.75
52146	44712	Yami Vending Inc.	\$42.00
52147	44712	Glenbrook North High School	\$50.00

\$ 18,374.49

Northbrook Public Library
 Bank Register Report
 Northbrook Bank & Trust Capital Improvements

Transaction Number	Transaction Date	Reference	Payments	Description
1860	5/31/2022	3E Electric, Inc.	\$ 6,360.00	annual payment - repair work from infrared inspection
1861	5/31/2022	Ancel Glink P.C.	\$225.00	annual payment - window project
			<u>\$ 6,585.00</u>	

NORTHBROOK PUBLIC LIBRARY THE ILLINOIS FREEDOM OF INFORMATION ACT

- I. A brief description of our public body is as follows:
- A. Our purpose is to provide materials and services for the recreational, social, informational, and educational needs of the community.
 - B. An organizational chart is attached.
 - C. The total amount of our operating budget for FY2023 is: \$7,946,000
Funding sources are property and personal property replacement taxes, state and federal grants, fines, charges, and donations. Tax levies are:
 - 1. General Operating Expenditures
 - 2. IMRF (provides for employee's retirement and related expenses)
 - 3. Social Security (provides for employee's FICA costs and related expenses)
 - 4. Debt Service (for bond and interest payments)
 - D. The office is located at this address: 1201 Cedar Lane, Northbrook, IL 60062
 - E. We have approximately the following number of persons employed:
 - 1. Full-time 48
 - 2. Part-time 65
 - F. The following organization exercises control over our policies and procedures: *The Northbrook Public Library Board of Library Trustees*, which meets monthly on the 3rd Thursday of each month, 7:30 p.m., at the library.

Its members are: Howard Jay Glaubinger, President; Abby Young, Vice President; Maura Crisham, Secretary; Jami Xu, Treasurer; Sharon Bergstein; Stacey Oliver; Barbara Unikel
 - G. We are required to report and be answerable for our operations to: *Illinois State Library*, Springfield, Illinois. Its members are: State Librarian, Jesse White (Secretary of State); Director of State Library, and various other staff.

- II. You may request the information and the records available to the public in the following manner:
- A. Use request form or email the FOIA officer.
 - B. Your request should be directed to the following individual: Anna Amen, FOIA officer.
 - C. You must indicate whether you have a "commercial purpose"¹ in your request.²

¹ "Commercial purpose" is defined in the Act as "the use of any part of a public record or records, or information derived from public records, in any form for sale, resale, or solicitation or advertisement for sales or services." However, there are exceptions for news media, non-profits, scientific and academic organizations for disseminate news, articles or opinions of public interest, or research or education.

² In the event a "commercial interest" is involved, additional questions can be asked of the requestor by the public body FOIA officer in order to determine the classification, then the public body has up to 21 days to respond and either deny the request based on exemptions or undue burden; or estimate the time and cost of the copying from prepayment; or provide the documents requested.

NORTHBROOK PUBLIC LIBRARY THE ILLINOIS FREEDOM OF INFORMATION ACT - PAGE 2

- D. You must specify the records requested to be disclosed for inspection or to be copied. If you desire that any records be certified, you must specify which ones.
 - E. To reimburse us our actual costs for reproducing and certifying (if requested) the records, you will be charged the following fees:
 - There is a \$1.00 charge for each certification of records.
 - There is no charge for the first fifty (50) pages of black and white text either letter or legal size;
 - There is a \$.15 per page charge for copied records in excess of 50 pages;
 - The actual copying cost of color copies and other sized copies will be charged.
 - F. If the records are kept in electronic format, you may request a specific format and *if feasible*, they will be so provided, but if not, they will be provided either in the electronic format in which they are kept (and you would be required to pay the actual cost of the medium only, i.e. disc, diskette, tape, etc.) or in paper as you select.
 - G. The office will respond to a written request within five (5) working days or sooner if possible. An extension of an additional five (5) working days may be necessary to properly respond.
 - H. Records may be inspected or copied. If inspected, an employee must be present throughout the inspection.
 - I. The place and times where the records will be available are as follows:
 - 9:00 a.m. to 5:00 p.m.
 - Northbrook Public Library, Business Office
- III. Certain types of information maintained by us are exempt from inspection and copying. However, the following types or categories of records are maintained under our control:
- A. Monthly Financial Statements
 - B. Annual Receipts and Disbursements Reports
 - C. Operating Budgets
 - D. Annual Audits
 - E. Minutes of the Board of Library Trustees
 - F. Library Policies, including Materials Selection
 - G. Adopted Resolutions of the Board
 - H. Annual Reports to the Illinois State Library

NORTHBROOK PUBLIC LIBRARY FREEDOM OF INFORMATION REQUEST

Requestor's Name (or business name, if applicable)	Date of Request	Phone number
Street Address	Certification requested: _____ Yes _____ No	
City	State	Zip
Description of Records Requested: _____ _____ _____		
Is the reason for this request a "commercial purpose" as defined in the Act? ___ Yes ___ No		
<i>Library Response (Requestor does not fill in below this line)</i>		
A P P R O V E D	<input type="checkbox"/> The documents requested are enclosed. <input type="checkbox"/> You may inspect the records at _____ on the date of _____. <input type="checkbox"/> The documents will be made available upon payment of copying costs of \$_____. <input type="checkbox"/> For "commercial requests" only: the estimated time of when the documents will be available is _____, at the prepaid costs stated above.	
D E N I E D	<input type="checkbox"/> The request creates an undue burden on the public body in accordance with Section 3(g) of the Freedom of Information Act, and we are unable to negotiate a more reasonable request. <input type="checkbox"/> The materials requested are exempt under Section 7 _____ of the Freedom of Information Act for the following reasons: _____ _____ Individual(s) that determined request to be denied and title: _____ _____ In the event of a denial, you have the right to seek review by the Public Access Counselor at (217) 558-0486 or 500 S. Second St., Springfield, IL 62705 Or you have the right to judicial review under section 11 of FOIA. <input type="checkbox"/> Request delayed, for the following reasons (in accordance with 3(e) of the FOIA): _____. You will be notified by the date of _____ as to the action taken on your request.	

NOTE: This form cannot be MANDATORY under FOIA, but it is preferred. Failure to use it may result in the request not being properly or promptly processed.

FOIA Officer	Date of Reply
--------------	---------------

309: ~~Homebound Services~~ Home Delivery Service

Created:	March 2020	Updated:	
----------	------------	----------	--

Commented [KH1]: We have learned that the term homebound is out of date and have updated it to home delivery to be more inclusive.

Home ~~deliverybound Service~~ service provides library services to individuals who are unable to physically come to the library. "Home ~~deliverybound~~" is defined as being generally confined to one's resident either temporarily due to illness or accident, or permanently due to disability, age, or other mobility issues. This service is open to all ages.

~~Homebound~~ Home delivery services are provided at no additional cost to anyone with a valid Northbrook library card in good standing. Materials will be delivered to and picked up from each participant's residence. Participants will be charged with the replacement cost for materials that are lost ~~or damaged~~ while in their care, but will not be charged overdue fines.

The library representative may choose not to enter a home, leave a home immediately, and/or recommend suspension of ~~homebound~~ home delivery service if any of the following conditions exist:

1. Any person in the home presents threatening, obscene, or abusive language, gestures, or images.
2. Any person in the home harasses the library representative.
3. Any person in the home is engaging in illegal activity.
4. Any person in the home exhibits signs of illness that may endanger the health of the library representative.
5. The conditions of the home and/or property are unsafe or unsanitary.

The library has the right to terminate this service to any individual who does not meet the terms and requirement as defined above.

LICENSE AGREEMENT

This License Agreement (the “Agreement”) is made and entered into as of _____, 2017 (the “Effective Date”), by and between the Northbrook Public Library, an Illinois local library (the “Licensor”), and the Glenbrook Sanitary District, an Illinois sanitary district (the “Licensee”). (For convenience, Licensor and Licensee may be referred to individually as a “Party” and collectively as the “Parties.”)

WITNESSETH:

WHEREAS, Licensor operates and maintains the Northbrook public library, located at 1201 Cedar Lane, Northbrook, Illinois (the “Library”);

WHEREAS, Licensee is in need of meeting space to be used for meetings of its board of trustees (the “District Board”) which are conducted in accordance with applicable law, including, without limitation, the Open Meetings Act, 5 ILCS 120/1, *et seq.* (the “OMA”);

WHEREAS, Section 4-7 of the Illinois Local Library Act, 75 ILCS 5/1-0.1, *et seq.* (the “LLA”) provides that the Licensor’s board of trustees (the “Library Board”) has exclusive control of the supervision, care, and custody of the Library;

WHEREAS, Section 4-7 of the LLA empowers the Library Board to contract with any public or private entity for the purpose of carrying out the responsibilities, spirit, and provisions of the LLA;

WHEREAS, in furtherance of the public interest, the Licensor desires to grant a license to the District, and the District desires to accept such license, allowing the District Board to use the Library for the District Board’s regular, special, and emergency meetings (collectively, the “District Board Meetings”) in accordance with the terms and conditions of this Agreement and applicable law, including, without limitation, the OMA;

WHEREAS, the purpose of this Agreement is consistent with the provisions of Article VII, Section 10 of the Illinois Constitution regarding intergovernmental cooperation;

WHEREAS, the Agreement is further authorized by the Intergovernmental Cooperation Act, 5 ILCS 220/1, *et seq.*;

NOW THEREFORE, for and in consideration of the mutual covenants, promises and agreements hereinafter set forth, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties hereby covenant and agree as follows:

ARTICLE 1 – INCORPORATION OF RECITALS

The recitals set forth above are material to this Agreement and are incorporated herein as if set forth in full.

ARTICLE 2 – LICENSE

Licensors hereby grants a non-exclusive, revocable license (the “License”) to Licensee to use the Civic Room in the Library (the “Licensed Premises”) for the Permitted Uses described in Section 4.1, herein. The License is subject to all existing covenants, conditions, reservations, contracts, leases, licenses, easements, encumbrances, and restrictions with respect to the Licensed Premises, whether or not of record.

ARTICLE 3 – TERM

The License shall commence on the Effective Date of this Agreement and shall remain in full force and effect until December 31, 2018 (the “Initial Term”). The License shall automatically renew for successive, one-year terms (each, a “Renewal Term”) unless either Party gives written notice of non-renewal to the other Party at least 60 days prior to the expiration of the Initial Term or any Renewal Term. Notwithstanding the foregoing, either Party may terminate the License and this Agreement for that Party’s convenience at any time during the Initial Term or any Renewal Term upon 60 days’ written notice to the other Party.

ARTICLE 4 – USE OF LICENSED PREMISES

Section 4.1. Permitted Uses. Licensee shall be permitted to use the Licensed Premises for conducting the District Board Meetings. It is mutually acknowledged and understood that the District Meetings are open to the public, in accordance with the OMA.

Section 4.2. Meeting Schedule. Licensee’s regular District Board Meetings (the “Regular Meetings”) are held on the first Thursdays of March, June, September, and December each year (the “Regular Meeting Dates”). The Licensed Premises shall be available to Licensee for the Regular Meetings from 9:15 a.m. until 11:45 a.m. on each of the Regular Meeting Dates, without the need for Licensee to take any further action to reserve the Licensed Premises in advance. If Licensee intends to conduct a special or emergency District Board Meeting, it shall inform Licensors as soon as practicable in advance of such meeting, and Licensors shall use its best efforts to make the Licensed Premises available for such meeting. If the Licensed Premises is unavailable for any such special or emergency meeting, Licensors shall use its best efforts to make the Pollak Room or the Interactive Classroom in the Library available for such meeting.

Section 4.3 Conflict. In the event of any conflict between this Agreement and the Licensors’s various rules, regulations, and policies concerning reservation and use of meeting rooms in the Library, this Agreement shall control.

Section 4.3. Posting of Notices and Agendas. Licensee shall provide Licensors with the notice and agenda of any regular or special District Board Meeting at least 72 hours in advance of such meetings, and Licensors shall take necessary action to ensure that physical copies of such notices and agendas are conspicuously posted at the Library at least 48 hours in advance of such regular or special District Board Meetings, in accordance with the OMA. In the event of an emergency District Board Meeting, Licensee shall provide Licensors with the meeting notice and agenda as soon as practicable. Additionally, Licensee shall provide Licensors with an annual Regular Meetings schedule at the start of each calendar year, and Licensors shall cause such schedule to be conspicuously posted at the Library, in accordance with the OMA. Licensee shall

provide Licensor with all notices and agendas described in this paragraph by email to Licensor's Executive Director, or to such other individual(s) that the Library's Executive Director may designate in writing. Licensor shall have no obligation to prepare any notices or agendas described in this paragraph.

