

**ST. BERNARD VILLAGE COUNCIL MEETING
DECEMBER 19, 2013**

The regular meeting of the St. Bernard Village Council was held Thursday, December 19, 2013 in Council Chambers.

President of Council, Mr. Michael Peck – The meeting was opened with a prayer followed by the Pledge of Allegiance.

Roll call showed that all members were present: Mr. Tobergte, Mr. Meier, Mr. Holt, Mr. Asbach, Mrs. Schildmeyer, Mr. Culbertson and Mrs. Bedinghaus.

Mr. Asbach made a motion to dispense with the reading of the minutes. Mrs. Bedinghaus seconded the motion. Council agreed 7-0.

REPORTS OF VILLAGE OFFICIALS

MAYOR, Mr. Burkhardt – The final copy of the Police Dept. Terms of Employment was sent to each member of Council earlier in the week. I realize there are some things in there that Council wanted taken out or added so at this time I would just ask Council if they would table Ordinance No. 43, 2013 and I'll go back to the drawing board with the Police reps. I think to keep going back and picking and choosing stuff isn't a good way to do negotiations. So I would just as soon start over with them and we'll go from scratch.

The Health Committee met earlier this week and the Committee did not approve the plan option recommendation. At the request of the Committee, Mrs. Niemeyer has gone back to the underwriters to price out plan option 2, which is a PPO, with a higher deductible. She is also going to provide what the additional administrative costs would be if two plans are offered; a PPO and high deductible plan. I'll keep Council up to date. I still haven't heard from her so there's really nothing to report that is more concrete.

The 2014 Inauguration ceremony will be held Wednesday, January 1, 2014 at 3:00pm in Council Chambers. Please join us in welcoming the Village of St. Bernard's new Council. A reception with light refreshments will be provided immediately following.

On behalf of the Administration, the Service, Fire and Police Depts. I would like to wish everyone a very Merry Christmas and Happy New Year.

Valerie, since she couldn't be here tonight, Curtis is in the hospital, she would like to remind residents to make sure their windows and doors are all locked because this is a prime season for break-ins.

AUDITOR, Mrs. Brickweg - The Auditor's office has prepared Ordinance No. 51, 2013 for tonight's meeting. The first part of the Ordinance is basically the moving of funds. It is moving from

01-2-O-2B Service Dept. Part Time Employees	\$2,832.66 to
01-2-O-2A Service Overtime	\$2,832.66

and the second part of the move is from	
01-2-O-16 Fuel and Oil	\$3,000.00 to
01-2-O-2 Service Employees	\$3,000.00

The second part of the Ordinance is asking for additional appropriations to
01-2-E-3 Tax Refunds \$175,000.00

The third section is decreasing line item
31-15 Bond Debt – Shopping Center \$60,000.00
07-04 Vine Street Streetscape Project \$1,500,000.00

I talked to Paul about these and basically the reason to do those ones is I have to send in another estimated resources to the County and paid it off early.

On another note, I was looking over the budget and for the Employees Health line item it has about \$150,000.00 left in it. If we continue to get invoices the way we're getting them we will be fine. My problem is they will send us an invoice on December 30th. I've asked them to give me, like if they have an idea what it is and they said no. My only fear is that sometimes it can be a big one because the doctors are trying to get the bills in the last month. Instead of, I would rather not transfer money into that line item, the Employees Health, because it stays in there. So, I wanted to ask Council on December 30th if I get a larger bill than that can I use my miscellaneous line item to pay that bill? I have to pay it by the 31st. So I will let everybody know what it is but basically they're going to sent me a bill on the 30th and they have to have payment by the 31st. If anybody has a problem with that let me know. We've arranged to do an ACH thing but in the past we actually had to pay \$20.00 to overnight it to them. We have made some different arrangements, but if anybody has a problem with that I just think that's the best way to do it because I have no idea what it's going to be and I don't want to tie money up in that line item.

DIRECTOR OF LAW, Mr. Walden – Absent.

TREASURER, Mr. Ungruhe – The monthly Treasurer's report to Village Council has been prepared for tonight.

The receipts for the month of November 2013: \$ 637,186.39
The receipts for the year through November 2013: \$ 11,014,132.85

In addition I received in the mail from the State, the Center of Public Investments Management, my certificate of completion, and to show that I did go up there as required.

SAFETY DIRECTOR, Ms. VanValkenberg – Absent.

SERVICE DIRECTOR, Mr. Stegman – Tonight I would just like to explain Ordinance No. 51, 2013, why there's being money switched around. Back in September on our part-timers we had asked to take \$8,000.00 out of the overtime line item and tried to keep our part-timers longer for the rest of the year. We accomplished that and we still ended up with \$2,832.00 left in there. With nobody knowing how many snow calls we're going to have between here and the next payroll, the line item was getting very low so when I do this transfer, this money might not even be used but I don't want to bring anybody out on New Year's Eve to try to get an Ordinance passed to try to put money in there, so hopefully we don't have the snow until then to have to worry about it and the full time line item was short \$3,000.00 because of extra things that you can't forecast. The 3-0-1 buyouts and various things in the contract that came up a little short on. We're always pretty close on those numbers so I just want to thank Council for looking at that.

Also in the boxes tonight you will see that Greater Cincinnati Energy Alliance. I met with Chris Meyer, this is something that will take place at the beginning of

next year. This is a SID program, it's a PACE program, it allows our business district like the P&Gs and the St. Bernard Soaps and that to take advantage of energy grants and things that are out there. It's a special business district that it revolves around. It's nothing out of St. Bernard's pocket other than passing a Resolution or an Ordinance to allow this program to exist. Greg will be here on January 9th to talk to the new Council to try to get a Resolution or Ordinance. I don't know if it's going to be a Resolution or an Ordinance, but he'll explain the program and show you all the details about it. It also has to have a project attached to the Ordinance or the Resolution, and St. Bernard Soap has a \$600,000.00 project that fits what the energy alliance works in this. There's a savings of \$200,000.00 of energy in that program so that's a vital piece to St. Bernard Soap to get this passed so they can proceed with their project. And to say that this couldn't help the schools on some of their projects they've got coming up, the library with various clean energy. It's a program that's very well put together. The City of Cincinnati has it sitting on their table right now to pass. They were waiting for the new Council and that to work out too, and they had some issues and they got it all worked out so they're passing that also.

