

AGENDA

Board of Trustees Regular Meeting
& 2023 Budget Hearing
Thursday, November 17, 2022 at 4:00pm
McGuire Community Room

1. **Call to Order**
2. **Pledge of Allegiance**
3. **Approval of Agenda**
4. **Public Comment***

5. **Public Hearing on the 2023 Budget**
 - a. Introduction of the 2023 Budget – President Odgers
 - b. Budget Overview and Details – Director
 - c. Public comment*

6. **Discussion and Action to Adopt the 2023 Budget**
 - a. 2023 Budget Resolution

7. **Consent Agenda**
 - a. Approval of Minutes – Regular Meeting of October 20, 2022
 - b. Department Reports
 - c. Finance and Facilities Committee Report – November 1, 2022
 - d. Policy and Personnel Committee Report – November 1, 2022
 1. Minor Edits to Policies:
 - o 3.2 3D Printing Policy / 3.3 Library of Things Policy
 2. Revise and Renumber:
 - o 6.1 Interlibrary Loan Policy
 3. Reaffirm and Renumber Policies:
 - o 4.9 Speech Related Activity Policy / 4.14 Mobile Library Services Policy / 4.8 Digital Device and Internet Acceptable Use Policy / 4.10 Opioid Antagonist Administration Policy and Procedures / 4.15 Social Media Policy / 5.4 ALA’s “Freedom to Read” / 5.5 ALA’s “Freedom to View” / 5.6 ALA’s “Library Bill of Rights”
 4. Removal of Policies:
 - o 4.4 Bicycle Policy/ 5.3 Access to Collection Materials Based on Age
 - e. Financial Report – Narrative | Expenses | Revenues
 - f. Member Library Communications – FLPL | IPL | PCL
 - g. Friends of TADL Report – Donna Hornberger, President
 - h. Correspondence

8. **Items Removed from the Consent Calendar**
9. **Director Report**

10. **Old Business**
 - a. Policy Revision and Consolidation: 3.1 Borrowing and Library Account Policy (incorporates policy 5.3)
 - b. Policy Revision: 4.2 Smoke and Tobacco Free Campus

The Traverse Area District Library will provide necessary reasonable auxiliary aids and services, such as signers for the hearing impaired and audio tapes of printed materials being considered at the meeting, to individuals with disabilities at the meeting upon 3 days notice to the Library. Individuals with disabilities requiring auxiliary aids should contact the Library Administration, 610 Woodmere Ave., Traverse City, MI 49686; (231) 932-8500 (voice/fax); libadmin@tadl.org (e-mail).

- c. Tabled New Policy Review: 5.3 Workplace Relationship Policy

11. **New Business**

- a. Insurance RFP Quotes and Selection
 - 1. Church Mutual Insurance
 - 2. Larkin Group (our current carrier)
 - 3. Municipal Underwriters of West MI Inc
- b. Discussion – Board Retreat and Future Discussion Topics

12. **Public Comment***

13. **Trustee Comment**

14. **Closed Session (if needed)**

15. **Adjournment**

* If you wish to speak during the Public Comment section of the meeting, please (1) wait until you are recognized; (2) approach the podium and use the microphone; (3) state your name and the county and township or city in which you reside; and (4) limit your comments to 3 minutes. Please sign in at the podium.



2023 Operational Budget Overview

Budget Hearing: November 17, 2022

To the TADL Board and Community:

I am pleased to present the draft 2023 Operational Budget to the Traverse Area District Library Board of Trustees. This budget provides administrative expectations for operational expenses that will support public library services online and in six facilities in addition to operations for the TADL Talking Book Library. This is a balanced budget; the operational expense expectations fall within expected revenues for year 2023.

Budget Packet:

1. Budget Resolution: This represents the budget presented for approval and provides the four Budget lines that the Director must observe, as required in the [TADL Budget Adjustment and Disbursement Policy](#).
2. Budget Details: This report is similar to what the TADL Board receives each month in the form of a financial report, but is expressed in six columns to show 2021 Actuals, Original 2022 Budget, Amended 2022 Budget, Projected 2022 Year-End amounts, 2023 Expected Revenue and Expense, and the percentage difference between 2022 and 2023.

Overall Budget Environment and Budget Objectives in 2023:

- Maintain stable operations and a strong financial position.
 - Maintain operational costs while ensuring continuous improvements to customer service.
 - Increase spending for online and lending collections with emphasis on digital books.
 - Increase fundraising, use of grant opportunities, and cultivate relationships with donors.
 - Provide adequate budget to maintain facilities and technology as needs increase with aging infrastructure and changes in technology.
 - Judiciously use fund balances for capital expenses and to pay down unfunded pension liabilities.
- Assure the highest possible return on public investment through full use of the public library.
 - Continue application of technology and digital resources to reach the service population and its changing needs.
 - Reach out to increase the number of registered account holders in the service area.
 - Use strong promotional techniques to keep residents informed about the availability of traditional and new or changing services.
 - Execute Year Two of the Strategic Plan as guided by our community and adopted by the Board.

Special Emphasis in 2022:

- Due to the State mandate to adopt a new Uniform Chart of Accounts, you will notice some large discrepancies between the 2022 budget and the 2023 budget because some expenses are grouped differently in the new Uniform Chart of Accounts than in the past.
- Begin year two of a three-year Strategic Plan focusing on the topics of Inclusivity and Innovative Engagement.
- A continued presence in our communities and schools, through outreach and collaboration, to promote library use and develop a greater understanding of the many services the library provides to our partner public and charter schools.
- Maintain our current technology with high demand items like Wi-Fi hotspots while expanding 3D printing services, electronic resources, and the very popular, Library of Things collection.
- Addressing upcoming building maintenance needs at the Main Library facility specifically the roof and the possibility of solar options.
- Strengthening existing, and building new, collaborative relationships with community partner organizations.
- Continue and expand Bookmobile services.

Revenues

The current [TADL millage rate](#) is .9044 mills for operations. Our debt service bond was repaid during 2017, so there is no levy for debt retirement. Local municipalities, including TADL, are again seeing an increase in property tax revenue due to rising property values; however, this year’s levy was rolled back from .9202 mills due to requirements of the Headlee Amendment which calls for millage reductions when property values increase more than the level of inflation. This is the sixth year in a row for a rollback.