Section 4.4. Repairs and Routine Maintenance. Licensee shall, at its sole cost and expense, be responsible for repairing any damage to the Licensed Premises, ordinary wear and tear excepted, which may occur in the course of Licensee's use of the same. Licensor shall, at its sole cost and expense, be responsible for routine maintenance of the Licensed Premises.

Section 4.5. No Fee. In light of the public benefits to be served by the License, there shall be no fee for the License or for Licensee's use of the Licensed Premises as described herein.

Section 4.6. Publication. Licensor authorizes Licensee to publish, to the extent necessary in accordance with applicable law, the fact that the Regular Board Meetings shall be held at the Licensed Premises on the Regular Meeting Dates.

ARTICLE 5 – MISCELLANEOUS PROVISIONS

Section 5.1. No Assignment. The License is personal to the Licensee and shall not be assigned in whole or in part to any other person or entity. Any purported assignment by Licensee shall be void.

Section 5.2. Notices. All notices, requests, demands, consents, approvals, and other communications which may or are required to be served or given hereunder (collectively, "Notices") shall be in writing and shall be personally delivered or sent by certified mail, return receipt requested, postage prepaid, or by a recognized national overnight delivery service, addressed to the Party to receive such Notice at the following addresses:

If to Licensor:

Northbrook Public Library
Attn: Kate Hall, Executive Director
1201 Cedar Lane
Northbrook, Illinois 60062

If to Licensee:

Glenbrook Sanitary District
Attn: Kenneth Lopez, District Manager
P.O. Box 523
Techny, IL 60082

Either Party may, by Notice given as aforesaid, change its address for all subsequent Notices. Except where otherwise expressly provided to the contrary elsewhere in this License, Notices shall be deemed given upon receipt if by personal delivery, three (3) days after deposit in the U.S. Mail when mailed in the manner aforesaid, or one (1) day after deposit with a recognized national overnight delivery service as aforesaid.

Section 5.3. No Agency. It is agreed that Licensee is not an agent of Licensor, and shall not incur any costs or expenses on behalf of Licensor, and that the Licensor is not an agent of Licensee, and shall not incur any costs or expenses on behalf of Licensee.

Section 5.4. Authority. Each Party represents and covenants to the other that it has the full power and authority to enter into this Agreement, and that said Party is in no way prohibited from entering into this License pursuant to the terms and conditions of any other contractual obligation, or otherwise.

Section 5.5. Modifications in Writing. No modification, waiver or amendment of this Agreement or of any of its conditions or provisions shall be binding unless in writing signed by Licensor and Licensee.

Section 5.6. Headings. The headings of Articles and Sections in this Agreement are for convenience only and do not limit, expand or construe the contents of the Articles and Sections.

Section 5.7. Severability. The invalidity of any provision of this Agreement shall not impair or affect in any manner the validity, enforceability or effect of the rest of this Agreement.

Section 5.8. Entire Agreement. All understandings and agreements, oral or written, heretofore made between the Parties are merged in this Agreement, which alone fully and completely expresses the agreement between Licensor and Licensee.

Section 5.9. Governing Law. This Agreement shall be governed in all respects by the laws of the State of Illinois. Should either Party institute legal suit or action for enforcement of any obligation contained herein, it is agreed that the exclusive venue of such suit or action shall be in the Circuit Court of Cook County, Illinois.

Section 5.10. Counterparts. This Agreement may be executed in counterparts, each of which shall be deemed an original, and when taken together, shall constitute one and the same instrument.

Section 5.11. Effective Date. The Effective Date shall be the last date on which either Party executes the Agreement.

[Signature Page Follows]

IN WITNESS WHEREOF, the Parties hereto have caused this License Agreement to be executed as of the dates set forth below.

NORTHBROOK PUBLIC LIBRARY,

GLENBROOK SANITARY DISTRICT

By: _____
Jay Glaubinger, President

By: _____
Salvatore Gaeta, President

Date: _____

Date: _____

ATTEST:

ATTEST:

By: _____
Maura Crisham, Secretary

By: _____
Tima Azimova, Clerk

April 20, 2022

TO: LIMRiCC-PHIP & LIMRiCC UCGA members

FROM: Jennie Mills, Chair of the LIMRiCC Board

RE: Ballot to amend the Intergovernmental Agreement

Hello LIMRiCC Members!

Please mark your calendars for the full membership meeting for LIMRiCC scheduled for **May 17th**. Assurance will update the membership about how LIMRiCC is running this year. Additionally, LIMRiCC will be hosting its first virtual wellness fair - this fair is available to our *PHIP members*. Thanks to Aetna, the board is excited to offer this, and we want to make sure everyone has the details to share with your staff!

I also want you to know that on **May 2, 2022**, you will receive a proposed resolution to change the way the Intergovernmental Agreement (IGA) is worded, along with a ballot for your library to vote on the resolution. A copy of the proposed resolution is attached. As the IGA is currently written, it requires 100% of the membership to vote unanimously to make *any* revisions to the document.

Currently, this means, among other things, that the address to contact LIMRiCC in the IGA is our former address in Orland Park. Even something seemingly simple to correct cannot now be updated in the IGA without unanimous consent.

The Board is requesting that a change to the IGA be made so that, going forward, changes to the IGA could be made by having 2/3rds of the libraries voting to authorize any modification to the IGA rather than by having to achieve unanimous consent by ALL members. The Board sees this as a win/win - the majority of the membership will have to authorize any changes to the IGA, protecting the membership. Still, the IGA can be modified more expediently going forward.

The 2/3rd vote for any amendments also mirrors what is already allowed by the LIMRiCC Board By-Laws.

PLEASE NOTE: For the IGA to be amended at this time, our entire membership must vote 'yes' on the ballot.

This ballot, should you have detailed questions, will be more fully explained at the May 17th meeting. There is a 60-day clock on the successful adoption of the resolution. The Board hopes to have the full resolution in force by July 1, 2022.

**INTERGOVERNMENTAL AGREEMENT PROVIDING FOR RISK
MANAGEMENT AND AUTHORIZING MEMBERSHIP IN
THE LIBRARY INSURANCE MANAGEMENT AND RISK
CONTROL COMBINATION (LIMRiCC)
AMENDED EFFECTIVE DECEMBER 1, 2015**

TABLE OF CONTENTS

	<u>PAGE</u>
ARTICLE I. THE UNEMPLOYMENT COMPENSATION CLAIM PROGRAM	1
A. Findings and Authority	1
B. Definitions	2
C. Agreements of Members	3
D. Powers and Duties of LIMRiCC	5
E. Period of Coverage, Withdrawal and Termination	7
F. Prior Coverage	7
ARTICLE II. THE SELF INSURANCE PROGRAM	8
A. Purpose	8
B. Authority	8
C. Definitions	8
D. Insuring Agreement	9
E. Exclusions	10
F. Payments by Members – Assessments	12
G. Powers and Duties of LIMRiCC	12
H. Conditions	13
1. Warranty Clause	13
2. Discovery Period	13
3. Limits of Payments for Losses	13
4. Loss Provision	13
5. Defense and Settlement	14
6. Action Against LIMRiCC	14
7. Subrogation	15
8. Changes	15
9. Assignment	15
10. Authorization Clause and Notices	15
11. Acceptance	16
12. Other Insurance	16

I. Cancellation	16
J. Non-Renewal	17
K. Participation of Unexpended Funds	17
1. Cancellation	17
2. Membership for Five or More Years	17
3. On Termination of the Program	17
L. Disputes	18
M. Prior Coverage	18
 ARTICLE III. EMPLOYEE BENEFIT INSURANCE PROGRAM	 18
A. Purpose	18
1. Purchase of Health Insurance Plan (“PHIP”)	19
2. Self-Insured Health Insurance Plan (“SHIP”)	19
B. Authority	19
C. Member Contributions	19
D. Administration Fee	19
1. Base Administration Fee	20
2. Participant Administration Fee	20
3. Changes to the Base Administration Fee or Participant Administration Fee	20
E. PHIP Benefit Fee	20
F. SHIP Benefit Fee	21
G. Program Fund	21
1. Withdrawal of Administration Fees	21
2. Initial SHIP Account Balance	22
H. SHIP Supplemental Benefit Fee	22
I. Employee Qualification	22
J. Claims	23
K. Mandatory Member Meetings	23

L. Powers and Duties of LIMRiCC	24
M. Powers and Duties of Members	25
N. Late Payments	25
O. Term of the Program	26
1. Termination of Membership by Member	26
2. Termination of Membership by LIMRiCC	26
3. Termination of Program	26
4. Refund of SHIP Benefit Fee Upon SHIP Termination	27
5. Obligations of Terminated Members	28
P. Rights and Obligations of Members	28
Q. Liability of LIMRiCC, Its Officers and Directors	30
R. By-Laws	30
S. Notices	31
ARTICLE IV. RIGHTS AND OBLIGATIONS OF MEMBERS	31
A. Obligations of Members	31
B. Rights of Members	32
ARTICLE V. LIABILITY TO LIMRiCC, ITS OFFICERS AND DIRECTORS	32
ARTICLE VI. BY-LAWS	33
ARTICLE VII. NOTICES	33
ARTICLE VIII. FORMER PARTICIPATION OF METROPOLITAN LIBRARY SYSTEM (FORMERLY SUBURBAN LIBRARY SYSTEM)	33
ARTICLE IX. AMENDMENTS	34
ARTICLE X. POWERS OF BOARD OF DIRECTORS	35

**INTERGOVERNMENTAL AGREEMENT PROVIDING FOR RISK
MANAGEMENT AND AUTHORIZING MEMBERSHIP IN THE LIBRARY
INSURANCE MANAGEMENT AND RISK CONTROL (LIMRiCC)**

In consideration of the agreements hereinafter provided, the Board of Trustees of the _____, hereinafter referred to as “Library” or “Member” and the Library Insurance Management and Risk Control Combination, hereinafter referred to as “LIMRiCC” (an intergovernmental entity voluntarily established by contracting Library Systems, Boards of Library Trustees, Library Districts and Intergovernmental Entities that provide services to Public Libraries, Library Districts and Library Systems), agree as follows:

The _____ Public Library agrees to participate in the following Programs (the Programs) with LIMRiCC:

The Unemployment Compensation Program (UCGA);

The Employee Benefit Insurance Program.

ARTICLE I. THE UNEMPLOYMENT COMPENSATION CLAIM PROGRAM.

A. Findings and Authority.

1. Unemployment claims against Library Districts, Boards of Library Trustees, Library Systems, and Intergovernmental Entities that provide services to Public Libraries, Library Districts and Library Systems can be handled more economically and efficiently if claims are processed on a volume basis.
2. The centralization of administration of these claims is consistent with the goals of the Intergovernmental Cooperation Clause of the Constitution of the State of Illinois (Article VII, Section 10) and the Intergovernmental Cooperation Act (5 ILCS 220/1 et seq.) and is further authorized by 820 ILCS 405/1405.

3. The members and LIMRiCC, therefore, agree to the Provisions hereinafter set forth for the centralized management of unemployment compensation claims.

B. Definitions – (Article I).

Unless otherwise indicated, terms used herein are defined as provided in “An Act in Relation to Unemployment insurance” approved June 30, 1937, as amended

“Claims” – The Unemployment Compensation Claims made against the Members.

“Final Rate” is defined as fifteen percent of the Rate. In other words, “Final Rate” = $\text{Rate}/(1-.15)$.

“Investment Dividend” is defined as Investment Income, if greater than zero.

“Investment Income” is defined as the Total Dividend minus the Underwriting Dividend.

Where the term “LIMRiCC” is used, it shall include LIMRiCC and any private or public corporation it shall retain to assist in the administration and payment of claims unless the context indicates otherwise.

When the term “Member” is used, it shall refer to any entity participating in the Unemployment Compensation Program.