Also tonight I put in your box the document that I'd like to go into Executive Session. It's about property, a lease agreement on property, so I'd like to go into Executive Session tonight to talk about that.

TAX COMMISSIONER, Mr. Geiser – I just received a notice, I believe they are the numbers from the Laws, Contracts & Claims Committee from Mr. Walden. Mr. Culbertson may talk about this but we had met reviewing various changes to the Tax Ordinance hoping to get it passed by the end of the year. We just got Curtis' opinion back so obviously we're not going to have this ready. We'll have to pass it the first of the year hopefully. Hopefully we'll get this passed next year with the new Council.

On the Ordinance before you tonight is the \$175,000.00 which we're going to need to pay a refund back. It's obviously one of the larger refunds we've ever had. We want to appropriate the money now and then we'll find out from our attorney at what point we should pay it or not pay it. But it's due by the middle of January. This being the last Council Meeting of the year I want to thank Michael Holt and Kevin Meier for their service over the last two years and also their service to the city for all you've done. Also I want to wish you a very, very Merry Christmas.

REPORTS OF STANDING COMMITTEES

FINANCE, Mr. Meier – Since this is my last Council Meeting I wanted to go over a few things. First of all I want to, and I hate that we're not on television tonight, but I'll speak slowly Sue so that you'll be able understand what I'm saying. First and foremost I would like to thank all the members and all the residents of my ward that I've represented over the past eight years. And also the residents of the City that have approached me in support and asking questions over the years. I've enjoyed my time very much. There have been some challenging times. This last year has been especially challenging, but overall I think that the Village is in a good place. When you look around and you see the building going on and the new businesses coming in, I think we're going in a positive direction. That being said, we're going through a period of change and change is always difficult. Our revenues aren't going up; we've got a lot of things going on. I think the outlook is very positive. It's not going to be easy; it's going to be a huge challenge for this next Council coming in. I know Patty and Andy will do well. Patty you've had

plenty of experience. Andy, you'll be fine. I think everything is going to be in good hands.

A couple of things that I want to address before I get to the budget, on one, and these are my opinions, so you can take them for whatever their worth, in looking at the health policy, that policy sucks. It's not good for the employees. It's not good for the Village. I think we can do better. My big disappointment is, I actually went on the Health Exchange web site earlier this week and went through everything for myself and my family, and in less than an hour I was able to get everybody uploaded. The issue that I've got is, and one of the things that I found out that I didn't realize, is that if you enroll in the Health Exchange through a broker, the broker can actually get paid a commission on your policy. In thinking back with our employees, probably two thirds of our employees are high risk. Police, Fire and I'm sure some of the guys in the Service Dept. are high risk occupations. When you go to the health insurer you're going to be in a high risk category. I mean there's no ifs, ands or buts about it. That's just logic. It shouldn't have taken a long as it did in order to get numbers back. Same with the survey that was done. We got the results of that survey back in October. KLASE or USI, whoever, they had all the medical information of everybody's history for probably ten years. Why you had to go and do a survey to do that, and the survey came back and guess what, you're high risk. It shouldn't have had to take ten months to get that. If you look at the way we're set up right now, the Village is the first insurer, and KLASE is in second place. They're a reinsurer, so whatever the first insurer doesn't cover, they cover. What if we flipped that around? I think if we allow, and this is going to be work setting up, but this is my recommendation for what to do. Set up your health insurance policy that the employees can get their insurance where ever they want. I'd encourage them to go to the Exchange because it's set up for high risk individuals. Pick your plan. Set it up so that plan can then be deducted from your paychecks. When Steve Chabot was here a few weeks ago I went in and talked to him about the issues that we're facing. His answer was that you're hearing the same things from other municipalities across the state, across the country. Nobody in Washington really understands what the whole health care plan does. So if they don't understand it, let's just do what's right for us. Because if it doesn't make sense, if you think about that our employees have a certain set of benefits now, then if we were to, let's just say we would allow them to go and get their own policy and pay all their expenses so that their new benefits are exactly the same as what they have now. Technically, according to this health care plan, we'd have to pay a penalty. That doesn't make a lick of sense. The idea is that you're keeping benefits basically the same. So in talking to Steve I came to the conclusion that we should just go ahead and do what's right for the Village and for the employees. You can do what you want to do. My recommendation is that you go and you let people get their plans, split the premium 80/20. The employee pays 20%, the Village pays 80%. Then put the Village in a reinsurer position for the out of pocket because in most of these plans you've got the individual limit and you've got family limits. Put it in a position that the employee pays the first 10% of the first individual and let the Village pay the balance of it. Keep it to a bronze or a silver plan. There is also a platinum plan and gold plans out there. Those have higher premiums but lower out of pocket limits, lower deductibles. But if you go to those plans you know you have to pay the high premiums. With the gold and silver the monthly premiums are lower. The initial deductibles are going to be higher but most people aren't going to have those maximum deductibles. Some people will, but if you have one family member that meets it and the employee is paying 10% and the Village is paying 90% then you've got to put a limit on it so that you don't violate any fair labor

laws. Put the limit where ever you want it to be. I think the Village is going to come out paying less and the burden on the employee is going to be considerably less. Joe, I think you know what I'm talking about because I came down to the garage about a month ago and we sat down and kind of went through it. If we go that route I think we're going to be better off. To my thoughts is if we've got a broker that's bringing back these crappy plans, knowing that it's high risk, I'd tell them thank you for your efforts, good bye. That's my thought on that.