<u>TADL Revenues</u>	<u>Property Tax</u>	<u>State Aid/ Penal Fines</u>	<u>Fines/Fees Services</u>	<u>Other Revenue</u>	<u>TADL Revenue</u>
2014 actual	4,129,538	374,065	137,917	249,163	4,890,683
2015 actual	4,264,013	388,374	149,658	158,062	4,960,107
2016 actual	4,333,605	388,890	140,313	101,902	4,964,710
2017 actual	4,532,111	353,891	219,052	142,602	5,247,656
2018 actual	4,634,573	366,670	195,401	61,741	5,258,385
2019 actual	4,724,449	349,204	162,761	272,201	5,508,615
2020 actual	4,937,353	315,030	69,501	172,859	5,494,743
2021 actual	5,133,182	300,309	65,657	271,858	5,771,006
2022 projected	5,293,788	306,278	66,468	152,336	5,818,870
2023 proposed	5,604,207	301,278	58,000	104,138	6,067,623

2022 Property Tax revenue increased again this year through the regular levy and Personal Property Tax reimbursement. While State Aid went up, Penal Fine receipts rose for the first time in year but we are projecting that they’ll drop 5% in 2023. Income from Services is still down due to remaining pandemic hesitancy but there was an increase in 2022. Income from Fines exceeded expectation even with the Board Policy to remove fines to increase patron usage and remove barriers for patrons

who can't afford fines. In 2022 we again transferred in funds from our Internal Service Fund to make a significant payment to the Municipal Employees' Retirement System (MERS) for our current unfunded pension liability. This \$114,173.30 is not a part of our General Fund budget, and therefore not reflected in the chart above.

2023 Property Tax revenue is projected to rise despite the Headlee millage reduction because of increased property values. We will continue to receive the Local Community Stabilization reimbursement though this is also drastically trending down. State Aid has increased since last year due to an increase in the per capita allotment as approved by the State Legislators, and increased population as shown in the 2020 Census. Penal Fines remain difficult to estimate as they vary widely from year to year and the legislature continues to try to erode this source of income for libraries.

Personnel Cost Projections

In 2023, the overall percentage of personnel cost will increase about 3.8%. Wage increases are budgeted because of the contractual agreement and merit raises. Additionally, there are increases for Pages and Desk Attendants, retirement PTO payout, and the addition of one staff member who will work in the Local History Collection and serve as a Float to cover shifts for vacations and illness. Health care costs increased 1.5% for employees utilizing this benefit. Retirement and 401k costs are up due to raising wages. We are responsible for actuarially determined payments toward TADL's unfunded accrued pension liability which will vary from year to year based on market performance, employee retirements, and mortality. In 2019, the Board voted to make payments above the minimum required amount. For 2023, TADL will continue to pay MERS monthly payments of \$10,000 which is \$4,371 over the required payment of \$5,629. All told, personnel expenses account for about 58.6% of the library's budget in 2023.

<u>Personnel</u>	<u>Wages</u>	<u>Benefits</u>	<u>Total Pers. Expense</u>
2014 actual	2,049,502	745,822	2,795,324
2015 actual	2,027,358	737,385	2,764,713
2016 actual	2,037,947	1,149,879*	3,187,826
2017 actual	2,139,422	954,750*	3,094,172
2018 actual	2,253,432	973,646*	3,227,078
2019 actual	2,302,685	963,170*	3,265,855
2020 actual	2,255,968	896,147*	3,152,115
2021 actual	2,384,015	1,025,191*	3,409,206
2022 projection	2,565,000	1,000,446*	3,565,446
2023 proposed	2,631,428	929,688	3,561,116

*Includes amounts paid to Municipal Employees' Retirement System (MERS) for unfunded accrued pension liabilities with funds transferred in from the Internal Service Fund in the amount of \$114,173.30 in 2022. These extra payments, made seven years in a row, have resulted in decreased unfunded pension liability. Specifically, in 2015 our pension was 62 % funded, in 2016 it increased to 80%, and in 2017 it rose to 82%, in 2018 to 85% funded, in 2019 it was 84% due to changes in actuarial calculations, in 2020 to 86% funded and in 2021 to 90% funded. Our extra \$114,173.30 payment in 2022 will be recognized in the MERS actuarial report that we will receive in summer 2023.

Other Notes

Lending Collections and Electronic Resources: Patrons continue to explore and use our digital collections that has seen a large increase since the pandemic. As mentioned before, this creates an expensive drain on the budget which we are working on balancing. The physical collection lending is making a strong return and TADL continues to offer new books via the McNaughton leasing service. We are committed to budgeting at least 10% of our annual budget for lending materials. This 2023 budget proposal reflects materials spending at 11 % of the expenditures.

Children's Library Services: TADL will continue to emphasize development of children's library services with increased attention on program development, promotions, and outreach for this important age group especially with the addition of a Bookmobile and the Youth Literacy Librarian. The improvements to our Story Room are almost complete with using the remaining funds from the Preschool Interactive Learning Area Project and funds from the TADL Friends as we have happily returned to in-person story times.

Maintenance and Repair: The Main Library continues to show its age as a 24-year-old building. As supply chain disruptions continued, the delay has given us time to explore solar as an option on the roof. Additionally, in 2023, we plan renovations of our public restrooms to improve accessibility and update to the flooring and fixtures.

Supplies: As suggested by the Auditors, assets now have a threshold amount of \$5,000. It was previously \$500. For that reason, there is a 17.7% increase to the Operating Supplies budget that coincides with a decrease in our capital expenditure budget.

Outreach/Advertising/Printing: This is one of the areas that looks like there was a large reduction of 59.6% but this is a result of the new Chart of Accounts and funds being moved to the Professional Services, and General Operating Supplies.

Member Library Allocations: Per the contract, all the Member Libraries saw a 3.09% increase in their payments. The contract covers 10 years, with base increases (or decreases) calculated on a formula which compares receipts from Property Taxes, Penal Fines, and State Aid from year to year.

Technology: The Technology Department staff continue to replace computer and equipment as needed to guarantee the high level of service provided to patrons and staff. The 2023 budget includes software that has been added in 2022 including Zoobean, the reading challenge application, additional 3D printers, and LibraryHQ to help librarian's select, manage and promote their collections.

Technology Services to Other Libraries:

We continue to provide technology services to Kankaska County Library, Bonisteel Library at the Interlochen Center for the Arts, and Suttons Bay-Bingham District Library. Budgets for these contractual agreements include direct and indirect costs. The Technology Department has also contracted with the Benzie Shores Public Library to help with technology during their renovation, as

well as smaller projects for other libraries in the area and for members of the Northland Library Cooperative.