“Member employee” shall include each employee of the Member covered by the Unemployment Compensation Act.

“Member Experience” is defined as the sum of three years of claims divided by the sum of three years of taxable payroll for each Member. In other words, “Member Experience” = $\text{Sum (“3 years of claims”)} / \text{Sum (“3 years of taxable payroll”)}$.

“Member Investment Dividend” is defined as the Investment Dividend multiplied by the Premium divided by the total premium. In other words, “Member Dividend” = $\text{Investment Dividend} * \text{Premium}/\text{Total Premium}$.

“Member Profit” is defined as premium minus claims, where premiums exceed claims.

“Pooled Account” – All assets of LIMRiCC devoted to the Unemployment Compensation Program.

“Pool Experience” is defined as the total of three years of claims divided by the total of three years of taxable payroll for the pool. In other words, “Pool Experience” = Total 3 years of claims / Total 3 years of taxable payroll.

“Pool Profit” is defined as the sum of “Member Profit.”

“The Previous Agreement: - The Unemployment Compensation Agreement between the Member and Metropolitan Library System(formerly Suburban Library System).

“Profitable Members” – means those Members whose premiums exceed claims made.

“Program” – The Unemployment Compensation Program pursuant to this Agreement.

“Rate” is defined as fifty percent of the Member Experience plus fifty percent of the Pool Experience. In other words, “Rate” = $\frac{1}{2}$ x Member Experience + $\frac{1}{2}$ x Pool Experience.

“Reserve Account” – An account to be maintained at \$1,000,000 subject to temporary reductions for payment of mandated claims, and not available for refunding except on the termination of the Unemployment Compensation Program.

“Underwriting Dividend” is defined as the Underwriting Income, if greater than zero.

“Underwriting Income” is defined as the total premiums subtracting the total claims.

C. Agreements of Members.

1. To designate LIMRiCC to process the claims of the Member.
2. That LIMRiCC may contract with private or public corporations for assistance in the processing of claims and the member will share in the cost of administering and paying the claims as provided in this contract.
3. That each year this Agreement is in effect, each Member shall pay to LIMRiCC:
 - (a) The Rate multiplied by the wage base set by the State of Illinois; and
 - (b) The Final Rate, as defined herein.

The Member shall make these payments in equal quarterly installments due on the 15th day of April, July, October and January of each year.

4. At such time as merit rating is established for the Member, as hereinafter provided, the above payments shall be adjusted accordingly.
5. To elect to be a reimbursing employer during the term of this Agreement.
6. That appropriate personnel of the Member will attend meetings conducted by LIMRiCC regarding procedures to reduce claims and that the Member will utilize these procedures.
7. To cooperate in all respects with LIMRiCC so that it can exercise the rights, duties and obligations of the Member as an employer concerning claims.
8. To provide LIMRiCC with information regarding the facts and circumstances of the termination of any of the Member employees within one working day from termination.
9. To furnish LIMRiCC with copies of all reports of Member employees required by the State pursuant to the Unemployment Compensation Act.
10. To permit inspection and audit of Member payroll records by LIMRiCC at such times as the inspection or audit does not interfere with the conduct of business. The Member will provide LIMRiCC with a copy of the quarterly report of Member employees.
11. To comply with such other reasonable rules and regulations as may be established by LIMRiCC for the administration of the Agreement.
12. To permit LIMRiCC to elect not to protest or object to claims or file appeals for allowed claims, provided that the Member shall have the option to defend the claims itself if LIMRiCC elects not to defend. The Member must notify LIMRiCC within two (2) working days of the receipt of the claims, but not later than the due date of any protests, objections or appeals to such claims, if the Member wishes to exercise its option to defend the claims. If the Member has timely notified LIMRiCC of the Member's exercise of this option, LIMRiCC will advise the Member within two (2) working days of the receipt of the claim by LIMRiCC, but not later than the due date

of protests, objections, or appeals to such claims, if LIMRiCC elects not to defend.

13. To furnish LIMRiCC, or its designee, notice of claims within two working days of the receipt of the claims by the Member, but not later than the due date of any protests, objections or appeals to such claims. In addition, the Member will furnish LIMRiCC such information regarding the claims as LIMRiCC may require.
14. To furnish a power of attorney or similar authority to the agent processing claims on behalf of LIMRiCC.

D. Powers and Duties of LIMRiCC.

The powers and duties of LIMRiCC are as follows:

1. To act as the designated agent of the Member in the processing and defending of claims subject to the right of LIMRiCC to delegate these responsibilities as provided herein, and to deposit all payments received pursuant to this Agreement in a separate and distinct bank account to be held, administered and paid over as herein provided. Where funds are available for investment they will be deposited in interest bearing accounts or otherwise lawfully invested.
2. To pay allowed claims against Member employers.
3. To file in the name of and in behalf of Member, protests, objections or appeals to claims that, in the judgment of LIMRiCC, are filed by claimants who are not eligible or who are disqualified pursuant to the Unemployment Compensation Act. LIMRiCC, in its determination, shall exercise that judgment usually exercised by responsible private employers under similar circumstances.
4. To cause an evaluation to be conducted for appropriate Member personnel.
5. To cause training programs concerning the Unemployment Compensation Act to be conducted for appropriate Member personnel.
6. To prepare and file claims for refund where appropriate.
7. To maintain a separate record of the contributions made and the claims paid attributable to each Member, that shall be deducted from the credit balance.
8. To pay the reasonable charges attributable to the services rendered pursuant to this Program from first, the interest earned, and if this is insufficient, from the principal of the fund. These charges shall include, but not be limited to, contract payments for the services for audit expenses, attorneys fees,

equipment, supplies, reimbursement to LIMRiCC for its services and use of its facilities as provided in the BY-Laws of LIMRiCC.

LIMRiCC staff shall manage or contract for services for this Program, provided the annual compensation for these services shall not exceed the Final Rate without the consent of fifty percent (50%) of the Members.

9. To set the Rate for each Member as based on the experience of the Pool (“Pool Experience”) and the experience of the individual Member (“Member Experience”). The Rate is calculated by adding $\frac{1}{2}$ multiplied by the Member Experience to $\frac{1}{2}$ multiplied by the Pool Experience. For new members, defined as those with less than three years experience in the Program, the Rate is calculated using the Pool Experience only.
10. To set forth as in the same manner as in Paragraph 9, if the evaluation establishes that the Member has a deficit balance, a merit rating may be established in excess of 2% but no more than 5%.
11. To authorize LIMRiCC at its option purchase insurance from the Pooled Account to cover claims.
12. To pay for Members who have participated in the Unemployment Compensation Program for ten (10) or more years [including the Program of Metropolitan Library system (formerly Suburban Library System)], LIMRiCC shall make refunds of funds on hand in the Pooled Account in excess of \$1,000,000 as follows:
 - a. Underwriting Dividends and Member Investment Dividends shall be calculated based on audited, fiscal year-end figures.
 - b. Annually by the end of the second quarter of the fiscal year, Underwriting Dividends shall be paid to those Profitable Members based on the amount of underwriting profit generated by Profitable Members as long as the Pooled Account has funds in excess of \$1,000,000. Underwriting Dividends shall be calculated based on the Underwriting Income for Profitable Members. Each Profitable Member’s underwriting is calculated by multiplying the Underwriting Dividend by the Member Profit divided by the Pool Profit. This dividend will count towards the Member’s account balance.
 - c. Annually by the end of the second quarter of the fiscal year, Member Investment Dividends shall be paid to all Members as long as the Pooled Account has funds in excess of \$1,000,000. Each Member’s Investment Dividend shall be calculated by multiplying the Investment Dividend by the premium divided by total premium. This dividend will not count towards the Member’s account balance.

E. Period of Coverage, Withdrawal and Termination.

1. The initial coverage provided by LIMRiCC shall include all claims by members for persons whose employment is terminated by such Member during the period from July 1, 1993, through December 31, 1993. Coverage shall be continued from year to year thereafter, on a calendar year basis, unless terminated as provided herein. In the event of termination by a Member, assets remaining in the Member's account and reserve account shall not be refunded. Members terminating with a deficit balance shall reimburse LIMRiCC for the deficit. Either party may terminate its participation in the Pooled Account pursuant to this Agreement by giving written notice at least ninety (90) days prior to December 31 of any year this Agreement is in effect and the withdrawal will then be effective as of December 31 of the year of withdrawal.
2. LIMRiCC shall continue to cover all claims of the Member's employees whose employment was terminated by the Member during the period this Agreement is in effect, provided the member is not in default; and provided further the Member shall pay any deficit in its account in the Pooled Account. A default in payment by the Member shall be deemed termination by the Member and LIMRiCC shall not cover claims made after the default.

F. Prior Coverage – The Previous Agreement.

Members account balances and merit ratings in the previous agreement with Metropolitan Library System (formerly Suburban Library System), shall be transferred to LIMRiCC and credited to the member's account balance in this LIMRiCC program. There will be no interruption of coverage in the transition from the Previous Agreement.

The coverage for Members with account balances and merit ratings pursuant to the previous Agreement with Metropolitan (formerly Suburban Library System) shall include all claims of such Members for persons whose employment with such Member or with any other employer is terminated prior to June 1, 1993.

ARTICLE II. THE SELF-INSURANCE PROGRAM.

A. Purpose.

It is the purpose of this Self-Insurance Program to create an intergovernmental joint self-insurance program (the "Program") with LIMRiCC, Library Districts, Boards of Library Trustees, Library Systems and Intergovernmental Entities that provide services to Public Libraries, Library Districts and Library Systems (the "Members") under the terms

and conditions hereinafter set forth, with LIMRiCC as the administrative entity to operate the Program. It is the purpose of the Member to contract with LIMRiCC and to assume joint liability under a joint self-insurance program as a Member.

B. Authority.

The agreements between LIMRiCC, and the Members are authorized by the intergovernmental cooperation clause as set forth in Article VII, Section 10 of the Constitution Act; 5 ILCS 220/1; and by the provisions of the Local Governmental and Governmental Employees Tort Immunity Act. (745 ILCS 10/1-101 et seq.)

C. Definitions (Article II).

1. “Member” shall mean any Library District, Board of Library Trustees, Library System or Intergovernmental Entity that provides services to Public Libraries, Library Districts and Library Systems which has executed an agreement which is accepted by LIMRiCC for joint self-Insurance on substantially the same terms as this Agreement.
2. “Insured” shall mean a Member and all persons who were, now are, or shall be elected or appointed officials of such Member. The term “Insured” shall include the personnel of any commissions, boards or other units operating by and under the jurisdiction of such Member. The term “Insured” shall not include independent contractors.
3. The term “insured” shall also include the estates, heirs, legal representatives or assigns of deceased persons who are already defined as an Insured.
4. “Wrongful Act” shall mean any actual or alleged error or misstatement, or misleading statement, or act or omission or neglect or breach of duty, including misfeasance, malfeasance and nonfeasance, by an Insured, as a public official, employee or volunteer of the Member.
5. “Loss” shall mean any amount which an Insured is legally obligated to pay or which the Member shall be required by law to pay as indemnity for any claim or claims made against an Insured for Wrongful Act and shall include but not be limited to damages, judgments, settlements, costs of investigation and defense of legal actions (excluding from such costs the salaries of officials or employees of the Member of any governmental body), claims or proceedings and appeals therefrom, costs of attachment or similar bonds; provided always, however, such amount of Loss shall not include fines or penalties imposed by law or the cost of investigation or defense in connection therewith or matters which may be deemed

uninsurable under the law pursuant to which this Agreement shall be construed.

Subject to Article II, E, punitive damages, to the extent permitted by law, shall be insured as a Loss.

6. The "Term of the Agreement" shall mean the term of coverage provided in the Prior Self-Insurance Agreement. If there is no Prior Self-Insurance Agreement, then the Term of Agreement shall be the period of one (1) year following effective date of this Agreement. The Term of the Agreement shall be extended for additional 12 month periods unless terminated by 60 days notice prior to the expiration date by either party provided payment has been made by the member prior to the commencement of the extended term.
7. The "Prior Self-Insurance Agreement" shall mean the previous self insurance agreement with the Metropolitan Library System (formerly Suburban Library System) and the Pool. There shall be no interruption of coverage in the transition from the Prior Self-Insurance Agreement.