Lastly, I think that we should take a hard look at joint services with Elmwood. I'm not talking about annexing Elmwood. We're providing Police and Fire services there now. We have a very professional group of employees throughout the entire Village. If you go through Elmwood, their kids go to school with our kids, they go to prom together, they marry together. There's Elmwood people who live in St. Bernard, there's St. Bernard people living in Elmwood. The only difference is that they are a half mile down the road. They're not going anywhere. They're in a bad situation because of the camera situation that they had. If we were to provide Police and Fire and they've got part-time people that they have, bring those underneath our umbrella so that they're working with us and so that we can control what's going on there, then that is going to give us the opportunity to control our manning better. We can take a couple of our full time people, put them up there with their part time people so it's done correctly. Let our Tax Dept. take over the collecting the taxes in Elmwood. I guarantee you that they are not collecting everything that they can possibly be collecting. The advantages to that are we're going to be increasing our revenue, you're going to get them out of a bad situation because I would bet whatever is in my pocket, that LeAnn can collect enough unpaid taxes over there to help them take care of their liability on that camera issue. It's a win, win situation both ways. I would also include Paul Myers Dept. in Planning and Developing because right now we have a business that wants to expand or to grow here. We're land locked. If we can work together with them then we can keep those businesses here in this area. Elmwood is not going anywhere, they're on our doorstep, we don't need to annex them, but we can provide services that they need. It will take some of the pressure off the Village and off of our budget by doing that. There is something else I wanted to go over but I can't remember what it is.

Oh! The budget.

I distributed copies to, actually it's been on my mind a lot, I distributed copies to everybody up here. Peggy has a copy, I've got some extra copies here. Joe if you want to take a copy I'll leave one for you to take a look at it. Basically what you will see on here is where we were when we started our budget for 2013 under the 2013 column. We have under the 2014 column the request from each of the department heads. We have the updated numbers on payroll and pension and those things and the column to the right is the difference between the two years. If you go through this, basically in the General Fund, we're about \$1,100.00 ahead. The expenses are about \$1,100.00 more than they were last year. That's the General Fund. That has nothing to do with any bonds. Before we get to any kind of bonds we've got \$1,100.00. If you go down through here looking at them there's a lot of things where you see \$1,000.00 plus or minus \$1,000.00 and I'm not going to go through a lot of those. Some of the things I do want to point out is that under the Law Director's section, there are some large items, professional services. We have had a lot of expenses related to law suits in dealing with the Ohio EPA. That has eaten up a huge amount of dollars over the last few years. We thought we were done with it last year but we're not. There's an increase there of \$27,500.00. The Bank Ave. litigation, we've got another \$30,000.00 in there. The attorney fees on that are starting to decrease a little bit but we're over a year past paying off and

signing off everything with the residents. But we still are having issues with the Ohio EPA and hopefully that will be resolved soon. If you go down into "Miscellaneous", a lot of the increases in here are improvements, phone service, computer service, systems, combining anything that needs to be done. The next large item that you can see in the Police Dept. is \$95,000.00. We've been delaying buying new police cars for two years. We have five cars that need to be replaced. This number will allow us to replace three of them this next year. Then the following year we'd have to replace the other two. It kind of gets us out of that mode where we have to buy five at once. Ideally we wouldn't have to buy three at once but it needs to be done so that's where that \$95,000.00 is. There's an increase in "Pension" and that's an estimate that Peggy has made on there. That's something we're not really going to be able to control here. The new police and fire payroll of \$21,999.00 almost \$22,000.00 but overall the Fire Dept.'s budget is actually a little bit lower than they were a year ago. Actually \$31,000.00 less than they were a year ago. The next big item that's in here is the gas well monitoring. It's gone from \$210,000.00 to \$410,000.00. There's always going to be monitoring down there and that will always have an expense associated with it. This also includes the go-between that we have that's dealing with the EPA and the residents that have to go to an attorney and spending \$4 or \$500.00 an hour for them to review things. We've got an intermediary that has a good relationship with the Ohio EPA and they're helping make progress to getting that completed. We have a big increase in that spot. Under the Service Dept. you'll see a lot of decreases. Phil has done a pretty good job of moving things around so we've got some decreases in there. We are going to have to buy trash can liners this year so we've got \$22,000.00 in there for that, as you know, that when people come in and buy those that's a wash, but we have to have the money in there. "Equipment Outlay", there's a \$51,000.00 increase in there. We've got two pick-up trucks that are on their last legs, one would include a plow. Again those are things that we've been putting off but the now is the time that we need to address those. The landfill and composting, you'll see a \$12,000.00 increase on that. We had been sending it to the guy who had his company over here in Spring Grove Village, he was actually paying us to take it. Because of odors in the neighborhood he has had to move so we're back to our original \$160 where we've been decreased to a \$148 for a while. There are some increases in "Recreation". It's an important part of our community. We want to move our community forward. We have to give people a reason to move here and recreation is a big part of that. The increased total for the entire dept. is \$9,600.00. Under Employee Benefits, there is a \$90,000.00 increase in there. That is for employee accumulated sick pay. When employees retire they've got accumulated sick pay that has to be paid out and we know we're going to have some retirements next year so we're putting some money in there knowing that we're going to have to pay it out. The next two big ones in here are for property purchase for the City and property purchase for the CIC. This is going to be a hot button for people to deal with. Again I'm going to take the opportunity to express my opinion. We continually have houses coming up for sale at very low prices throughout the City. \$20,000.00, \$30,000.00, \$40,000.00. When those homes sell at that price that decreases the value of all of our homes because when the Auditor comes in they're going to look for recent sales of similar homes within the neighborhood. You may have the nicest house on the block but if two doors down somebody sells their house for \$40,000.00 and it's the basic age, number of bedrooms and size of your home, that's going to decrease the value of your home. When that happens it also decreases property taxes and that again slows down and impacts the budget on the bottom line. The best thing that can happen here within the Village is to have ten or twelve homes sell for about \$150,000.00 a piece