Contributions and Grants: The Friends of TADL held two book sales this year and continue their generous support for our newsletter, Ancestry.com, paying for bussing TCAPS 1st graders for a library visit, and the Summer Learning Challenge. The Kingsley Friends of the Library also provide substantial support to the Kingsley Branch Library for supplies and programming as needed. We continue to seek donations and other sources of funding for the bookmobile, relocation of the Teen Services department to the second floor, modernizing the services and technological tools available in the Technology Center (formerly the Public Computing Center) at the Main Library, and are beginning to raise funds for remodeling the bathrooms.

TADL will again pursue grants as they allow us to provide new services to our community and beyond, and help us foster partnerships within our region.

Capital Expenditures and Use of Fund Balance: Some future projects include roof replacement with possible solar panels, renovating the bathrooms, new carpet, and painting. Some of these projects will be funded through our operating budget, and we will be requesting funding from appropriate fund balances. We hope to prioritize and address each of these issues over the next couple of years with the caveat that other urgent needs could arise at any time, requiring immediate action.

Thank you for your consideration of the 2023 budget proposal.

Michele P. Howard
Library Director
Traverse Area District Library

2023 Annual & 2022 Amended Budget

Traverse Area District Library

General Fund

Draft Budget - 11/17/22

	Actual 2021	Original 2022 Budget	Amended 2022 Budget	Projected 12/31/2022	Proposed 2023 Budget	% Diff. 2022 v. 2023
Revenue						
Levied Tax	5,133,182	5,292,947	5,292,947	5,293,788	5,604,207	5.9%
PILT/Delinquent Tax, Other	38,322	30,500	30,500	63,695	30,500	0.0%
State Aid - TADL	84,472	106,389	106,389	104,893	107,468	1.0%
State Aid - Talking Book Library	41,072	41,075	41,075	41,073	41,073	0.0%
Grants	112,284	10,630	10,630	66,000	27,475	158.5%
Fees/Services	48,320	41,650	41,650	41,818	41,650	0.0%
Sales	22,623	19,080	19,080	33,000	19,150	0.4%
Overdue Fines	17,337	15,000	15,000	22,450	15,000	0.0%
Penal Fines	174,765	154,900	154,900	160,312	152,900	-1.3%
Interest & Dividends	2,050	5,650	5,650	-91,709	0	-100.0%
Rental Fees	0	2,200	2,200	2,200	2,000	-9.1%
Contributions	68,549	30,850	30,850	80,000	26,200	-15.1%
Reimbursements	28,030	0	0	1,350	0	0.0%
Total Revenue	5,771,006	5,750,871	5,750,871	5,818,870	6,067,623	5.5%
Transfer In	200,000		114,173	249,810		
Use of Fund Balance						
Revenue from All Sources	5,971,006	5,750,871	5,865,044	6,068,681	6,067,623	0

- Levied Tax includes Current Local Tax minus tax captures
- PILT/Delinquent Tax, Other - Payment in Lieu of Taxes (PILT), Delinquent and Local Stabilization
- Grants represent funds from Federal, State, counties and other agencies
- Fees/Services include annual fees for contractual technology agreements with other libraries
- Sales includes photocopy receipts, postage, bags, books, & miscellaneous sales
- Overdue Fines are fines, replacement fees for damaged/lost material
- Penal Fines combines Grand Traverse, Benzie and Leelanau counties
- Interest & Dividends include investment, checking and savings account interest
- Rental Fees are meeting room and equipment rental fees
- Contributions include donations from Friends, estates, misc. donors
- Reimbursement line is for overpayments and refunds from prior year expenses
- Transfer in is from Internal Service Fund for payment of Unfunded Pension Liability and \$135,637 from the Reserve Employee Obligations Fund for the Reserve Sick Leave payout that happened in February 2022

Expenditures	Actual 2021	Original 2022 Budget	Amended 2022 Budget	Projected 12/31/2022	Proposed 2023 Budget	% Diff. 2022 v. 2023
Personnel						
Salaries	2,384,015	2,534,599	2,534,599	2,565,000	2,631,428	3.8%
Social Security/Medicare	61,313	71,900	71,900	65,000	67,519	-6.1%
Medical Insurance	331,245	378,330	378,330	363,000	383,992	1.5%
Vision Insurance	3,778	4,150	4,150	4,280	3,773	-9.1%
Dental Insurance	27,949	30,150	30,150	27,500	28,505	-5.5%
Life Insurance	7,575	8,850	8,850	7,950	8,909	0.7%
MERS DC Retirement	150,846	160,000	160,000	168,000	172,320	7.7%
MERS DB Unfunded Liability	320,000	120,000	234,173	234,173	120,000	-48.8%
401(k) Retirement	107,783	120,400	120,400	107,000	121,111	0.6%
Unemployment	0	0	0	427	0	0.0%
Workers' Comp.	7,860	8,000	8,000	7,766	8,000	0.0%
Disability Insurance	6,842	15,500	15,500	15,350	15,559	0.4%
Total Personnel	3,409,206	3,451,879	3,566,052	3,565,446	3,561,116	-0.1%
Supplies						
General Operating Supplies	143,389	167,450	167,450	205,270	197,065	17.7%
Library Materials	640,949	606,300	606,300	627,215	667,960	10.2%
Rep & Mnt. Supplies	5,238	6,750	6,750	4,152	6,750	0.0%
Total Supplies	789,576	780,500	780,500	836,636	871,775	11.7%
Other Services and Charges						
Professional Services	197,811	238,500	238,500	227,198	454,165	90.4%
Communications	28,803	36,480	36,480	27,622	28,500	-21.9%
Travel & Education	23,783	55,657	55,657	42,347	61,700	10.9%
Outreach/Advertising/Printing	22,228	22,150	22,150	18,005	8,950	-59.6%
Insurance & Bonds	33,563	41,250	41,250	32,136	42,280	2.5%
Utilities	99,336	103,200	103,200	99,132	109,700	6.3%
Repairs & Maintenance	267,378	322,405	322,405	351,386	273,000	-15.3%
Member Libraries	569,720	629,000	629,000	639,000	648,437	3.1%
Awards & Recognition (Misc.)	2,045	2,500	2,500	0		-100.0%
Property Tax Reimbursement	8,679	6,500	6,500	4,892	8,000	23.1%
Use Tax/Misc	666	1,300	1,300	0	0	-100.0%
Total Other Services & Charges	1,254,012	1,458,942	1,458,942	1,441,718	1,634,732	12.0%
Capital Outlay	112,781	53,550	53,550	85,667	0	-100.0%
Contingency	0	6,000	6,000	0	0	-100.0%
Total Capital	112,781	59,550	59,550	85,667	0	-100.0%
Total Expenditures	5,565,575	5,750,871	5,865,044	5,929,467	6,067,623	3.5%
Transfer Out	157,000					
Expenditures from All Sources	5,722,575	5,750,871	5,865,044	5,929,467	6,067,623	
Revenue / Expense	248,431	0	0	139,213	0	