D. Insuring Agreement.

1. LIMRiCC will pay (solely from the proceeds of payments from the members) on behalf of the Member all Loss which the Insured shall be legally obligated to pay for any civil claim or claims first made against the Insured because of a Wrongful Act, provided that the claim is first made during the Term of the Agreement and written notice of said claim is received by LIMRiCC during the Term of the Agreement or within thirty (30) days thereafter.
2. LIMRiCC (solely from the proceeds of payments from the Members) will pay the Insured's defense costs arising out of claims, demands or actions seeking relief or redress from Wrongful Acts in any form other than money damages. The maximum amount of recovery under this extension is One Hundred Thousand Dollars (\$100,000.00) for any such claim, less the One Thousand Dollar deductible, provided that the claim is first made during the Term of the Agreement and written notice of said claim is received by LIMRiCC during the Term of the Agreement or within thirty (30) days thereafter.
3. Extensions. This Agreement shall cover Loss arising from any civil claim or claims made against the estates, heirs, legal representatives or assigns of deceased persons who were Insured at the time of the Wrongful Act upon which such civil claim or claims are based.

E. Exclusions.

Subject to Article II-H.5.

LIMRiCC shall not make payment for Loss in connection with any claims made against the Insured allegedly based upon or arising out of one or more of the following:

1. Gaining any personal profit or advantage to which the Insured was not legally entitled;
2. The return by an Insured of any remuneration in fact paid to the Insured if payment of such remuneration shall be held by the court to be in violation of law;
3. Brought about or contributed to by the dishonest acts of the Insured, which were committed by the Insured with actual dishonest purpose and intent and were material to the cause of action.
4.
 - (a) any damages, whether direct, indirect or consequential, arising from, or caused by bodily injury, sickness, disease or death;
 - (b) loss or criminal abstraction of, damage to or destruction of any tangible property or the loss of use of such property by reason of the foregoing;
5.
 - (a) false arrest, assault, battery, detention or imprisonment, or malicious prosecution;
 - (b) defamation, including, but not limited to, libel or slander;
 - (c) a publication or utterance in the course of or related to advertising, broadcasting or telecasting activities by or on behalf of the Member;
 - (d) wrongful entry or eviction or other invasion of the right of private occupancy.
6. "Willful and wanton conduct," meaning a course of action which shows an actual or deliberate intention to cause harm or that, if not intentional, shows an utter indifference to or conscious disregard for the rights of others;
7. The discharge, dispersal, release or escape or saturation of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases,

waste materials, asbestos or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water, or any object, whether sudden or not;

8. (a) asbestos or any asbestos-related injury or damage; or
 - (b) any alleged act, error, omission or duty involving asbestos, its use, exposure, presence, existence, detection, removal, elimination or avoidance; or
 - (c) the use, exposure, presence, existence, detection, removal, elimination or avoidance of asbestos in any environment, building or structure.
9. Based upon, arising out of, directly or indirectly resulting from or in consequence of, or in any way involving actual, alleged or threatened nuclear reaction, radiation, contamination, materials or waste, regardless of the cause;
 10. Prior to pending litigation as of the effective date of this Agreement and excluding as well, all future claims or suits based upon, arising out of or attributable to said prior or pending litigation;
 11. A violation of the Americans with Disabilities Act of 1990 as amended from time to time.

The Wrongful Act of any Insured shall not be imputed to any other insured for the purpose of determining the applicability of the foregoing exclusions.

F. Payments by Members – Assessments.

Each Member shall pay LIMRiCC One Thousand Two Hundred Dollars (\$1,200) for the first year of coverage and One Thousand Dollars (\$1,000) for each year of coverage thereafter. Payments are made prior to the term of coverage. Each Member shall receive credit for payments made and coverage pursuant to the Prior Self-Insurance Agreement.

If funds of the Program are insufficient in the judgment of LIMRiCC, then LIMRiCC may assess the Members for additional payments. Each Member shall be assessed an equal amount.

If a 12-month discovery period is elected by the Member pursuant to paragraph H-2, such Member shall pay LIMRiCC Eight Hundred Dollars (\$800.00).

The Members shall pay the first One Thousand Dollars (\$1,000.00) of each Loss.

G. Powers and Duties of LIMRiCC.

LIMRiCC shall have the following powers and duties in the administration of the Program:

- (1) To employ agents, employees and independent contractors including legal counsel;
- (2) To purchase or lease equipment, machinery, or personal property necessary for the carrying out of the purpose of the Program;
- (3) To carry out educational and other programs relating to risk reductions;
- (4) To collect the funds and administer the Program;
- (5) To provide risk management services;
- (6) To carry out such other activities as are necessarily implied or required to carry out the purposes of the Program; and
- (7) To work with LIMRiCC staff or to contract for service to manage the Program as provided in the By-laws, provided the annual compensation for these services shall not exceed TWELVE THOUSAND DOLLARS (\$12,000.00)

H. Conditions.

1. Warranty Clause.

It is represented and warranted that the particulars and statements contained in application of the Member included in the prior Self-Insurance Agreement, a copy of which is attached hereto, is reaffirmed as of the inception date of this Agreement and is the basis of this Agreement and is considered as incorporated in and constituting part of this Agreement.

A new application shall be made in the form attached hereto and is subject to review and approval by LIMRiCC.

2. Discovery Period.

If LIMRiCC shall cancel or refuse to renew this Agreement, the Member shall have the right to an automatic extended discovery period upon payment of the additional premium set forth in paragraph F in respect of any claim or claims which may be made against the Insured during the period of twelve (12) months after the date of such cancellation or non-renewal, but only in respect of any Wrongful Act committed during the Term of the Agreement and before the date of such cancellation or non-renewal, provided, however, that written application to LIMRiCC for such extension and payment of the premium therefore must be made within thirty (30) days following such cancellation or non-renewal.

3. Limits of Payment for Losses.

Payment for Losses under Article II, D.1 shall be limited to One Million Dollars (\$1,000,000.00) per occurrence. Pursuant to Article II, F, the One Thousand Dollars (\$1,000.00) to be paid by the Member shall be deducted by LIMRiCC for each loss occurring from separate claim.

4. Loss Provision.

If during the Term of the Agreement or extended discovery period:

- (a) the Member or the Insured shall receive written or oral notice from any person that it is the intention of such person to hold the Insured responsible for the results of any specified Wrongful Act done or alleged to have been done by the Insured while acting in the capacity aforementioned; or
- (b) the Member or the Insured shall become aware of any occurrence which may subsequently give rise to a claim being made against the Insured in respect of any such alleged Wrongful Act;

then Member or the Insured shall, as soon as practicable, give written notice to LIMRiCC of the receipt of such written or oral notice under Clause 4(a) or of such occurrence under Clause 4(b). Upon LIMRiCC's receipt of such notice, any claim which may subsequently be made against the Insured arising out of such alleged Wrongful Act shall, for the purposes of this Agreement, be treated as a claim made during the Term of the Agreement in which such notice was given, or if given during the extended discovery period as a claim made during such discovery period.

The Member or the Insured shall, as further condition precedent to the Insured's right to be indemnified under this Agreement, give LIMRiCC any information and all such cooperation as LIMRiCC may reasonably require and as shall be in the Insured's power.

5. Defense, Settlement and Selection of Counsel.

In the event of a claim, the Insured shall take reasonable measure to protect their interests and shall promptly advise LIMRiCC in the event of a claim. If defense of a suit shall be required, LIMRiCC shall consult with the Insured regarding the appointment of counsel. If there is no agreement on the selection, then LIMRiCC shall appoint counsel.

In the event a claim shall be made that is insured under this Agreement and the claim is combined with another claim arising out of the same occurrence that is excluded under Article II-E, then the insured may select independent counsel for the insured's defense for the excluded claim and LIMRiCC will reimburse the insured for the reasonable expenses of independent counsel.

Subject to the foregoing, no cost of expenses shall be incurred on behalf of LIMRiCC under any circumstances without its consent. In the event the Insured and LIMRiCC cannot agree on the allocation or apportionment of counsel's fees and expenses, then under such circumstances the Insured's right of indemnity for such expenses and fees shall not mature until the claim giving rise thereto has been finally and completely adjudicated and-or settled.

LIMRiCC shall not commit the Member to any settlement without the Member's consent. However, if the Insured shall refuse to consent to any settlement recommended by LIMRiCC and shall elect to contest the claim or continue any legal proceedings in connection with such claim, then subject to the provisions of connection with such claim, then subject to the provisions of Article II, H.3, LIMRiCC's liability for the claim shall not exceed the amount for which the claim could have been settled including costs, charges and expenses incurred with its consent up to date of such refusal.

6. Action Against LIMRiCC.

No action shall lie against LIMRiCC unless as a condition precedent thereto, there shall have been full compliance with all of the terms of this Agreement, and until the amount of the Insured's obligation to pay shall have been finally determined either by judgment against the Insured after actual trial or by written agreement of the Insured, the claimant and LIMRiCC.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this Agreement to the extent of the insurance afforded by this Agreement. No person or organization shall have any right under this Agreement to join LIMRiCC as a party to any action against the Insured, to determine the Insured's liability, nor shall the Pool be impleaded by the Insured or the legal representative of the Insured.

The bankruptcy or insolvency of the Insured or the Insured's estate shall not relieve LIMRiCC of any of its obligations hereunder.

The liability of LIMRiCC shall be limited to the proceeds of payments and assessments of the Members made pursuant to this Article II – Self Insurance pursuant to prior self-insurance Agreement.

7. Subrogation.

In the event of any payment under the Agreement, LIMRiCC shall be subrogated to all the Insured's rights of recovery therefore against any person or organization, and the Insured shall execute and deliver such instruments and papers and do whatever else is necessary to secure such rights. The Insured shall do nothing after Loss to prejudice such rights.

8. Changes.

The terms of this Agreement shall not be waived or changed except by written endorsement issued to for a part of this Agreement.

9. Assignment.

There shall be no assignment of interest under this Agreement.

10. Authorization Clause and Notices.

By acceptance of this Agreement, all Insured agree that the Member shall act on behalf of all Insured, officers and employees of the Member with respect to the giving and receiving of notice of claim or cancellation or non-renewal, the payment of premiums and the receiving of any return premiums that may become due under this Agreement. Notice to that individual named in the Application at the address of the member shall also constitute notice to all Insured.

All notices of claims or any other notice required to be given to LIMRiCC under this Agreement shall be in writing and shall be addressed to:

LIMRiCC
P.O. Box 1016
Orland Park, Illinois 60462

11. Acceptance.

By acceptance of this Agreement, the Member and the Insured agree that this Agreement embodies all agreements existing between themselves and LIMRiCC relating to joint self-insurance.

12. Other Insurance.

If the Member or any Insured has other valid and collectible insurance insuring against a Loss covered by this Agreement, the insurance provided by this Agreement shall be secondary to and shall apply in excess of such other insurance.

I. Cancellation.

This Agreement may be canceled by the Member for itself and its Insured by mailing to LIMRiCC written notice stating when thereafter the cancellation shall be effective.

Subject to Article II, H.2, LIMRiCC may cancel this Agreement and shall thereupon mail to the Member notice stating when not less than sixty (60) days thereafter such cancellation shall be effective. Prior to the effective date of such cancellation, the member shall be given an opportunity to be heard by LIMRiCC. After the hearing, LIMRiCC shall determine whether to affirm or rescind the cancellation. Notwithstanding the foregoing, this Agreement may also be canceled by LIMRiCC upon not less than ten (10) days notice when the cancellation is being effected by reason of the Member's non-payment of premium.

The mailing of notice as aforesaid shall be sufficient proof of notice.

The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the Agreement period.

Cancellation shall be subject to the liability of the Member for assessments pursuant to paragraph F, where the assessment results from a claim made prior to the effective date of cancellation. Cancellation by LIMRiCC shall be subject to LIMRiCC's liability, if any, for claims made prior to the effective date of cancellation.

J. Non-Renewal.

If LIMRiCC refuses to renew the Agreement for any additional one-year period, it shall so notify the Member at least sixty (60) days prior to the termination date of the current Agreement. In the absence of such notice, the Member may renew the Agreement each year for an additional one-year period by paying the annual premium prior to the termination date of the current Agreement.