because just as when a home sells at a low price it decreases the value of your property, it decreases the property taxes to the Village, when a home is rehabbed and sold at a higher price that increases your property value. So you'll see your property taxes go up a little bit but you will also have a much higher increase in the value of your home which is a good thing. When you see values increasing it's also attractive for people to move into the neighborhood and some of these home that have been rehabbed are really pretty nice and they'd give people who want to live here a place worth buying. On that, you can do with what you want but that is one item that it looks like an easy cut but it's something that directly impacts the quality of life in the Village on a day to day basis. If we move on down we have three large projects; Streetscape, Service Garage and Safety Center. Those are large dollar numbers on there but we already have the bond funds in place so even though they're in the budget it's not an expense that is going to be coming out of next years revenues. So when you're looking at a budget, a budget is revenues and expenses, it doesn't have anything to do with what you actually have in the bank. We have the funds to pay this in the bank. But we have to have it on here because we're going to have to pay it but it's not something that's coming out of the revenues. The other piece is the same situation but on a smaller scale of about \$73,000.00 is the bond financing for the Quint. Again we already have that money in hand. It will be paid out next year but it's not going to be paid out of the revenues. It will be paid out of money that we already have in hand. The money that we have in hand, the interest that we're paying on that is included in that because that's something that will be incurred next year and paid next year. When you get down a little bit further to the employee health plan fund you'll see \$1,280,000.00 on there. If you look down further you'll see estimated revenues you'll see employee health contributions of \$228,000.00. That's an approximation of what their contributions were this year. That's a wash. Where you see it under the Health Plan Fund as an expense and down below, that's a revenue. That's going to wash out to zero. This is the point where I think that with the right plan we can actually have a better health plan for the employees and still come in under budget on this \$1,000,000.00. In order to do that, go out and get your own research and do it. I've said for years, never completely trust anybody that stands to make money off of you because they have their own interest at heart. I don't think we've gotten, well you can do what you want with that, I've already spoken on that. The estimated revenues, \$9.2 million from the Tax Commissioner, Ed, I know that's the number you gave me, I think it's low. I think we're about \$9.4 this year and when we come in we should already taken the effects of the company that has put in for their refunds so if they change their accounting method they would not have paid the extra this year. I think that number is low. The Auditor's income of \$2,780,744.00, I don't understand where all of it comes from. I haven't seen that but I think those two numbers we could take a look at and make sure they're accurate because that would have a big impact. When we did the budget last year we had \$9.5 million from the Tax Commissioner and \$2.5 million from the Auditor. I know we've gone through a lot of learning curves and where things are but that's a big decrease right there. That's an \$800,000.00 decrease in the revenues. That \$800,000.00 reflects directly when you go back down to the deficit which is at \$1.3 million. This is everything that we've put together. I'm not going to be voting on this because this will be passed in January so the people that will be voting on it they'll have to make their decisions on what they want to do. Whether they want to make cuts, whether they want to take funds out of reserves to balance it, but I think we need to address it because our expenses are going up, our revenues are staying flat. I do expect that revenues should be increasing. We've got the new P&G building on the site of Nu-Maid. Obviously they're going to be

paying property taxes on that. It takes about a year to eighteen months for the Auditor to catch up on property tax values. You'll see that when you buy a home. You'll initially pay the property taxes on the value that's on the books. The value that was on the books and obviously that was on the land value, not for the value of the land plus the building. That will still come back into play. There are new employees that are working there, they will be contributing to payroll tax. P&G is continually being profitable so net profit should increase on that. There is additional expansion going on down at the Chemical Co., new employees and as they build again that will add to the property tax base and also to the payroll taxes. I think the future is bright but it's going to be a tough year to get through. Thank you everybody for the last eight years and I urge you to work together and not be at each other's throats as you go through this. There is a solution to it, particularly in the health care. If you sit down and work it through. It's solvable, I promise you, it's solvable but you have to be logical about doing it and that plan that was brought back is a lousy plan. It's lousy for the employees and it's lousy for the Village.

SAFETY, Mr. Asbach – No report.

SERVICE, Mr. Holt – I just want to take this time and thank the residents of St. Bernard, Council and also the Administration for this. It has truly been one of the greatest opportunities of my life. Thank you.

PUBLIC IMPROVEMENTS, Mrs. Schildmeyer – I just want to wish everyone a Merry Christmas and a Happy New Year. This is probably going to make me cry but it has been a pleasure working with you both.

LAWS, CONTRACTS AND CLAIMS, Mr. Culbertson – I would also like to wish all the residents and the employees a Merry Christmas and a Happy New Year. With that said the Laws, Contracts and Claims Committee will meet on Thursday, December 26th here in Council Chambers at 6:30pm to discuss the proposed tax code changes and the opinion of the Law Director. I'd also like to echo everyone's thoughts in thanking Kevin and Michael for their past two years in Michael's case and past eight for Kevin's case. You will be deeply missed up here.

BUSINESS AND INDUSTRY, Mrs. Bedinghaus – Happy Holidays to everybody and Kevin and Michael thank you for all your time spent on Council. I appreciate your help.

HIGHWAYS AND TRANSPORTATION, Mr. Tobergte – I too would like to thank Mr. Meier and Mr. Holt for their years of service to our Village and to wish everybody a Merry Christmas and a Happy, Happy, Happy New Year.

Mr. Asbach – The COW report has been submitted to the Clerk.

Committee of the Whole
Dec 12, 2013

1. Council approved the minutes of the Dec 5th Council meeting.
2. Mayor, Bill Burkhardt
 - A. Introduced Julia Bussard and her parents. Julia participated in the St. Bernard Pilot Chemical USA Luge Event in October and was invited to attend the next step in the USA Luge Athlete Identification Program, a 3 day training camp at the US Olympic Training Center in Lake Placid, NY. She and several

members of her family will be enjoying this once in a lifetime experience together. We are very excited that Julia was chosen from our event and would like to wish her the best of luck.