→Slightly higher wages due to union agreement, merit increases, increases for retention of Pages and Desk Attendants & retirement PTO payouts

→Increase in some rates for health insurance & staff opt-in

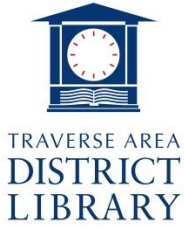
→Decrease in vision & dental insurance based on staff opt-out

→Increase in life & disability insurance based on higher payroll

→Increase in retirement and 401k based on higher payroll

→Increase in Library Materials to cover increased demand for digital services

→Various changes in Other Services and Charges due to the new Chart of Accounts



RESOLUTION

2023 Budget Resolution

November 17, 2022

Resolved, that the estimated revenues for 2023 result in the following total amount available for appropriation:

Tax Levy	5,604,207
Other Taxes	30,500
State Aid	148,541
Grants	27,475
Fees/Services/Sales/Rentals	62,800
Overdue Fines	15,000
Penal Fines	152,900
Interest & Dividends	0
Contributions	26,200
Reimbursements	<u>0</u>
Total available to appropriate	<u><u>6,067,623</u></u>

Further, that from the total available, the following appropriations are made:

Personnel Services	3,561,116
Supplies	871,775
Other services and charges	1,634,732
Capital outlays	<u>0</u>
	<u><u>6,067,623</u></u>

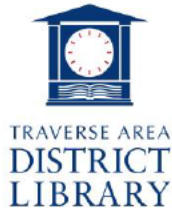
Motion to adopt the resolution was introduced by: _____

And supported by: _____

Motion adopted: Yes / No _____

(date)

Jeffrey Wescott, Board Secretary



Board of Trustees Regular Meeting MINUTES

Thursday, October 20, 2022 at 4:00pm
McGuire Community Room
610 Woodmere Ave., Traverse City, MI 49686

1. Call to Order

The meeting was called to order by President Odgers at 4:00pm. Roll call attendance was taken. Present were: Odgers (President); Pakieser (Vice President); Sullivan (Treasurer); Wescott (Secretary); Jones and Deyo (Trustees). Vickery (Trustee) was absent. Also present were: Howard (Director); Radjenovich (Assistant Director for Finance and Human Resources); Parvel, Boulter, Archibald, Brady, McKenna, and Olson (Staff).

2. Pledge of Allegiance

All members in attendance recited the Pledge of Allegiance to the Flag of the United States of America.

3. Approval of the Agenda

Howard requested to amend the agenda by adding New business item d, introduction of a proposal from Acme Township. It was MOVED by Sullivan, SUPPORTED by Pakieser, to approve the agenda as amended. Motion CARRIED.

4. Public Comment

President Odgers opened the floor for public comment. There was none.

5. Michigan Library Appreciation Month October 2022 Resolution.

President Odgers read the Michigan Library Association Appreciation Month October 2022 Resolution in its entirety. It was MOVED by Jones, SUPPORTED unanimously by all trustees present, to adopt the resolution as presented. Motion CARRIED.

6. Consent Agenda

- a. *Approval of Minutes - Regular Meeting of August 18, 2022*
- b. *Department Reports*
- c. *Finance and Facilities Committee Report – September 6, 2022*
- d. *Policy and Personnel Committee Report – September 6, 2022*
- e. *Financial Report – Narrative | Expenses | Revenues*
- f. *Member Library Communications – FLPL | IPL | PCL*
- g. *Friends of TADL Report – Donna Hornberger, President*
- h. *Correspondence*

It was MOVED by Jones, SUPPORTED by Wescott, to accept and affirm receipt of the Consent Calendar information. Motion CARRIED.

7. Items Removed from the Consent Calendar

No items were removed from the Consent Calendar.

8. Director Report

Howard confirmed her written report and added the following:

- Howard attended the Pride Luncheon and brought a Take or Leave One Love Note board with Post-its to add notes. Attendees wrote many kind and caring notes to post on the board for others to take. Some attendees simply took the note that meant something to them. The board was very successful and Howard plans to use it again next year.
- Howard attended the City Commission meeting and read the Michigan Library Appreciation Month Resolution. Trustee Deyo attended and presented it at the County Commission meeting.
- A team from TADL participated in Trivia Night during Banned Books Week. Unfortunately, they did not win.
- Howard is applying for an ARPA grant with the County that allows TADL to ask for grant funds to recoup revenues from fines, meeting room fees and other revenue streams lost while the library was closed during the COVID pandemic. The deadline is October 31, 2022.
- Howard is also applying for a MEDC matching grant to help fund the new monument sign. This grant is a 50% matching grant up to \$50,000. TADL has also received \$15,000 from the Friends of TADL for use toward the sign.
- Howard, along with several community librarians, met at Northwestern Michigan College for conversations about book banning, and resource sharing among other topics.
- The new library website is now live.

9. Old Business

a. *Policy Revision: 1.4 Traverse Area District Library Trustee Ethics Statement*

It was MOVED by Pakieser, SUPPORTED by Wescott, to accept and approve the revisions to policy 1.4 Traverse Area District Library Trustee Ethics Statement as presented. Motion CARRIED.

b. *Policy Revision: 7.2 Drug-Free Workplace Policy*

It was MOVED by Pakieser, SUPPORTED by Wescott, to approve the revisions to 7.2 Drug-Free Workplace Policy as presented. Motion CARRIED.

c. *Acceptance of New Uniform Chart of Accounts*

Radjenovich noted that the State requires the use of a new chart of accounts by year end. Since TADL is currently in the process of converting to a new accounting system which is scheduled to be done by mid-December, Radjenovich was asking the board to acknowledge and accept the new Uniform Chart of Accounts presented in the board packet as having been completed by the required date of 12-31-2022. She does not anticipate any delay in the system conversion, but this request would help fulfill the requirement. It was MOVED by Jones, SUPPORTED by Deyo, to accept the new Uniform Chart of Accounts presented as complete and in compliance. Motion CARRIED.