K. Participation In Unexpended Funds.

1. Cancellation.

In the event LIMRiCC cancels the Agreement with a Member, the Member shall receive a pro-rata refund of the amount it has paid for coverage for the period of time that it does not receive coverage. The Member shall also participate in the first five-year

distribution after its cancellation of coverage under the Agreement, to the extent of ten percent (10%) of a five-year Member's distribution for each full year of coverage.

2. Membership for Five or More Years.

Members who have participated for five (5) years shall receive a distribution of unexpended funds within four (4) months after the end of the fifth (5th) year as follows:

<u>Member's Payment to the Fund</u>	X	Unexpended	X	40%
Total Payments to the fund (Less Refunds)		Balance		

After each additional five years of membership, Members who have participated for additional five years of Membership shall receive a distribution of unexpended funds within four (4) months after the end of each fifth year period as follows:

<u>Member's payment to the Fund</u>	X	Unexpended Balance in	X	40%
Total payments to the fund (Less Refunds)		excess of \$2,000,000		

The Member shall be credited for the time of its participation in the Prior Self-Insurance Agreement.

3. On Termination of the Program.

On termination of the Program, all Members participating at that time shall receive a distribution of unexpended funds based on the following formula:

<u>Payments to the Fund (Less Refunds)</u>	X	Unexpended
Payments to all participating Members (at that time) (less refunds)		Funds

Provided, however, distribution will be deferred until all contingent liabilities have been resolved by LIMRiCC.

LIMRiCC reserves the right to establish reserves necessary in its judgment for specific outstanding claims. These reserves shall be deducted from unexpended funds prior to any distribution thereof pursuant to this Paragraph K.

L. Disputes.

Any dispute not resolved by the efforts of the parties shall be adjudicated by filing of a declaratory judgment action in the Circuit Court of Cook County, Illinois. All parties hereto agree that, should such a need arise, every effort will be made to proceed as expeditiously as possible and, further, all parties hereto will submit to jurisdiction and venue in said forum.

M. Prior Coverage.

There shall be no interruption of coverage as a result of the transition from the Prior Self-Insurance Agreement.

The Member's share of unexpended funds in the prior self-insurance agreement as of May 31, 1993, will be transferred by Metropolitan Library System (formerly Suburban Library System) to the Member's share under this LIMRiCC agreement.

The period of time of the member's participation in the prior Self-Insurance Agreement shall be credited to the Member under this LIMRiCC agreement. (Article II-k.2)

ARTICLE III. EMPLOYEE BENEFIT INSURANCE PROGRAM.

A. Purpose.

It is the purpose of this agreement to create a program of LIMRiCC, namely, the Employee Benefit Insurance Program ("Program"). The Program shall consist of two (2) components: (1) the Purchase of Health Insurance Plan ("PHIP") and (2) the Self-Insured Health Insurance Plan ("SHIP").

The creation of the various funds and accounts established as part of this Program are not intended by the Members or LIMRiCC to constitute the transaction of an insurance business within the State of Illinois. The intent of the parties is to separately establish a benefits program and to utilize LIMRiCC to achieve reduced costs of administration and insurance purchases by providing similar services to all Members and to require the Members to pay for and share the costs of such benefits.

1. Purchase of Health Insurance Plan ("PHIP").

Through PHIP, LIMRiCC shall provide for the purchase, on behalf of its Members, of certain insurance coverage for employees, spouses and dependents ("Insured Participants") of Members, under the terms and conditions set forth herein and in the By-Laws of LIMRiCC as in effect from time to time. Through PHIP, LIMRiCC will arrange for the purchase on behalf of Members of various insurance products, including, but not limited to, the following:

- Life Insurance Benefits;
- Accidental Death and Dismemberment Benefits;
- Employee Assistance Program;
- Dental Insurance; and
- Vision Insurance.

By arranging for the purchase of these insurance products on behalf of all Members, LIMRiCC can achieve savings in premiums.

2. Self-Insured Health Insurance Plan ("SHIP").

Through SHIP, LIMRiCC shall provide a self-insured health insurance plan that provides health insurance coverage, including prescription drug coverage, for Insured Participants of Members, under the terms and conditions set forth herein and in the By-Laws of LIMRiCC as in effect from time to time.

By operating a self-insured health insurance plan on behalf of all Members, LIMRiCC can achieve savings in premiums.

B. Authority.

This agreement is authorized by the intergovernmental cooperation clause as set forth in Article VII, Section 10 of the Constitution of the State of Illinois; by 5 ILCS 220/6 et seq.; and by the provisions of the Local Governmental and Governmental Employees Tort Immunity Act (745 ILCS 10/1-101 et seq.)

C. Member Contributions.

Members shall be responsible for paying three (3) separate fees to LIMRiCC: (a) the Administration Fee, (2) the PHIP Benefit Fee, and (3) the SHIP Benefit Fee ("Member Contributions"). LIMRiCC will invoice each Member for the amount of Member Contributions due on a monthly basis based on the coverage elected by the Member's Insured Participants. Each Member shall remit its payment of its Member Contributions to LIMRiCC by the due date shown on LIMRiCC's invoice.

D. Administration Fee.

As part of its Member Contribution, each Member shall pay LIMRiCC an administration fee ("Administration Fee"). The purpose of the Administration Fee is to cover the costs and expenses LIMRiCC incurs as the organization that sponsors the Program, such as employee salaries, independent contractor fees, office space, and other institutional costs. The Administration Fee shall not cover the SHIP third-party administrator fees, broker fees, or other fees specific to either PHIP or SHIP, including, but not limited to actuarial fees, legal fees, audit fees, etc. Members shall pay the Administration Fee regardless of whether they have Insured Participants enrolled in PHIP, SHIP, or both.

The Administration Fee shall be comprised of two (2) separate fees: (1) the Base Administration Fee and (2) the Participant Administration Fee.

1. Base Administration Fee.

The Base Administration Fee shall be a set fee per month, regardless of the number of Insured Participants the Member has enrolled in the Program or the number of benefits an Insured Participant receives.

2. Participant Administration Fee.

The Participant Administration Fee shall be \$5.50 per month for each Insured Participant the Member has enrolled in the Program, regardless of the number of benefits an Insured Participant receives.

3. Changes to the Base Administration Fee or Participant Administration Fee.

The Board of Directors has the authority to change any component of the Administrative Fee at any regular meeting of the Board of Directors, provided that all of the Members with Insured Participants of the Program have been provided with thirty (30) days notice of said meeting and of the proposed change to the Base Administration Fee and/or the Participant Administration Fee, which proposed change must be included on the meeting agenda.

E. PHIP Benefit Fee.

The PHIP benefit fee shall consist of the premium cost for each of the PHIP insurance products plus any additional amounts necessary, as determined by the Board of Directors, for expenses and costs associated specifically with each respective insurance product ("PHIP Benefit Fee"). A Member's total PHIP Benefit Fee shall be calculated, for each available PHIP insurance product, by multiplying the number of Insured Participants enrolled in a particular insurance product by the PHIP Benefit Fee for that particular insurance product. The Members shall only pay the PHIP Benefit Fee associated with the insurance products for which its Insured Participants are enrolled.

F. SHIP Benefit Fee.

Members with Insured Participants enrolled in SHIP shall be responsible for paying, as part of its Member Contributions, the premium cost of SHIP Coverage plus any additional amounts necessary for expenses and costs associated with operating SHIP ("SHIP Benefit Fee").

For the initial SHIP plan year, which is calendar year 2016, the SHIP Benefit Fee shall be determined by a majority vote of the Members at the Fall 2015 Meeting.

For all subsequent SHIP plan years, the SHIP Benefit Fee shall be determined by the Board of Directors. To determine the SHIP premium cost, the Board of Directors shall consult with the SHIP third party administrator to obtain a suggested premium amount. To determine all other expenses and costs associated with SHIP, the Board of Directors shall

consult with the Executive Director to determine the appropriate other expenses and costs. The Board of Directors may adjust the suggested premium amount and any other fees or costs, in its discretion, to determine the final SHIP Benefit Fee.

The Board of Directors may adjust the suggested premium amount from the SHIP third party administrator based on prior, current, or anticipated changes to claims, cash flow, and LIMRiCC membership, and any other factor in its discretion. Similarly, the Board of Directors may adjust the suggested expenses and costs based on its discretion. Unless decided otherwise in the Board of Directors' discretion, when determining whether to adjust the suggested premium amount, or any other expenses or costs of SHIP, the Board of Directors shall attempt to maintain a balance in the SHIP Account that is sufficient to pay approximately six (6) months of regular and ordinary claims without receipt of further SHIP Benefit Fees.

In the event that the Board of Directors should fail to approve the amount of the SHIP Benefit Fee for any given plan year, the SHIP Benefit Fee shall be equal to 115% of the total expected cost as provided by the third-party administrator for the SHIP Benefit Fee.

G. Program Fund.

LIMRiCC shall maintain one (1) fund for the Program (the "Program Fund"). The Program Fund shall have separate accounts for PHIP and SHIP (the "PHIP Account" and "SHIP Account" respectively).

1. Withdrawal of Administration Fees.

All Administrative Fees shall be deposited to the Program Fund, and LIMRiCC shall withdraw the Administrative Fees thereafter to pay all appropriate costs and expenses.

2. Initial SHIP Account Balance.

In order to start SHIP, a balance will be required in the SHIP Account to pay claims. As such, LIMRiCC will deposit the current balance of the Purchase of Health Insurance Program, which is approximately \$1.2 million dollars, into the SHIP Account as an initial contribution. During the initial SHIP plan year, the Board of Directors may also require, in its discretion, Members to pay SHIP Benefit Fees for the first two months of the calendar year in advance in order to ensure the SHIP Account maintains a sufficient balance, provided that all of the Members with Insured Participants enrolled in SHIP have been provided with notice of the requirement of the advance payment, which notice shall be provided at the Fall Renewal Meeting. In addition, the Board of Directors will vote on said advance payment at its meeting in December. The meeting agenda will include the advance payment as a motion to be acted on by the Board of Directors.

H. SHIP Supplemental Benefit Fee.

If (a) the SHIP Account is in jeopardy of not being able to pay claims or (b) the SHIP Account balance is not sufficient to pay approximately six (6) months of regular and ordinary claims without further SHIP Benefit Fees, the Board of Directors may increase the SHIP Benefit Fee during a SHIP plan year, provided that all of the Members with Insured Participants enrolled in SHIP have been provided with fourteen (14) days notice of the reason for the increase in the SHIP benefit fee and of the meeting at which the Board of Directors will vote on such increase.

I. Employee Qualification.

Only Qualified Employees may become Insured Participants under the Program. To be a Qualified Employee for PHIP, an individual must be a full-time employee of a Member or be a part-time employee of a Member who works a minimum of twenty (20) hours per week and has one year of service with the Member. For SHIP, effective January 1, 2016, Qualified Employees shall include Full-Time employees of a Member. For purposes of SHIP, "Full-Time" shall mean the following: (1) for any Member that is an applicable large employer (as that term is defined under Code Section 4980H), full-time status may be determined using any permissible method under Code Section 4980H; and (2) for any Member that is not an applicable large employer, "full-time" shall mean 30 hours or more per week, on average; provided, however, that employees who work less than thirty (30) hours per week may continue to be Qualified Employees if they have been continuously enrolled in health insurance coverage with LIMRiCC prior to the establishment of SHIP. If such an employee terminates participation in SHIP, the employee cannot reenroll unless he/she becomes a full-time employee and works a minimum of thirty (30) or more hours per week on average at the time of reenrollment.

Members may set stricter requirements for their employees to be eligible for the Program, except that Members are required to provide and pay for life insurance for all full-time employees unless a full-time employee specifically opts out of the life insurance benefit. Members must provide LIMRiCC with documentation of its requirements for eligibility either in the form of a written policy or resolution authorized by the Member's Board and documentation that substantiates that each of its Insured Participants is a bona fide Qualified Employee by January 15 of each year. In addition, each Member is required to provide LIMRiCC with a monthly listing of any new employees, newly eligible employees, terminated employees or any other qualifying event by the tenth of the month.

Members must certify to LIMRiCC that all of its Insured Participants are bona fide Qualified Employees. Each Member agrees to indemnify and defend LIMRiCC for any claims, damages, liabilities, losses, judgments, settlements, taxes, or fines resulting from an employee of the Member being enrolled in the Program without satisfying the requirements to be a Qualified Employee.