- B. Said that Valerie, Ron, Elaine, Heidi and I met with Tim Ingram (Hamilton County Health Commissioner), Greg Kesterman (Assistant Commissioner) and Lisa Humble (Plumbing Director) to prepare for the transfer of plumbing inspections and services to Hamilton County. He thanked Ron for his 22 years of dedication to St. Bernard. He has been a huge asset to the Health and Building Departments and will be missed.
 - C. Said that since he was unable to attend the official grand opening of the new recycling plant at Rumpke, Mr. Stegman made special arrangements for the two of them to tour the facility. We are very fortunate to have this facility in our own backyard.
 - D. Reported that the Village is currently taking applications for part-time summer employment at the pool and garage. Application deadline for priority consideration is December 31st. Applications are available online and at the Administrative offices.
3. Auditor, Peggy Brickweg
 - A. Said that she was reviewing the expenditures for the year and will need an additional appropriation and or move Ordinance to clean things up for the end of the year. Council voted 7-0 to put the Ordinance on the table.
 4. Law Director, Curtis Walden
 - A. Thanked Mr. Stegman for his help on a lawsuit that he got the info to the insurance company to handle.
 5. Safety Director, Valerie Van Valkenberg
 - A. Asked residents not to leave their car running unlocked in the cold temperatures. This is an invitation for someone to steal the car.
 6. Service Director, Phil Stegman
 - A. Asked to move money in certain line items and add the move to the Ordinance already mentioned. Council voted 7-0 to add it to the Ordinance.
 - B. Said that Tuesday was the last day for the part-time help at the garage. He thanked them for all their work and asked that the remaining money in that line item be moved to the overtime line item. Council okayed the move.
 - C. Reported that the parking spaces, at the St. Bernard Square Shopping Center, that was covered in Ordinance 15, 2013, was finally completed.
 7. Treasurer, John Ungrhue
 - A. Reported that there was \$5,615.54 in the Fourth of July fund at First Safety Bank.
 8. Finance, Kevin Meier
 - A. Reported that the committee met tonight on the 2014 budget and will get the numbers together for the Ordinance to be passed by the new Council.
 9. Safety, Steve Asbach
 - A. Said that the next Block Watch meeting is Tuesday Dec 17th at 6:30 PM downstairs.

Respectfully submitted,
Steve Asbach
President of Council, Pro-Tem

COMMUNICATIONS

Dear Mayor Burkhardt, Elaine Sipe and Council,

It was a pleasure meeting you. I wanted to thank you for your thoughtfulness. I love the beautiful pink jacket, soft hat and gloves. They are sure to keep me warm! Also, thank you for the book on St. Bernard. Mom plans to use it for our home school history class.

Sincerely,
Julia Bussard

Motion by Mr. Asbach, seconded by Mr. Culbertson to receive and file the communication. Motion passed 7-0.

RESOLUTIONS AND ORDINANCES

Motion by Mr. Asbach, seconded by Mrs. Bedinghaus to read this evening's Resolutions and Ordinances by title only. Motion passed 7-0.

Motion by Mr. Asbach, seconded by Mr. Meier to table Ordinance No. 43, 2013. Motion passed 7-0.

ORDINANCE NO. 51, 2013. AUTHORIZING AND DIRECTING THE AUDITOR TO PROVIDE ADDITIONAL APPROPRIATIONS, DECREASE APPROPRIATIONS AND MOVE FUNDS AND DECLARING AN EMERGENCY.

Motion by Mr. Asbach, seconded by Mrs. Bedinghaus to suspend with the second and third reading of Ordinance No. 51, 2013. Motion passed 7-0.

Motion by Mr. Asbach, seconded by Mr. Culbertson to adopt Ordinance No. 51, as read. Motion passed 7-0.

OLD BUSINESS

Mr. Asbach – I make a motion to go into Executive Session after the meeting to discuss the sale of property.

Mr. Holt – I'll second that.

Mr. Tobergte – It's not really a sale of property, does it matter?

Mr. Asbach – I make a motion to go into Executive Session to discuss the lease of property.

The motion to go into Executive Session passed 7-0.

Mrs. Brickweg – I just had a couple of questions and some comments from Kevin's report. The first part is based on the budget. I just wanted to make sure I had the right answers. Under where it says; "Bond Debt. Principle" it has two question marks. Is there something I need to get on that?

Mr. Meier – Those were my notes to check to make sure I had the correct figures.

Mrs. Brickweg – Then the other two questions are, I noticed on the Environmental Health Director you had \$10,000.00 but now it's \$5,000.00 are we lowering his pay?

Mr. Meier – Last week it was \$10,000.00 but on one of the copies I had it had been changed to \$5,000.00.

Mrs. Brickweg – No, it's still \$10,000.00. Just make that back to \$10,000.00.

Mr. Meier – Okay. We'll put it back to \$10,000.00.

Mrs. Brickweg – My final one on the budget is, I can give Council a report on my revenues because I started using this software where you can put in projections and last year at the beginning of the year I did have \$2.5 but if everybody can remember I came back a little bit later at \$2.2 or \$2.3. So the reason that I'm now down to is two things, believe it or not, some of our property values, those numbers have gone up, some of the taxes that we have been receiving, so I did raise that up some but once again with giving the CIC the Shopping Center we're losing the revenues from that which puts that at about \$200,000.00. I can get everybody a copy of the report that shows how I came up with my numbers.

My other questions were on the health care. Kevin, I wanted to let you know that I did bring up your idea again at the meeting. According to Sarah I can tell you that she said that it is illegal for the City to do a reimbursement, if people would bring in bills or whatever, she said if the City was ever going to go to the option of the market place we'd simply have to give the employees part of their salaries. I have talked to the board because I worried they would have to, the employees would have to pay tax on the money, Well, the other thing, I'm just curious, I've been trying forever to get on that market place. Were you actually able to get in and pick a plan? That is where, I tried even today, the little red box, okay that was my question because that was the biggest fear because I can't see the plans, but like I was going to explain at the meeting but they didn't want to discuss it, but even if you can't get on the internet you can call up on the phone and enroll. The only thing that I saw that I was leery of is the Enquirer had a site also which I used and it seems like and I don't know if it was set up for this way or not, but if you pick one plan you can use Christ Hospital. If you do this other plan you can't use, it's kind of like each plan only uses one hospital. That kind of worried me a little bit but they said they did not want to discuss it but it really might go up. I can try to bring it up again, they know the numbers, they just didn't seem to want to discuss it.