d. *Monument Sign Approval*

Jones explained that the sign decided upon by the Finance and Facilities Committee was presented in the board packet which included the requested updates and a day and night view. The design was coming before the board for a full board approval. Some discussion ensued on the clocktower which had been removed, the sign materials and durability/maintenance,

construction timing, selling book spines to help fund the cost, and the garden plans surrounding the sign. Facilities Manager, Boulter, responded to more technical specifications of the sign and garden, and Howard noted that she is applying for a MEDC matching grant to help pay for the sign. Trustees were mixed about selling book spines at this time. It was MOVED by Jones, SUPPORTED by Sullivan, to approve up to \$40,000 to finance the design selected by the Finance and Facilities Committee presented, and to begin construction as soon as is practical. Motion CARRIED.

e. *By-Laws Change regarding Temporary Secretarial Duties*

Pakieser noted that the change in by-laws was to add language providing for back-up Secretarial duty coverage in the event the presiding Secretary is absent which also facilitates timely signatures. It was MOVED by Pakieser to accept a change to the by-laws to include in section 4.5, the statement reading "All or any portion of the duties of Secretary may be delegated to any other Trustee or the Library Director by the Board for any time period directed by the Board. A roll call was taken with the following results:

Deyo – aye Jones – aye Wescott – aye Vickery – absent
Pakieser – aye Odgers – aye Sullivan – aye

Motion CARRIED with 6 (six) ayes.

10. **New Business**

a. *New Policy: 7.3 Workplace Relationship Policy*

Pakieser introduced the new policy 7.3 Workplace Relationship Policy. This is different from the Nepotism Policy and relates to workplace relationships and direct supervisory relationships. It is intended to protect TADL from potential harassment claims, and it protects the employees. Several questions were raised, including a concern about privacy, that need clarification from Adams (Labor Relations Counsel) before trustees felt they could make a decision on this policy. The new policy, 7.3 Workplace Relationship Policy, was TABLED in order to would go back to the Policy and Personnel Committee to seek more information.

b. *Approval for Director to Modify Agreement with Huntington Bank to Allow 401(k) Withdrawals for Disability*

Howard noted that although she has been given authority to sign documents regarding the Library's 401(k) plan, she was seeking approval to make changes in the document to allow employees to have access to withdraw funds from their 401(k) balance for disability reasons. It was MOVED by Wescott, supported by Pakieser, that the board re-affirms and gives authority to the Director to sign 401(k) documents to allow for withdrawals for disability. Motion CARRIED.

c. *Discussion: Favorite Library Memory*

All trustees present shared their favorite library memory and why they decided to seek membership on the Traverse Area District Library Board. The following attendees also shared favorite memories and stories of libraries in their life: Kate Parvel, Bret Boulter, Matt Archibald, Heather Brady, Melissa McKenna, and Aaron Olson (Staff); Howard (Director); and Zeits (Counsel).

d. *Proposal from Acme Township*

Howard noted that she received a call from Acme Township regarding a possible acquisition of space from a confidential RFP. The inquiry was whether TADL had any interest in a portion of the space within the proposed acquisition, to use as another location, a small book drop outlet

etc. The board agreed that Howard should pursue further exploration of the idea with a non-binding commitment. Should the conversation develop into a feasible option, TADL would follow all standard processes and procedures applicable to the outcome.

11. Public Comment

President Odgers opened the floor for public comment. There was none.

12. Trustee Comment

Pakieser thanked the staff for adding the Strategic Plan categories within their administrative reports. It is very helpful and keeps the Strategic Plan alive.

Howard noted that the State of Michigan partners with libraries to get COVID test kits to the public. TADL received 400 free test kits to distribute to staff and patrons.

13. Closed Session

A closed session was not needed.

14. Adjournment

With a motion to adjourn by Pakieser, supported by Wescott, President Odgers adjourned the meeting at 5:37pm.

Respectfully submitted,

Approved by board vote on November 17, 2022

V. Carpenter, Recording Secretary

J. Wescott, Board Secretary



Departmental Reports
for the month of October
(November 17, 2022 Board Meeting)

Adult Services

- The Adult Services Dept had a wonderful Halloween season. Most importantly, we received First Place in the annual TADL Pumpkin Contest! Our Halloween Hobbit House proved to be popular with all ages. We also hosted a table during the Youth Services Halloween Parade giving out gold chocolate coins and fall bookmarks.
(Innovative Engagement)
- Also in October, TADL holds its [annual Chili Cook-Off](#). This year we moved to the front lawn of the library and had our highest attendance of tasters ever - over 325 people came to taste 16 chilis made by local folks. Prizes were awarded for the top 3 judges' picks and the top 3 peoples' choices, as well as one prize for the cooks' choice. If you haven't seen the trophies made with TADL's 3D printer - check out the video! *(Innovative Engagement)*
- Local History Collection News - Progress has been made on the updated policies and procedures. They should be finalized and approved by the end of the year. This will allow us to begin accepting and training volunteers in the new year.
- Partnership Highlights:
 - Melissa McKenna met with a Scout to have a discussion about the importance of equity and inclusion in the library for their Diversity Badge. *(Inclusive Space, Purposeful Partnerships)*
 - TADL began a new partnership with Tusen Takk Foundation. This month, two Artists-in-Residence gave a presentation on their art - photography and handmade books - on Oct 5th to an in-person audience of 14 and 43 via Zoom. We're hoping to see more of their visiting artists in the library in the future. *(Innovative Engagement, Purposeful Partnerships)* There was a coordinating display of their book work on the second floor.
 - [Traverse Area Historical Society](#) and the Grand Traverse Genealogical Society, both held their October programs in the McGuire Room. *(Purposeful Partnerships)*
- In October, the Adult Services Dept. held the following programs & outreach activities (in addition to those listed above, available videos & related materials linked):
 - Four Local Author Talks - Playwright Raymond Goodwin with his newest one-man play, *Nectar & Thorns*, on 10/9; Robert Burnham, *The Armageddon Secret* on 10/18; Poets Teresa Scollon, *Trees & Other Creatures*, & Tracy



- Blackhawk, *Maumee Maumee* on [10/22](#); and Fred Carlisle, *The Lake Effect*, & Anne-Marie Oomen, *As Long as I Know You*, on [10/26](#).
- Books & Brewskis had 4 new readers at Silver Spruce Brewery with 17 total attending the discussion of *And Then There Were None* by Agatha Christie. (*Purposeful Partnerships, Targeted Outreach*) Queer Tales, continues to meet online and had 4 people attend this month to discuss *Cemetery Boys* by Aiden Thomas. (*Inclusive Space*)
 - [Medicare Open Enrollment Information Session](#) had 20 people in-person and 3 online on 10/27.
 - TADL Stitchers met twice in-person with a total attendance of 14.
 - The Book Bike made its last trip to the Wednesday morning Sarah Hardy Farmers Market this month. It only made 1 trip this month, talking to 75 people. The others were canceled because of wind & rain. (*Targeted Outreach*)
 - October Adult Services Statistics:
 - Questions Answered In-Person - 1491
 - Questions answered via Phone - 665
 - Questions Answered via Email/Chat - 156
 - RA/Tech Help - 97
 - Notary Signatures - 25
 - Craft Kits Distributed - 44 (Handmade books - to go with Tusen Takk Artists program)