J. Claims.

Any claim for benefits under a PHIP insurance policy shall be made to the insurance company; and if this claim is denied, any appeal therefrom shall follow the insurance company's claims review policy.

Any claims for benefits under SHIP shall be administered by the third-party administrator and any appeal therefrom shall follow the third-party administrator's policy. All claims decisions made by the third party administrator shall be respected by LIMRiCC and final. Each Member agrees to indemnify and defend LIMRiCC for any claims, damages, liabilities, losses, judgments, settlements, taxes, or fines resulting from any claims dispute regarding SHIP benefits or any claims made against LIMRiCC.

K. Mandatory Member Meetings.

LIMRiCC shall hold two (2) mandatory member meetings every year: (1) the Spring Renewal Meeting and (2) the Fall Renewal Meeting. LIMRiCC shall provide fourteen (14) days notice to Members of the agenda and of all matters to be addressed at each mandatory member meeting.

The Spring Renewal Meeting shall be held on or before May 31st of each year to evaluate the operation of the Program and (a) discuss the PHIP insurance products that will be purchased by LIMRiCC on behalf of the Members for the next policy period and corresponding PHIP Benefit Fees and (b) discuss the SHIP benefits for the next policy period, plan changes, if any, and corresponding SHIP Benefit Fees, as well as the status of the SHIP Account and its ability to pay claims.

The Fall Renewal Meeting shall be held on or before October 15th of each year to finalize and vote on (a) the Membership Contributions and (b) the benefits provided by PHIP and SHIP for the following year. A final decision regarding Membership Contributions, PHIP benefits and fees, and SHIP benefits and fees shall be made by a majority vote of the Board of Directors at its September meeting.

Each Member must have at least one (1) representative (Library Director/Administrator, other administrators, or his/her designee) in attendance, either in person or via electronic attendance, both Renewal Meetings. Beginning with plan year 2017, Members will be subject to a \$150 fee for failing to have at least one (1) representative present at a Renewal Meeting, with said fee doubling for each additional Renewal Meeting where at least one (1) representative is not present. If a Member fails to attend all renewal meetings for a period of two (2) years, the Board will terminate the Member from the Program.

The Executive Director or his/her designee shall attend the Renewal Meetings. Each Member may have more than one representative attend.

L. Powers and Duties of LIMRiCC.

The powers of LIMRiCC to perform and accomplish the purposes set forth in this Agreement shall be the following and shall be exercised through the Board of Directors:

1. To purchase PHIP insurance products on behalf of the Members;
2. To organize and operate SHIP, including the hiring of a third party administrator;
3. To determine all necessary fees for the operation of PHIP and SHIP, including any increase or supplemental SHIP fees;
4. To terminate any Member for failure to perform obligations and duties as required by this Agreement or as otherwise permitted;
5. To retain brokers, actuaries, consultants or other professionals, who shall provide faithful performance of their respective duties and responsibilities and shall provide acceptable insurance coverage for errors and omissions;
6. To purchase stop loss or other additional insurance plans to limit the potential liability of LIMRiCC and to include any fees or expenses associated with said additional insurance in the SHIP Benefit fee;
7. To employ agents, employees and independent contractors, including legal counsel;
8. To collect the Membership Contributions from the Members;
9. To recommend to Members programs and educational materials relating to claim management and reduction and to carry out educational and other programs relating to claim management and reduction;
10. To enter into written contracts to procure necessary services, supplies, insurance and/or property necessary to accomplish the purposes of the Program;
11. LIMRiCC shall not be responsible for the validity of any insurance policy issued hereunder, nor for the failure of the insurance company to make the payments provided for under any insurance policy, or for the action of any person which may delay, or render null and void or unenforceable, in whole or in part, any insurance policy issued under this Program; and
12. To carry out such other activities as are necessarily implied or required to carry out the purposes of the Program.

M. Powers and Duties of Members.

It is the responsibility of the Member to select suitable insurance coverages for its employees and their respective spouses and dependents from the coverages available under the Program. The rights and conditions with respect to coverage and benefits under such insurance and the self-insured plan shall be determined by the respective insurance policies

and plan, which policies and self-insured plan documents shall be incorporated herein by reference; and LIMRiCC shall have no liability for insurance benefits under PHIP.

In the event of a conflict between the terms of this Program and (a) the terms of a PHIP insurance policy which is then being used in conjunction with this Program or (b) the terms of the SHIP plan document, the terms of said insurance policy and/or the SHIP plan document shall control as to those Members whose employees, and their respective spouses and dependents are receiving insurance coverage and benefits. For this purpose, the insurance policy and SHIP plan document shall control in defining:

1. The persons eligible for insurance coverage;
2. The dates of their eligibility;
3. The conditions which must be satisfied to become insured, if any;
4. The benefits to be provided; and
5. The circumstances under which such insurance terminates.

N. Late Payments.

If a Member is more than ten (10) days late in paying any Membership Contribution, said Member will be responsible for paying a late fee equal to five percent (5%) of said Membership Contribution. All late fees shall be deposited into the PHIP Account or SHIP Account according to the ratio of PHIP Benefit Fees to SHIP Benefits Fees paid by the Member. If a Member fails to make Membership Contributions for a period of three (3) months, the Board may vote to terminate the Member in accordance with Section O, Term of the Program.

O. Term of the Program.

LIMRiCC has been operating a purchase of health insurance program since on or about March 1, 1994 for the purchase of health insurance and other insurance products. This revised Article III and Program amends LIMRiCC's purchase of health insurance program and shall become effective on the 1st day of December, 2015, provided that by such date there are no less than twenty (20) Members of LIMRiCC who have elected in writing to participate in the Program, and shall continue in effect thereafter until terminated.

1. Termination of Membership by Member.

Members shall have the right to cancel participation in the Program by providing 120 days written notice to the Board of Directors, in care of the Executive Director.

2. Termination of Membership by LIMRiCC.

If a Member has a Membership Contribution that is three (3) months past due, the Board may vote to terminate the Member from the Program, provided however that LIMRiCC has provided a thirty (30), sixty (60), and seventy-five (75) days notice to the Member stating (a) the amount due, (b) the due date, and (c) the termination date. A Member may also be terminated for failure to attend the mandatory meetings, as set forth in Section K. In addition, the Board may terminate a Member for failure to perform any other required duty or obligation, after giving at least thirty (30) days notice and an opportunity to cure the alleged failure.

Regardless of the reason for termination, LIMRiCC shall be responsible for any claims incurred before the termination date, provided that the terminated Member does not have any past due Member Contributions. If the Member has past due Member Contributions, all unpaid claims of the Member's Insured Participants shall be the responsibility of the Member.

3. Termination of Program.

The Program shall be terminated if the Board of Directors determines, in its sole discretion, that the termination of the Program is necessary or in the best interests of the Members. In addition, the Program shall also terminate upon the enactment of any State or Federal law and/or a final determination by a court of competent jurisdiction, after all appeals have been exhausted or time for appeal has expired, that the Program is invalid or otherwise contrary to law.

In the event the Program is terminated, the Board of Directors shall:

1. Set an effective date for termination and provide notice of termination to Members at least ninety (90) days prior to the effective date;
2. Collect all Member Contributions;
3. Cause to be paid all claims incurred prior to the effective date of termination provided that such claims are submitted for payment within one year of the date on which they are incurred provided that all Member Contributions have been made by the Member. If assets are not sufficient to pay all such claims, claim payments may be reduced and paid pro rata until all assets are exhausted.
4. Pay all administrative expenses and other liabilities of LIMRiCC in connection with the Program.
5. If the assets of LIMRiCC are not sufficient to satisfy LIMRiCC's liabilities with respect to the Program, the Board of Directors may charge each current Member and each former participating Member who was a participating Member at any time during the twelve (12) month period prior to the effective date of

termination a supplemental Member Contribution in an amount that is equal to the amount of such shortfall multiplied by a fraction, the numerator of which is the amount of Member Contributions required of the former participating Member or the Member during the twelve (12) months prior to the effective date of termination and the denominator of which is the amount of total Member Contributions from all former participating Members and Members during the twelve (12) months prior to the effective date of termination. The Board of Directors shall not be obligated to make claim payment unless and until the shortfall is paid as provided herein.

6. Prior to termination, the Board of Directors shall make adequate provision for the maintenance of the records of the Program, which shall be retained for ten (10) years after the effective date of termination.

4. Refund of SHIP Benefit Fee upon SHIP Termination.

Upon the termination of SHIP for any reason, each Member with Insured Participants enrolled in SHIP at the time of SHIP's termination shall receive a refund of its SHIP Benefit Fees (the "SHIP Refund") from the fund balance, if any. The SHIP Refund shall be calculated for each Member as follows:

- A. LIMRiCC shall remove any Administration Fees from the SHIP Account;
- B. The remaining SHIP Account Balance shall be multiplied by the Member Fraction;
- C. The Member Fraction shall be a fraction where the numerator is equal to the SHIP Benefit Fees paid by the Member in the last twelve (12) months and the denominator is equal to the total SHIP Benefit Fees paid by all Members with Insured Participants enrolled in SHIP in the last twelve (12) months; and
- D. The resulting amount shall constitute the Member's SHIP Refund.

The SHIP Refund shall be paid within a reasonable time of the termination of SHIP, as determined in the discretion of the Board of Directors. Any amounts owed by a Member to LIMRiCC at the time of SHIP's termination shall be deducted from said Member's SHIP Refund and retained by LIMRiCC.

5. Obligations of Terminated Members.

The obligation of LIMRiCC to administer claims incurred under the Plan prior to the effective date of termination or voluntary withdrawal for a terminated Member shall continue for claims that are filed within 90 days after such effective date. Members who have either been terminated or have voluntarily withdrawn are required to make all Member Contributions and supplemental payments during such 90-day period.

P. Rights and Obligations of Members.

The rights of each Member of LIMRiCC shall include the following:

1. To enforce the obligations of LIMRiCC as set forth herein as a contractual obligation. This contract may be enforced in a court of law either by LIMRiCC itself or by any of its Members. The consideration for the obligations imposed herewith shall be based upon the mutual promises and agreements of the Members set forth herein.
2. No member agrees or contracts herein to be held responsible for any claims in tort or contract or otherwise made against any other Member. Members intend in the creation of LIMRiCC to establish an organization for the purchase of health insurance and other insurance products as stated herein within the scope herein set forth, and have not created as between Members any relationship of surety, indemnification or responsibility for the debts of or claims against any Member.

The obligations of each Member of LIMRiCC shall include the following:

1. To make all payments of Membership Contributions and any other payments to LIMRiCC as established in its By-Laws and this Agreement, including but not limited to late fees and supplemental benefit fees.
2. To hold an open enrollment meeting annually to provide education to the Member's Qualified Employees regarding the Program's benefits.
3. To allow LIMRiCC reasonable access to all facilities of the Member and all records relating to benefits, claims, and the financial obligations of the Member to LIMRiCC.
4. To report to LIMRiCC as promptly as possible all claims made to it within its benefit program as administered by LIMRiCC.
5. To furnish full cooperation with LIMRiCC's attorneys, Executive Director and any agent, employee, officer or independent contractor of LIMRiCC relating to the purposes and powers of LIMRiCC.
6. To act promptly and within a reasonable period of time on all matters requiring approval or action by Members and to not withhold such approval unreasonably or arbitrarily.
7. To follow in the operations of the Member all procedures established by LIMRiCC within its purposes and powers, including, but not limited to, the use of release forms, posting of notices, participation in educational and record-keeping programs, limitations on activities offered, and the use of loss prevention techniques and devices.

8. In the event that LIMRiCC shall be required to expend funds for administrative, legal or other operating costs, or to take other actions required under this Agreement or its By-Laws, the Member shall pay its share of the amounts so expended as provided in the By-Laws.

9. To appropriate or budget annually its liabilities under the LIMRiCC Program or Programs in which the Member participates.

10. To review all notices sent by LIMRiCC.

11. To attend all mandatory member meetings as set forth in Section K hereof.

12. During its participation in SHIP, a Member shall only exclusively provide to its employees, except independent contractors, or those in union-sponsored programs, the health benefits provided through SHIP.