Mr. Meier – Peggy, what I was, in industry, typically, and anybody else can verify it, you'll have, a company will offer maybe one or two plans. Then the employees pick those, usually the first two weeks of November and then it goes into effect in January. Normally you have to have a certain number of people to be on it and so they have to condense them to have it. If you think about it that's done for the convenience of the insurance company and for the employer. With the Health Exchange we don't have to worry about whether 50% of our employees enroll in a particular plan, because it's separate. It's something new and it's something different. I wasn't suggesting that we do a reimbursement of the premiums. What I was suggesting is that the employees enroll in a plan of their choice and then their premiums are paid through a payroll deduction. That way we don't have to give them an increase in salary, just a lump sum. Then it would satisfy, that is, our health plan. And then because we can put into verbage as a health plan we shouldn't be subject to the tax for not having a health plan. So basically it's taking a situation and adapting it to best suit us. The downside to it would be you're going to have a couple of weeks in your office where it's going to be a pain in the

butt trying to get everybody set up. Once it's set up it would be a strict payroll deduction, just as you're doing now for their premiums. But I think, if you have to make a contribution in hindsight it would be better to have people on that plan than to go on to the ones, at least the ones that I've seen that have been brought back because the ones that they are bringing back are for insurers that are willing to accept the highest risk people. Just like with your car insurance, you're going to pay more if you're driving a sports car verses if you're driving a beat up old pick-up truck. They're doing the same thing in any plan that they come back are going to be expensive. If we give a lump sum to people it's probably not going to cover what they can afford to go out and get on their own. Some people may take their money and go blow it and not have any insurance at all. Again, it may be something where Bill you just have to say this is the way we're going to do it. You have to go out and get your plan and bring it back. But if you guys look at what's been brought back, those plans suck. You can't afford for your family to get sick and the Village can't afford to pay for it. So what are you going to do? It's bad for both. Do something different. Don't turn it down. You can't keep with where we're at now. Because if you take that \$1.4, you've got the numbers here, you can see what we've got. If you take \$1.4, \$1.7 it's going to cost somebody's job. Think outside the box a little bit. Do it. Keep your people, keep your insurance and put an end to this.

Mrs. Schildmeyer – I have a question. Could we, none of this can happen in the next two weeks, can we say we're going to start this March 15th and give everybody some breathing room where we keep what we have now, can we say to CLISE we're done March 15th, and then we'll keep looking with the employees for the next couple of months and let the Obamacare get up and running a little bit more?

Mrs. Brickweg – Yes. We can sign on, we can just sign a renewal and at any time within the next week and a half anyway. What I was saying was illegal is the reimbursement part you were talking about. Not the premiums but if you did the 80/20 and all that. According to Sarah, if we were going to do that route we were better off doing the payroll way and I will tell you I have looked at it. I've looked at all the plans and there is like so many pages of different plans. I can't imagine telling the employee you have to have a plan and bring it into me and I'm going to because we're going to up to some checks for all these people and I just think that would be a total nightmare. But in all honesty if you divide the million dollars by 72 people you're over \$13,000.00 right there. They're also paying their premiums right now. They could easily be on there even with their money being taxed and be able to get a plan. I have yet to get on there and I tried again yesterday. Every time I hit the set button to pick a plan it says sorry it doesn't work. I'll bring all of those ideas up at the meeting if anybody wants to talk about it.

Mrs. Schildmeyer – Bill can we look at January 1st, not being a drop dead date.

Mayor Burkhardt – Yes, I mean even Sarah said at the last meeting that it would have to be probably the middle of January at the earliest because you have to give the employee a chance to move somewhere else.

Mrs. Schildmeyer – If we can make it March 15th, everybody step back, take a breath, everybody calm down, let's see what happens with the Obamacare and let's keep plugging away at this and maybe keep what we have rather than changing everything around and then changing everything around again.

Mrs. Brickweg – That is what I was kind of talking at City Hall. I suggested if they did decide to go that way, but just to remember so that everybody knows if they do it like till March, then you take whatever number is left and divide it by 72. It would not be the same.

Mr. Meier – One of the things that you may want to do is find a broker that is approved through the plan and then work directly with them because they'll have all the information on the individual plan and then they can assist in the enrollment whether it's by phone or through the website and to get around the red tape of individuals having to do it. I know they've got the navigators, there are some churches and media organizations that are approved and received grants in order to help people to get on to the plan. There are also brokers that are approved. I think the first call that I would make would be to the Health Exchange, ask who in this area is an approved broker that can assist with that and bring him in and let him talk with you to see what they can offer.

Mr. Culbertson – I would like to go back to this budget for a second and just ask the Mayor, is this what your wishes are for us to vote on January 1st or where do we go from here with this.

Mayor Burkhardt – I think you need to sit down and work on it. Work hard.

Mr. Tobergte – I talked to Steve a little bit and Cindi. We're going to have a Finance Committee meeting January 2nd at 5:30 to look over the budget and also if I'm not mistaken, Steve, we're going to have a COW next week and it can be discussed at COW.

Mr. Asbach – Yep.

NEW BUSINESS

Mayor Burkhardt – Something about Kim Fenders.....

Mrs. Brickweg – It saddens me that I have to read this tonight but then I remember that I am an elected official in a small town and some people will do their best to try to hurt people. On December 6th I had surgery to fuse several disks in my neck. I was in a lot of pain, I had lost the feeling in the fingers of my right hand and I was having difficulty with my throat swelling shut. The note from my doctor reads "Patient had ACDF on 12/6/13 and needs to be off of work for four weeks, returning Jan. 13, 2014. Patient requires daily physical therapy to increase blood flow to the spine for fusion healing."