Respectfully Submitted,
 Melissa McKenna
 Adult Services Dept Head

Youth Services

In October, Youth Services celebrated the one year anniversary of our combined efforts with Newton's Road to bring STEM Kits to every library in our 5 county region. Newton's Road created a STEM Kit BINGO sheet for families to follow and earn a small STEM craft. We also held several STEAM oriented programs throughout the month to bring awareness to the STEAM resources and programming we have available for our community, including STEM Sunday, Full STEAM Ahead (combining children's literature and STEAM), and a special building-themed version of Build n' Create.



We were also delighted to work with the Dennon Museum Center for an Indigenous People's Day themed storytime at the museum on October 10th. YS staff member Rosie Flickinger led the storytime, along with special guest readers and fancy dancy. Families delighted in the storytime program and also received a free book (either *Fry Bread* by Kevin Maillard or *We are Grateful* by Traci Sorell) and corn doll craft. Thank you to our partners at The Dennon for

their help in coordinating this project and the Big Read grant for allowing us to give these wonderful books away.



We celebrated the spooky season as well in Youth Services with delightful decorations, fun costumes, the annual staff pumpkin contest, a pumpkin themed guessing jar, a spooky stories book display and visit by 2 young authors, and our annual Halloween Parade. This event really breathes so much life in all of our library spaces, as staff members from each department get dressed up and hand out treats to the mostly preschool audience in attendance. With the weather being so nice, our numbers were down from the previous year, but everyone had fun and was delighted with the staff-to-patron interactions.



October was a busy month for our Saturday morning programming as well. On consecutive Saturdays, we hosted: our own Pumpkin Patch program on the front lawn, complete with pumpkin-themed games, crafts, and snacks; the North Sky Raptor Sanctuary, offering education on the wonderful birds that inhabit our environment; a Yoga for Families program hosted by Just Bee Yoga + Well-Being; and the Interlochen Center for the Arts (ICA) Young Theater Academy who put on a presentation of *Suzette Who Set to Sea*, in anticipation of their evening performance at ICA.

For the month, Youth Services programming had the following attendance:

- Early Literacy programs: 23
- Early Literacy program attendance: 334
- Afterschool, family and outreach programs: 21
- Afterschool, family and outreach attendance: 794

Youth Services continues to receive lots of requests to bring back craft kits for our preschool, elementary, and tween-aged audiences. There is a lot of time, money, and work that goes into making enough of these kits available to our Youth Services' audiences, but we are discussing offering these again now that the cold and flu season is upon us and families may be less likely to spend an hour in one of our programs.

Youth Services Department Head Andy Schuck continues to meet with the Battle of the Books book selection committee as they prepare for the 2023 book reading competition for 4th and 5th graders. TADL Main is also planning on hosting the kickoff party for the upcoming competition in January. This is always a fun night of engagement and book revelations as teams meet up for the first time and learn about the books they'll be reading for the competition.



We are excited to report that we are one step closer to completing renovations in our StoryRoom. Felt clouds and sun have been mounted on the west wall and our south wall has been repainted a more complimentary color for the forest creatures mural to be painted by local picture book illustrator, Brianne Farley, during the week of Thanksgiving. Feel free to take a visit to this wonderful space, which has taken on new life since the renovation project started 1 year ago. Thank you again to the TADL Friends for their generous support to fund parts of this project.

For the month, Youth Services had the following Reference Desk statistics:

- Total reference questions: 1,076
- Reference - Walk-in: 955

- Reference - Phone: 115
- Reference - Digital: 6

Submitted by Andy Schuck
Head of Youth Services

Teen Services

Since school resumed, Teen Services has been interacting with schools a lot. Greenspire High School has a library elective that takes place in our building. I give the students 15-20 minutes of instruction and then they are free to use the library. The first month I prepared a scavenger hunt for them so that they could learn what we have to offer and where the materials are. In October we focused on the Dewey Decimal System and the history of Melvil Dewey. Sounds dry, but there are enough interesting bits that most of them stayed engaged. Next month the focus will be on our digital resources and it will take place at the school since it falls on the day of our inservice. In addition, I've visited Greenspire High School three times to work with students to update their library accounts and make sure they have a username and password for using our online resources.

The TCAPS Montessori Middle School walked over in two groups and got tours of the building. After the tour Melissa McKenna gave them a great introduction to primary and secondary resources. She even had primary resources from our local history collection that they could look at. The students returned later to do the actual research.

The bookmobile and I visited Greenspire Middle School for their community connections. I spoke with 130 students in two groups about library services in general and programming for teens. They had a lot of great questions and were very enthusiastic. Since that visit, students from the school have begun showing up at teen programs.

Linda Smith

Head of Teen Services

Sight & Sound

The month of October was full of political candidate forms in the McGuire Room. We were either hosting a LWV candidate form or working as a venue for some of the private citizen group forms. Overall things went well, we are partnered with great organizations in the League of Women Voters - Grand Traverse and Traverse Area Community Media. Here is a quick rundown of the LWV-GTA / TADL events with technical support from TACM and TADL Tech.

Oct. 12 TCAPS Candidates Forum: LWV-GTA / TADL

- 8 candidates participated.
- 39 people attended in-person in the McGuire Community Room.
- 153 views on TADL YouTube



- 558 views noted on the LWVGTA Facebook page

Oct. 18 Understanding Michigan's Ballot Proposals: LWV-GTA / TADL

- 18 in-person in the McGuire Community Room
- 72 so far have watched on LWVGTA Facebook.
- 22 views on TADL YouTube

We also got great feedback from the October Blood Drive. We had high participation and Versity Blood Centers is set for another year of drives in 2023.

Welcome to the new and improved tadl.org and tadl.org/things. I was happy to be a part of the development of the new web page for TADL. The process was seamless and having both our event calendar and our website under the same vended service is nothing short of a 20 year goal achieved. Scott Morey and William Rockwood did a great job weathering the implementation.