13. In the event LIMRiCC should in error pay any benefit claims, administrative fees, or other charges on behalf of a Member, which it was not obligated to pay, the Member shall, upon thirty (30) days' written notice, reimburse LIMRiCC for the amounts improperly paid.

14. In the event that a Member should sue LIMRiCC or any of its Directors, Officers, or employees, or agents regarding any issue related to this Article III and should not be the prevailing party in that suit, said Member shall, as part of its contractual obligation to LIMRiCC, pay the reasonable attorneys' fees and other costs and expenses expended by LIMRiCC in defending against that suit.

15. This Agreement and LIMRiCC's Bylaws are not intended to create or provide any rights in third-parties, including, but not limited to, any Qualifying Employees or Insured Participants.

Q. Liability of LIMRiCC, Its Officers and Directors.

The members of the Board of Directors and the officers and employees of LIMRiCC shall use ordinary care and reasonable diligence in the exercise of their powers and in the performance of their duties hereunder. They shall not be liable for any mistake of judgment or other action made, taken or omitted by them in good faith; nor for any action taken or omitted by any agent, employee or independent contractor; nor for any loss incurred through investment of LIMRiCC funds or failure to invest. They may participate in indemnification and self insurance programs. No Director, officer or employee shall be liable for any action taken or omitted by any other Director or officer. Board members, officers and employees of LIMRiCC shall be indemnified and held harmless by LIMRiCC for claims by third parties arising out of the good faith discharge of duties related to the Program.

The liability of LIMRiCC, its officers and Directors is limited solely to the proceeds of payments of Members. The funds of each insurance program, i.e. those established under

Articles I, II and III are kept separate and accounted for separately. Claims in each such separate insurance program are limited to the funds of that separate program.

If any claim or action not covered by insurance is instituted against a Director, officer or employee of LIMRiCC allegedly arising out of an act or omission occurring within the scope of his or her duties, LIMRiCC shall at the request of them:

1. Appear and defend against the claim or action; and
2. Pay or indemnify the Director, officer or employee for a judgment and court costs based on such claim or action, provided there shall be no indemnification for any portion of a judgment representing an award of punitive or exemplary damages; and
3. Pay or indemnify the Director, officer or employee for a compromise or settlement of such claim or action providing the settlement is approved by the Board of Directors of LIMRiCC.

The term "Director, officer or employee" shall include former Directors, officers and employees. This indemnification resolution shall not apply if the Board of Directors finds that the claim or action is based on malicious, willful or criminal claim or action is based on malicious, willful or criminal misconduct. In such case the action to be taken by the Board of Directors will be determined after an investigation of the facts.

R. By-laws.

The Program is subject to the current By-Laws of LIMRiCC. A copy of the current By-Laws of LIMRiCC is posted on LIMRiCC's website.

S. Notices.

All notices of claims or any other notice required to be given pursuant to the Program, shall be sent by certified mail and/or electronic mail. To notify LIMRiCC, members shall use the following mailing address:

LIMRiCC
PO Box 1016
Orland Park, IL 60462

and the following email address:

limrcc.april@comcast.net

Each Member shall designate an individual to receive notices from LIMRiCC regarding the Program and provide LIMRiCC with current contact information for said individual,

including mailing address and email address. If such addresses change, any party hereto may designate in writing to the other parties pursuant to the provisions of this Section the new contact information and address.

ARTICLE IV. RIGHTS AND OBLIGATIONS OF MEMBERS.

A. The obligations of each Member of LIMRiCC shall include the following:

1. To allow LIMRiCC reasonable access to all facilities of the Member and all records relating to claims and the financial obligations of the Member to LIMRiCC.
2. To furnish full cooperation with LIMRiCC's attorneys, claims administrator with any agent, employee, officer or independent contractor LIMRiCC relating to the purposes and powers of LIMRiCC.
3. To follow in the operations of the Member all loss reduction and prevention procedures established by LIMRiCC within its purposes and powers, including, but not limited to, the use of release forms, posting of notices, participation in educational and record-keeping programs, limitations on activities offered, and the use of loss prevention techniques and devices.
4. In the event that LIMRiCC shall be required to expend funds for administrative, legal or other operating costs, or to take other actions required under this Agreement or its BY-Laws, the Member shall pay its share of the amounts so expended as provided in the By-Laws.
5. To make other payments to LIMRiCC as established in the By-Laws.
6. To appropriate or budget annually its liabilities under the LIMRiCC Programs.

B. Rights of Members.

Rights of each Member of LIMRiCC shall include the following:

1. To enforce the obligations of LIMRiCC as set forth herein as a contractual obligation. This contract may be enforced in a court of law either by LIMRiCC itself or by any of its Members. The consideration for the obligations imposed herewith shall be based upon the mutual promises and agreements of the members set forth herein.

2. Except as provided in Article II-F, no Member agrees or contracts herein to be held responsible for any claims in tort or contract or otherwise made against any other Member. Members intend in the creation of LIMRiCC to establish an organization for joint risk management only within the scope herein set forth and have not created as between Members any relationship of surety, indemnification or responsibility for the debts of or claims against any Member.
3. Where rights of Members to participate in benefits are dependent on the length of time of participation, the Member shall be credited for its participation in the predecessor programs of the Metropolitan Library System (formerly Suburban Library System).

ARTICLE V. LIABILITY OF LIMRiCC, ITS OFFICERS AND DIRECTORS.

The members of the Board of Directors and the officers and employees of LIMRiCC shall use ordinary care and reasonable diligence in the exercise of their powers and in the performance of their duties hereunder. They shall not be liable for any mistake of judgment or other action made, taken or omitted by them in good faith; nor for any action taken or omitted by any agent, employee or independent contractor; nor for any loss incurred through investment of LIMRiCC funds or failure to invest. They may participate in indemnification and self-insurance programs. No Director, officer or employee shall be liable for any action taken or omitted by any other Director or officer.

The liability of LIMRiCC, its officers and Directors is limited solely to the proceeds of payments of Members and proceeds of any insurance provided by LIMRiCC. The funds of each insurance program, i.e. those established under Articles I, II, and III are to be kept separate and accounted for separately. Claims in each such separate insurance program are limited to the funds of that separate program.

If any claim or action not covered by insurance is instituted against a Director, officer or employee of LIMRiCC allegedly arising out of an act or omission occurring within the scope of his or her duties, LIMRiCC shall at the request of the Director, officer or employee:

- (a) appear and defend against the claim or action; and
- (b) Pay or indemnify the Director, officer or employee for a judgment and court costs based on such claim or action, provided there shall be no indemnification for any portion of a judgment representing an award of punitive or exemplary damages; and
- (c) pay or indemnify the Director, officer or employee for a compromise or settlement of such claim or action providing the settlement is approved by the Board of Directors of LIMRiCC.

The term Director, officer or employee shall include former Directors, officers and employees. This indemnification resolution shall not apply if the Board of Directors finds that the claim or action is based on malicious, willful or criminal misconduct. In such case, the action to be taken by the Board of Directors will be determined after an investigation of the facts.

ARTICLE VI. **BY-LAWS.**

A certified copy of the By-Laws of LIMRiCC has been furnished to the Member.

ARTICLE VII. **NOTICES.**

All notices of claims or any other notice required to be given pursuant to this agreement, shall be sent by certified mail and shall be addressed to:

LIMRiCC
P.O. Box 1016
Orland Park, Illinois 60462

And to:

ARTICLE VIII. **FORMER PARTICIPATION OF METROPOLITAN LIBRARY SYSTEM (FORMERLY SUBURBAN LIBRARY SYSTEM).**

LIMRiCC is the successor in interest to Metropolitan Library System (formerly Suburban Library System) as the contracting party under the Unemployment Compensation Program and the Joint Self-Insurance Program. Rights and liabilities of Metropolitan Library System (formerly Suburban Library System) is not a contractual participant under the programs.

ARTICLE IX. **AMENDMENTS.**

The Board of Directors may, in the following manner, amend the "By-Laws of the Library Insurance Management And Risk Control Combination (LIMRiCC)" at any time and from time to time to add a new provision or change or remove an existing provision:

(a) The Board of Directors shall adopt a Resolution setting forth the proposed amendment and the date on which the amendment is to become effective, and directing that the proposed amendment be submitted to each LIMRiCC Member that will be affected by the proposed amendment.

(b) LIMRiCC shall give to each LIMRiCC Member that will be affected by the proposed amendment written notice of the proposed amendment, including the text of the proposed amendment and the date on which the amendment is to become effective,

together with a ballot for voting to approve or disapprove the proposed amendment. Such notice shall be given not less than 60 days and not more than 90 days before the proposed effective date of the amendment, either via electronic mail or U.S. mail. If mailed, such notice shall be deemed to have been delivered on the second day after the day on which it is deposited in the United States mail, addressed to the Member at its address on the records of LIMRiCC, with postage prepaid.

(c) Each LIMRiCC Member must return its ballot to LIMRiCC on or before 5:00 PM on the proposed effective date of the amendment.

(d) The proposed amendment shall be adopted upon receiving the affirmative vote of at least two-thirds of the LIMRiCC Members entitled to vote on such amendment.

(e) Any number of amendments may be submitted to the LIMRiCC Members and voted upon by them at one time.

(f) A LIMRiCC Member that has timely voted against the adoption of a proposed amendment may, within 60 days after the effective date of the proposed amendment, elect to withdraw from the LIMRiCC Program(s) affected by the new amendment, but only if the amendment materially and adversely affects the Member.

(g) Any LIMRiCC Member that is entitled to elect to withdraw from the LIMRiCC Program(s) in question is precluded from challenging the new amendment that creates the right of withdrawal, unless the adoption of the amendment is fraudulent with respect to the Member or with respect to LIMRiCC, or constitutes a breach of a fiduciary duty owed to the Member.

(h) A LIMRiCC Member that is entitled to elect to withdraw may do so only if the Member deliver its written election to LIMRiCC within the said 60-day period.

(i) Notwithstanding anything to the contrary in this Article, the withdrawal of a Member shall not affect any existing claim(s) in favor of LIMRiCC against the withdrawing Member, or in favor of the withdrawing Member and against LIMRiCC.

ARTICLE X. POWERS OF BOARD OF DIRECTORS.

The Board of Directors may approve additional contracted services to be performed by LIMRiCC staff for other libraries, intergovernmental entities and governmental entities and the revenue from such services will be used to keep overall administrative costs lower for all LIMRiCC members.

Dated this ____ day of _____, 20 ____.

By: _____

President

(to be signed by the LIMRiCC Board President)

LIBRARY INSURANCE MANAGEMENT AND RISK CONTROL COMBINATION
(LIMRiCC)

Dated this _____ day of _____, 20 ____.

By: _____
President

Document number: 355971 – rvd 11.4.15

RESOLUTION PROVIDING FOR THE EXECUTION OF AN INTERGOVERNMENTAL AGREEMENT WITH THE LIBRARY INSURANCE MANAGEMENT AND RISK CONTROL COMBINATION (“LIMRiCC”)

BE IT RESOLVED by the Board of _____ (hereinafter referred to as the “Library”) as follows:

1. AUTHORITY: This Resolution is adopted pursuant to the Intergovernmental Cooperation clause of the Constitution of the State of Illinois, the Intergovernmental Cooperation Act, the Library Systems Act, and the Illinois Public Library District Act (or the Illinois Local Library Act where applicable).

2. FINDINGS:

A. The Library Insurance Management and Risk Control combination (LIMRiCC) has heretofore been established by Intergovernmental Agreement among existing public libraries and library systems to provide the following programs:

- 1. The unemployment compensation program;
- 2. The employee benefits insurance program;

A copy of the Intergovernmental Agreement providing for these programs is attached hereto as Exhibit A.

B. It is in the best interests of the Library to participate in such of the above programs as are indicated by a checkmark in the appropriate box.

3. AUTHORIZATION: That the President and Secretary of this Library are, therefore, authorized and directed to execute an Intergovernmental Agreement providing for risk management and authorizing Membership in LIMRiCC for the programs hereinabove indicated, the Intergovernmental Agreement to conform

substantially to the Intergovernmental Agreement attached hereto as Exhibit A and effective on December 1, 2015.