The reason I am reading my doctors note at a Council meeting is because some people are questioning how long I need to be off, do I have enough sick time, why am I in the fitness center when I am not working. The easiest way to answer these questions is publically. I did take one week off of work, but I called the office many times a day during this time off. This week being the second week off, I have been in the office every day, sometimes for 8 hours and other days just a couple of hours. I am not supposed to sit for long periods of time, nor bend at the neck which makes working on a computer at a desk extremely difficult and painful. I have not missed one Council, COW or committee meeting. I have been using the fitness center to do my re-hab instead of going to a PT office and costing

the Village additional money using health insurance. I am using a combination of sick and vacation time to cover my time off. I will continue to do my best coming into the office because I know the work needs to be done. I am dedicated 100% to this position and work many late nights to get the work done. So it does make me sad to think individuals are going around saying the things they are saying. So now everyone knows my personal business and the truth. In the future I welcome people coming directly to me to ask questions instead of starting rumors.

Mr. Stegman – I also would like to back up Peggy’s statements. She is in the office quite a bit in the evening and dedicating a lot of time. It’s sad that people say things, they’re just asking questions, but at some point it’s got to stop. I commend Peggy for the efforts of being here when she’s in a neck brace but the work is being done. I commend her for that.

Mr. Meier – Peggy I understand what you’re feeling. Years ago I had five toes fused and I had metal pins sticking out of the end of my toes and I had people question why I wasn’t at work. I was in a job at the time where you had to wear steel toed shoes. I just don’t understand the ignorance of people. I’ve made a couple of calls over here and whenever I called Peggy was here to answer as I was working on things on the budget. I don’t understand people’s thinking but I understand the feeling when you know that you can’t do something and people make such an ignorant comment.

AUDIENCE WISHING TO ADDRESS COUNCIL

Joe Lengerich, 662 E. Ross – I don’t want to keep us here long but this might go a little bit. It’s on the health care and the first thing I want to say is Kevin I appreciate all your comments. You did come down and talk to us and some of your ideas are constructive and I agree completely with thinking outside the box. We’ve got to kind of listen and trust what Sarah says. She’s a professional and she’s telling us some things that won’t work, some things that will. My statement on the Obamacare thing, I think it’s a good thing, it will be a good thing, but I think we should look at it as a company. Not individuals, I think the Village of St. Bernard, once this thing has all the bugs worked out should go in just like a company would and try to purchase health care for us. It’s probably going to be cheaper. Can’t promise that but I would guess it would be. As far as what Dianna said, I agree 100%. I think instead of going until March it should be the whole year. Just a quick little history, we sat down with the Mayor, it’s going to be two years in February and we came up after eight hard months with a year plan. It was to have premiums to increase every year, had co-pays and deductibles that would increase every year. We’d determine the increases as we met. We were going to meet quarterly. Peggy told us what the bills were looking like, they were going up, bad, if they were going down, great. What are we doing right, what are we doing wrong. I’m sorry to say, I don’t want to hurt any feelings, you took \$600,000.00 away from us and it was totally wrong and unfair. At the bequest of a snot nose banker, I think his name was Adam I believe, that said your employees benefits are too rich and you won’t get your bonds unless you cut this money. So you did it. So at the last minute last Christmas you ruined all our Christmases and we got \$127.00 weekly by pay period premium. We agreed to \$50 and they agreed to \$50 and it had to go to that so you could get the bonds which I don’t think we had to go as high as we did. For me it was a personal pay cut of \$3,300.00. I got no pay raise last year, probably not going to get one this year. The City came, said the City is looking for any suggestions, any help to cut cost. So the Service Dept.

stepped up and we cut overtime and that was another loss of \$1,032.00 to me. I don't budget overtime into my family planning but I took the job I took because the overtime was there. The garbage has to be picked up on the weekend. We sat down with Bill and we worked it and we cut back. Another \$1,320.00 pay cut to me. Then we talked and talked for another year. We come up with a plan. Looks like it's going to save some money. It's not going to come within the million dollar budget and Kevin you just opened up the impossible. The plan we got, the people we got, it's not going to work, it's not enough money. I understand the money restraints but it's just unreasonable. We can't take an average of \$1.4 million spent on health care in the last five years. That's the average you spent. There's been a couple of low years which were great but there's been a couple of bad ones. And then all of a sudden it's a million. That's unfair. It just doesn't work. So we kept talking and we kept trying to fix the plan, I know a certain group voted against more increases and I understand why. It was the wrong decision. The plan has to be changed to make it work and make usage go down. Sick people use it, they got to. There could have been, the changes would have curbed usage. Looking at these numbers tonight, you stepped up and you gave us \$300,000.00 back. I say stepped up, I don't think you stepped up I mean you took \$600,000.00 from us and you gave us \$300 back which was nice but I think you owed us the \$600,000.00 back. We came up with \$228,000.00 in premiums. To date, Peggy's numbers are right here and I'm sure they are, we spent \$1,580, 220.52. We have a balance of approximately \$150,000.00 with two weeks to go. December is traditionally a bad month when everybody tries to get things done because the deductible is going to reset the 1st of the year. It looks like we're going to come in on that number. If you remember it was projected to be the scare. Remember everybody was in a panic. It was going to come in at \$1.9 million. It didn't. But everybody panicked, I'm sure some people did some things, people went to the doctor, everybody was worried, I better get this done before the health care goes crazy. Even with all that high usage it looks like we're going to come in on that number. My suggestion is we do the original plan, and I know, Bill, you're saying it's not going to be enough, the original plan was a three tier prescription, an emergency room visit, I think \$1,000.00 maximum deductible per family. That would be what they were projecting would cut it by 8%. If you take an 8% cut off of what we're spend now that's \$128,000.00. so that makes what we need for health care with the plan changes I just suggested, we need \$1,528,000.00 minus the premium so we need \$300,000.00 which is the \$1.3 you gave us last year. I think that's fair because it's in the contract. This is what we bargained for. We negotiated this health care. Nobody gave us nothing. We talked about it the other day in the committee. Bill will sit there and say I'm lying. Everybody's dropped the ball on this. We've had money for years which was great. Give the employees great health care.