Noteworthy:

- New Mural Art in Sight & Sound.
- New Lending Art Collection under development.
- New Elm-Eco Master Disc Resurfacing unit is working well.
- Halloween is lots of fun >>>>

TADL Meeting Room Stats October 2022

Total: 123
 TADL meetings: 37
 Personal/Outside Group Meetings: 86
 Paid Meetings: 7
 Unpaid Meetings: 116
 Walk-ins: 38
 Advance Reservation: 85

Number of Meetings by Rm October 2022

McGuire Room: 32
 Thirlby Room: 45
 Study Room D: 46

Aaron: Live Streaming Technology, Lending Art Collection, S&S Staff meetings and AV training, As always helping patrons.



Thanks for reading.

Aaron

Department Head Sight & Sound

Circulation

October Circulation Numbers

New patron accounts created: 209

Curbside pickups for October 2022: 41

Notary Public Service requests filled: 22

Circulation Statistics for MeLCat, October 2022:

- TADL items sent to borrowing institutions: 1351
- TADL items received from lending institutions: 1982

October was a great month in Circulation. We had a ton of fun creating our pumpkin for the annual contest! Josh attended a training for our new website this month - it looks great, and we love the section on frequently asked questions. Kate Parvel filled twenty-two notary public service requests this month - more than we've ever had in this department!

Respectfully Submitted,

Josh Denby

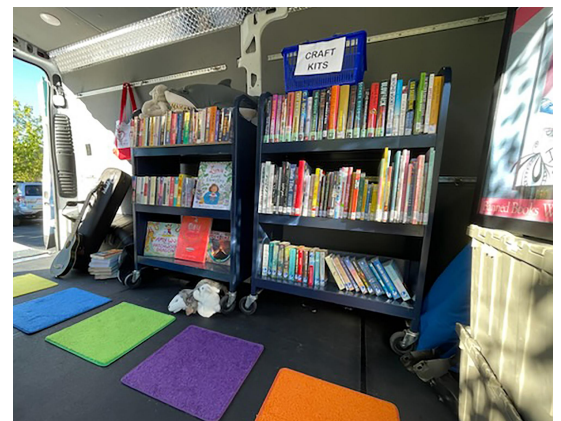
Department Head, Circulation

Marketing and Communications

This was an interesting October with lots of different things happening. We had training and intensive page-building for the new website (**Inclusive Space**). In addition to graphics much of my time included redeveloping existing pdfs to be more assistive-device friendly. While some of it is automated each page must be checked by a person to determine if the conversion is correct (it often has problems with tables). The 2022 documents were up at launch, and we will continue to convert documents and upload them for previous years. You will notice the website data below is only included to the day we converted the site. The new site will be using a different set of analytics so that will be included in November's report as the first full month.

I assisted with events as requested, including World Sight Day (**Inclusive Space/Targeted Outreach**), Tusen Takk handmade book display (**Innovative Engagement**), Halloween and fall festivities, and special projects (such as the sign) with Michele. We also did some planning ahead for upcoming reading challenges.

We typically do an end-of-the-year fundraising promotion campaign with Traverse Magazine's TC Gives issue (**Targeted Outreach**), and this year will primarily feature the bookmobile. Bret helped me with a photoshoot (samples at right!). Our golden ticket promotion (**Innovative Engagement**) ended in August, with 28 of 40 tickets discovered throughout all departments of the Main Library. About $\frac{2}{3}$ were cashed in for water bottles, the rest selected our small library tote bag. I will continue to look for ways to



create unexpected moments of joy in the coming year for our library visitors.

The Light Parade is coming up November 19, any board members (plus family/library fans) are welcome to join us. We're hoping for the same great weather as last year.

- Press releases and coverage: Indigenous Peoples' Day (IPR, Oct. 8); LWVGTA & School Board Panels (Up North Voice, Ticker Oct. 10; Record-Eagle Oct. 14); Early Literacy (Record-Eagle, Oct. 12); Costume Parade (Record-Eagle, Oct. 30)
- Website to October 20: 8,000 users; 23,206 pageviews

Heather Brady
Marketing & Communications Manager

Human Resources

Human Resources - October was somewhat quiet from an HR standpoint as we had no interviewing going on, which was very helpful since we were deep into budgeting. Per a staff suggestion, we have added preferred pronouns to our internal staff directory. (Inclusive Space) The Social Committee kicked off their annual fundraising games with the Michigan/Michigan State game. Funds raised by their fun activities are used to adopt a family for Christmas but the activities themselves are a fun way for staff to interact and get into the spirit of the holidays.

Through the years, at various times when I thought about retirement, I always imagined that once I became eligible to retire that the decision would be quick and easy. However, that was not what happened. Of all of the many jobs that I have held over the years, working here at the library has been the best. Of the many reasons that made it the best, the feeling of working toward a common goal or cause stands out the most to me. The employees of TADL truly care about providing the community with more than just a building filled with books. They feel a strong sense of responsibility to provide services for everyone in the community. Being a part of an organization that has a constant buzz of energy working together toward one goal, was energizing to me personally. We have accomplished so much in the last few years in spite of covid and I can't wait to see what's next! However, the time has come for me to watch from the sidelines. I will be retiring at the end of January but I am confident in my replacement. Danielle Baldwin has been with the library since July of 2019 and has been a powerhouse in the Admin office. You will be seeing her in committee meetings and board meetings from now until I retire as she becomes familiar with some of her new responsibilities. We have started a search for her replacement so that there is plenty of time for everyone to get up to speed prior to my leaving. Until then, I will be focusing on making sure the new accounting program is up and running properly.

Deb Radjenovich
Assistant Director for Finance and Human Resources

Facilities

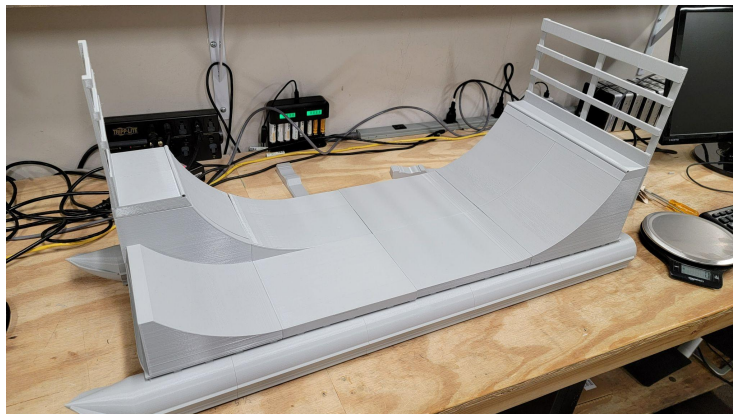
- Continued coordinating Monument Sign Project
- Prepared YS Storyroom for Mural Project
- Garden Walk Boat demolition with Paul Deyo
- Facilitated Chili Cook-off, Halloween Parade, Bookmobile services

Bret R Boulter
Facilities Manager

Technology

New Website - On October 22, we launched the district's new website, tadl.org. The new site is designed to be accessible, more usable on mobile devices, and easier for patrons to navigate. We have received a good deal of positive feedback in regards to the new design and now that the site is live, we are excited to see it continue to evolve / improve as new content is added. LibraryMarket, the company we partnered with to make this happen, has provided excellent service throughout the project and the total cost came in ~\$19,500 less than what we had requested as a "not to exceed" from the public improvement fund. Thank you to everyone who helped make this project a success, but a particular shout out to the members of the web development team: Heather Brady, Betsy Myers, Aaron Olson and William Rockwood.