Adopted this ____ day of _____, 20 ____.

pursuant to a roll call vote as follows:

AYES: _____

NAYS: _____

ABSENT: _____

(Enter Name of Library)

Its President

Attest:

Its Secretary

RESOLUTION

AMENDING THE AMENDED INTERGOVERNMENTAL AGREEMENT PROVIDING FOR RISK MANAGEMENT AND AUTHORIZING MEMBERSHIP IN THE LIBRARY INSURANCE MANAGEMENT AND RISK CONTROL COMBINATION TO ALLOW FOR AMENDMENTS TO THE INTERGOVERNMENTAL AGREEMENT

WHEREAS, the Intergovernmental Agreement Providing for Risk Management and Authorizing Membership in the Library Insurance Management and Risk Control (“LIMRiCC”) (hereinafter referred to as “Agreement”) does not currently provide for an amendment process to the Intergovernmental Agreement itself; and

WHEREAS, the Board of the Library Insurance Management and Risk Control Combination desires to now establish an amendment process to the IGA that will mirror the way that LIMRiCC amends the By-laws; and

WHEREAS, the Board of the Library Insurance Management and Risk Control Combination believes it is in the best interest of LIMRiCC to make such changes.

NOW, THEREFORE, BE IT RESOLVED by the President and Board of the Library Insurance Management and Risk Control Combination (“LIMRiCC”), as follows:

SECTION 1: That the recitals set forth above are incorporated as Section 1 of this Resolution.

SECTION 2: It is proposed that Article IX of the Agreement shall be amended by adding the following clause after the word “amend” in the first sentence:

“this Intergovernmental Agreement Providing for Risk Management and Authorizing Membership in the Library Insurance and Risk Control Combination (LIMRiCC) or the”

SECTION 4: That the date on which this proposed amendment is to become effective shall be July 1, 2022.

SECTION 5: That each Member that will be affected by these proposed amendments shall receive written notice of proposed amendments and the date on which the amendment is to become effective, together with a ballot for voting to approve or disapprove the proposed amendments. The notice shall be given not less than 60 days and not more than 90 days before the proposed effective date of the amendment, either via electronic mail or U.S. mail.

SECTION 6: The proposed amendments set forth in this Resolution shall be adopted upon receiving the affirmative vote of all of the Members entitled to vote on such amendment.


SECTION 7: That the President is authorized and directed to sign and the Secretary is authorized and directed to attest to this Resolution.

SECTION 8: This Resolution shall be in full force and effect immediately upon its adoption.

ADOPTED by the Library Insurance Management and Risk Control Combination this 22nd day of March 2022.

VOTE:

AYES:	<u>4*</u>
NAYS:	<u>0</u>
ABSENT:	<u>0</u>



President: Jennie Mills

ATTEST:



Secretary: Carolyn Coulter

**The LIMRICC Board of Directors consists of 5 members. On the day this Resolution was adopted, the Board had 4 members with the 5th member being accepted after the Resolution was adopted.*

DIRECTOR'S REPORT JUNE 2022

AGENDA ITEMS

3 Consent Agenda

These items are in the consent agenda, but can be pulled out if any board member has a question on the action.

3.5 Approve Updated Freedom of Information Act Policy
We have updated the policy to reflect FY23's budget

3.6 Approve Updated Home Delivery Policy
We have updated the policy to change homebound to home delivery which is more inclusive language.

3.7 Approve Glenbrook Sanitary District Intergovernmental Agreement
This is an IGA to allow the GSD to use our meeting room for their meetings. This will require us to post their agenda in accordance with the Open Meetings Act, but other than that will not require any additional work on the part of staff or the library. It would go into effect in 2023.

3.8 Approve Resolution for Limricc Intergovernmental Agreement
Limricc is our worker's compensation insurance company and also provides health insurance (we are in a different pool for health insurance). The bylaws currently require that every member vote yes to change the bylaws. They are asking for approval of a resolution that would allow a change to the bylaws with a 2/3 vote.

5 Staff Reports

5.1 Illinois Public Library Annual Report Presentation- Kelly Durov
Kelly will present a summary of the IPLAR which is our annual report we are required to submit to the Illinois State Library. A copy of this year's IPLAR is included in the packet.

7 Unfinished Business

There is no unfinished business

8 New Business

8.1 4th of July Parade plans
We will discuss the 4th of July plan and finalize any board members that wish to attend.

8.2 EDI Organizational Assessment
I will be providing a verbal update on the organizational assessment and what our next steps are.

8.3 OSG IT Security presentation
We will go into executive session to discuss the library's IT security with Mike Ruter from OSG.

UPDATES

COVID-19

We have had a few staff test positive for COVID in the past month and are continuing to work on getting staff hired for open positions. I am continuing to monitor the metrics and meet regularly with the other governmental agencies to see what everyone is doing. We do not have any plans to change anything at this time, but will adjust course as needed.

Programming & Services

Summer Reading

Summer Reading began on June 1 and we have been seeing pre-pandemic numbers of signups. At this time, we have:

- 94 Babies enrolled
- 1,029 youth enrolled
- 328 teens enrolled
- 547 adults enrolled

Our kick-off on June 5 was a success with a musical petting zoo, band, and various activities including a happy camper craft that 200 kids made. We certainly had a lot of happy campers that day.



Teen Advisory Board

Our TAB members met for the last time at the end of May after spending the year helping plan programming for teens, doing service projects, and providing insight into what they would like to see us do at the library. We are grateful for all of their time and enthusiasm.



Student Government Day

Student Government Day took place on May 16 after a three-year hiatus. This year's "problem" was determining if the village should partner with the library and park district to offer our own internet service to the residents of Northbrook. We had five students that spent the day with us and did a fantastic job at the mock village board meeting that night laying out what they felt should happen. This is always a fun event and a great way to show 8th graders the benefits of thinking about a career in local government.

Movies

We presented a Clint Eastwood film series in May, but cancelled our May 25 showing of *In the Line of Fire* as it took place the day after the Uvalde massacre and, after discussion with our film librarian, Margo Hill, we determined that showing a film about a lone gunman would be potentially triggering for many people. We informed all the patrons registered and everyone was very appreciative of the consideration in thinking about how the movie might impact people.

Facility

Bathroom Issues

We have been experiencing some issues with brown paper towels being stuffed into toilets. At the end of May, we had a sewage backup in one of the men's rooms as a result. Anna Amen and Joe Skittino are working on potential solutions to keep this from happening in the future.

Climate Action Plan Facility Updates

We participated in the Village's No Mow May initiative and have also installed a rain barrel to collect rain water to water exterior plants. We implemented a chemical free water treatment program (ProMoss & a FlowMark Ozone Generator) for our cooling towers. The benefits of the new system, which uses peat moss, includes

- 10-15% reduction in water usage
- eliminating chemicals that are bled into groundwater
- reducing energy used in the processing and transportation of chemicals

HR

New Staff

- We did not have any new staff in May, but have already had 4 staff join us in June.

Staff Changes

- Arielle Raybuck, full-time Auditorium Coordinator (F&M) changed to full-time Events Production Manager (Admin).

Staff Departures

- Jorge Hernandez, part-time Clerk (CIRC) resigned effective May 16.
- Bob Couch, full-time Maker Specialist (MS) resigned effective May 31. He accepted a position with higher pay at an IT company.

Kate Hall, Executive Director



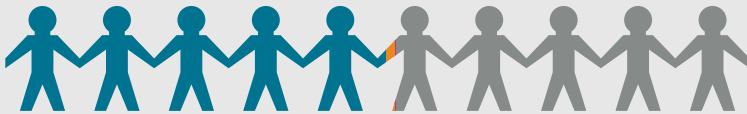
STATISTICS MAY 2022

We are now one month into the new fiscal year. This report shows May 2022 data compared to May 2021 data unless otherwise noted. As you can see, we continue to see an increasing number of people returning to in person use of the library and expect that number to continue to climb as we enter the summer months.

CARD HOLDERS (AS OF MAY 31)

17,594 total cardholders

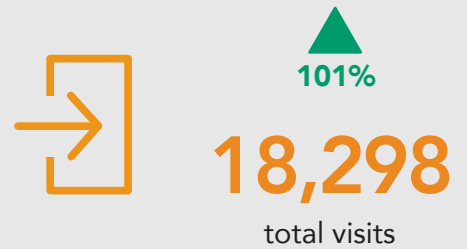
17,159 Residents 372 Non-Residents 63 Businesses



35,222 total residents

50% cardholder rate vs. 57% national average

VISITS



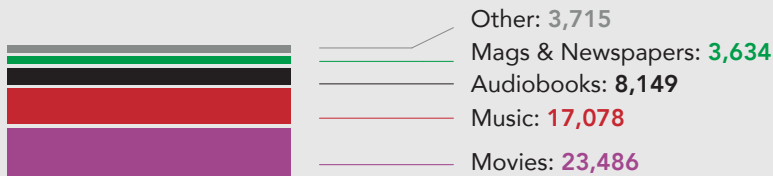
CHECKOUTS

73,339 total checkouts

▲ 25%



COLLECTION (AS OF MAY 31)



377,871 total collection

▲ 3%

Online Resources:
131,910

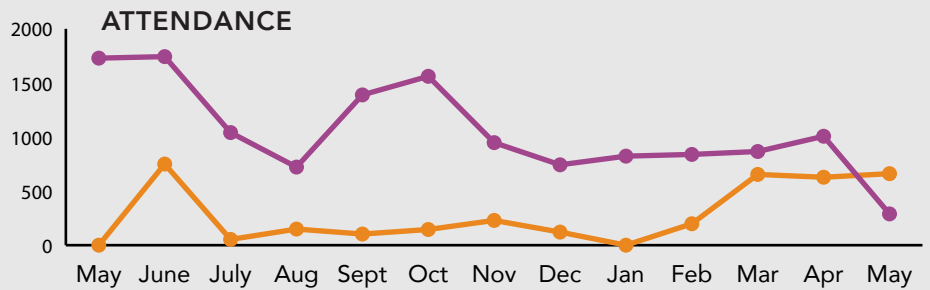
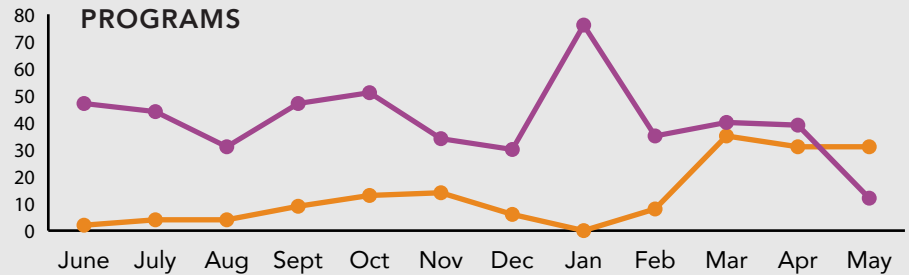
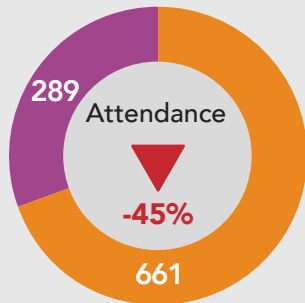
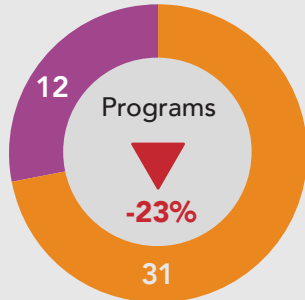
Books:
189,899

STATISTICS MAY 2022

PROGRAMS

● Virtual ● In-Person

As in-person programs began, we reduced virtual, but both are still actively used.



HOME DELIVERY



39
home deliveries
-15%

ROOM BOOKINGS



872
study room bookings
1375%



20
meeting room bookings
100%

TECHNOLOGY



806
computer sessions
195%



11501
WiFi sessions
128%

Patron Comments and Suggestions

May 2022

RECEIVED MAY 3, 2022

You need more plants around the desk by the holds shelf. Mother-in-law's tongue are supposed to clean the air and add positive energy! A plant that doesn't need much light.

Comment Source: Email

RECEIVED MAY 20, 2022

Thank you for your library!

Comment Source: Email

Response to Patron by Kelly Durov on :

Thank you for your comment. Whether you are using the library to physically check out books and other materials, checking out eBooks or downloadable Audiobooks or using our online resources, using the facility to read, study, create or work, attending programs, or using one of our many services, we are glad to hear that you appreciate the library!