Mr. Peck – One moment, you get five more minutes. I just want to make sure no one in the audience would like to speak at all.

Joe Lengerich – I just got to get my points in. So you gave out great benefits, it was what this town was prided on. You got a job, you got a job for life, practically free health care, well it was free until not too long ago. Great benefits, great pay, now revenues are down, I understand that and the employees every time they were asked they came to try to help. But I just think the way this was done, it can still work. Kevin I agree we have to think outside the box. I don't think we can do it right now. I don't think some things work. I think we need to continue next year and then go look at the Exchanges. I think we need professional help. Maybe it's

not USI, maybe we go to what is it Hurang, there's a couple out there. We try somebody different maybe. I'm just telling you this current health care plan, and it's a good one, I'm not going to deny it but we've earned these benefits. They were negotiated. We still have an old contract, it's not Terms of Employment, we have a contract so we can bargain. And it says equal or better, and it says any increases have to be offset. You put \$3,300.00 in increases on me last year and I didn't get nothing and we didn't complain and we did argue and yelling and screaming but we took it, we wanted to help out, we wanted to see the City prosper and move on but I just think talking to bill I guess we get back together, the employees are going to have to suck it up there have to be increases and decreases in this current plan I agree and I know a lot of people don't want to hear that but it has to happen and we sit down as a group and see how we move forward and if it's Obamacare next year, 2015, because I think the bugs have to be worked out of this and I think we go as a company. The Village goes and I don't think the individuals go with what Sarah has been saying and I don't think she would lie to us, we do pay her a lot of money. I don't think that works. I listen to what you told me down at work Kevin and I agree it sounds good but I just think we're better off as a group and I'll say the last thing and I'll get out of here, I don't want to hold you up. Just look at this plan, let me show you something, just ask yourself here this Christmas, Merry Christmas Ho Ho would you like your employer to do this to you. Right now we have a \$100.00 single, \$300.00 family deductible. That's going to go to \$3,000.00 and \$6,000.00 in two weeks if this plan is adopted. We have an out of pocket deductible maximum of \$1,500 to \$3,000. and that's going to go to \$4,000. and \$8,000. If somebody has a sick person in their family like me, I'm going to pay the \$4,000. A hospital in patient stays 100% covered, it will go 20/80. If you have a \$10,000.00 hospital stay that's \$2,000.00 more. Out patient surgeries is 100% now, 20/80. Primary care and special office visits \$20.00 co-pay, that's going to be 20/80. Emergency room visits \$75.00 co-pay, that's going to be 20/80. Urgent care \$20.00 co-pay, 20/80. Here's the big one for me, drugs, \$60.00 co-pay, 20/80. That's \$250.00, I asked Krogers, that's \$254.00 a month increase for me on top of the \$3,300.00 they gave me last year, the \$4,000.00 I'm going to pay out of pocket that my wife has to see her specialist, she has to see a cardiologist, she has to see her endocrinologist, she has to give blood every three months, that's just the way it is, I'm sorry. So this is ridiculous, it's completely, I mean does that sound fair to you Cindi, that kind of an increase.

Mrs. Bedinghaus – If things didn't happen like they did it would not be a hit like this. A hit like this is tough, I agree. But I do what you do, I have that at work, but we've been stepped up for the last ten years.

Joe Lengerich – That's my point, we can't absorb this cost. I sat here what was it Monday, when did we have a meeting Bill? Leanne sat there and said she almost quit three days ago. She's so stressed out by the backbiting and the snipping that she don't know if she can hang in there. I heard from the Fire Dept. that some of the younger guys that if they bought houses in this town, they want to be a part of this town, they got wives that are pregnant, they're at the low end of the scale and they're not so sure they might be looking at other places because of the insurance, not the pay, it's the insurance that's going to kill them. They might not be able to get to their top increase. Guys in my work have been talking about it. We've got guys that you know, I budget, I got a great job, okay but I budget on that money. I'm not rich. You all think we're so rich. I budget on my salary of \$55 , \$56 I don't know what it is, somewhere in that neighborhood. That's what I budget on. I didn't plan on this kind of an increase, I can't take this. I mean I want to send my

kid to college. He gets out of Roger Bacon at the end of next year, the middle of next year and then I get hit with this. I mean that was money I was hoping to put over here but anyway I just hope you can feel and understand the pain here and it can work but you just have to and the history of this is so terrible and it's your fault. You took the \$600,000.00 away after we sat down in good faith and negotiated and you wonder why things haven't rolled along. There's animosity and people are upset because we came to the table and even after you pulled the rug out from under us we came again so I think we should sit down with Sarah, whoever, if you want to fire her and get somebody else, and I just think the current plan can work and come within and it's not going to work at a million it's going to work at a million three and I disagree Kevin on the one fifty on the purchase of property I don't think the City should be purchasing property. I think we should get out of the property business because if there is a dilapidated property up there the CIC or whoever it is or Paul should do his job or who is the other guy, Moeller, they should go and get on these people. If the porch is falling down, fix it. I don't think we should be running these properties.

Council went into Executive Session to discuss the licensing agreement with the Post Office.

Council is back in regular session.

Motion by Mr. Asbach seconded by Mr. Culbertson to accept the leasing agreement by the City of St. Bernard and the U. S. Post Office. Motion passed 7-0.

Mr. Asbach – The next COW meeting will be Thursday, December 26 at 7:30pm.

Motion by Mr. Holt, seconded by Mrs. Schildmeyer to adjourn. Motion passed 7-0.