3D Printing Update - The district's 3D printing program continues to grow in popularity. Since the start of this year technology center staff have printed over 220 objects for patrons and many more for staff purposes like bookmarks for contests and replacement pieces for board games or STEM Kits. From small items designed by students to large replicas requested by local entrepreneurs like "pontoon halfpipe" pictured below, we are grateful to be able to offer this program to the community. Because of increasing demand, a new larger printer was recently purchased and is in the process of being assembled by library staff. In addition to being able to print objects ~ 50% larger than the old printer, the new printer is also much faster which will enable staff to process print requests much quicker than before. This new printer will also allow us to redeploy one of the existing 3D printers to the Kingsley Branch Library. I'd like to thank the Technology Center Staff for their work on this front and huge kudos to Mitch Holm who oversees the service, assembles / maintains the printers, and is always looking for ways to improve our operations on this front.



New Incident Report System - Because of the recent increase in behavioral incidents at the library, staff have asked for a better way to track incidents and patron suspensions. In response to this need, the technology department replaced the old, blog based incident report system with a custom solution that was coded in-house and designed from the ground up to handle this kind

of data / process. The new system tracks both patrons and incidents as separate entities, makes it easy for staff to determine when a patron is suspended, keeps track of suspension notification letters, and has better email notification functionality to keep everyone on the same page about incidents and patron suspensions. While we hope that this winter will be more calm than the last, we are happy to have this new tool in place.

- Scott Morey, Asst. Director for Technology

TADL Talking Book Library

October is Vision Awareness month. I did an eyeglasses drive and the Lions Club donation box was overflowing.

World Sight Day was Thursday October 13. We held a program on Leader Dogs.

This month in the Tuesday @ Two book group, we discussed “Falling” by T.J. Newman.

The Talking Book Library took part in the annual Halloween parade. We shared a table with processing and handed out halloween tattoos, rulers, and candy.

Anita Chouinard
Talking Book Manager

East Bay Branch Library

October was a great month for programming at the East Bay Branch! We continued our recurring programs, which include Stitch Together, Adult Coloring Night, and a nice turnout for discussion of *The Graveyard Book* by Neil Gaiman at East Bay Book Club. We had a Hispanic Heritage themed Sing & Stomp storytime, in addition to some typical seasonal themes.

More exciting, though, were our special programs. In the beginning of the month, the library was decorated and filled with displays of books featuring strong women, for our Rebel Girls Fest, where we celebrated young women as changemakers. To help us celebrate, we had some special guests: music with Miriam Picó, and stories read by local changemakers Holly T. Bird and Betsy Coffia, as well as our very own Chantel Lentz.



After that, the library shifted into spooky mode for a costume-friendly author event, featuring 8- and 6-year-old authors Ayla and Calla Rybicki, who read stories from their new book *Scary Stories for Creepy Kids*, and showed attendees how they record their podcast.

Respectfully submitted,

Matt Archibald
Branch Manager

Kingsley Branch Library

October was an incredible month for all of our happy community! The Village of Kingsley was recently awarded an astounding grant of \$1,000,000 to improve Brownson Memorial Park, the literal and figurative heart of Kingsley that lies right outside Kingsley Branch Library's front door! The end result of this project will be an entirely renewed park that will focus on safety, accessibility, multi-generational, and year-round use. KBL staff were key in applying for and securing this grant. We used our skills in meeting facilitation, grant research, grant writing, collaboration building, and advocating for the whole community, to ensure the Villages's successful application. We received a lot of good press and recognition for our work:

- <https://upnorthlive.com/news/local/1m-grant-will-be-used-to-improve-brownson-park-in-kingsley>
- <https://www.9and10news.com/2022/10/27/village-of-kingsley-awarded-an-1-1-million-grant-to-upgrade-brownson-park/>
- <https://www.traverseticker.com/news/kingsley-receives-1-million-grant-to-transform-brownson-memorial-park/>
- https://www.record-eagle.com/news/local_news/kingsley-park-gets-1m-for-upgrades/article_36dd8f18-5541-11ed-96d4-ebd8b1ec84b3.html

This project is a perfect example of TADL staff taking to heart the work of our Strategic Plan. We are building Purposeful Partnerships with our government, business, education, and social leaders in the Village and Paradise Township by providing Innovative Engagement and proving a library is not just a passive repository of information, but a lifelong partner in building great communities. The end result will be an Inclusive Space that is an extension of KBL itself, and will allow KBL staff to engage in even greater Targeted Outreach activities for a wider age-and-ability range than we could have ever imagined. But, most importantly, we are meeting a need in our patrons and neighbors for healthful activity, social engagement, and pride in our community. Stay tuned as we assist the Village further with this project!

Also, I was recognized in "Influential Women of Northern Michigan" in the Literacy and Education category by *Traverse City Record-Eagle*. The article was shared locally on the Village and Kingsley DDA's social media pages. I am so grateful to my dear friends and partners in supporting lifelong learning who nominated me for this honor. It is wonderful to be recognized for striving for excellence, but I owe much of my success to my fantastic staff, Beth Anderson, Brian Carey, and Robin Stanley. Without their support, encouragement, and care for our community, I could not have accomplished much at all.



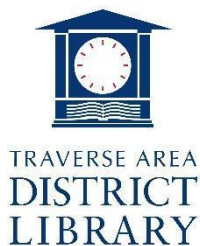
Programming was hopping, too! We hosted a special

program with Nicole Mathiasz, a self-identifying Mycophile (or, someone who loves mushrooms), called “Fungal Wonders.” She taught a group of 40 attendees about finding mushrooms in the wild safely and with purpose, their uses, and the role they play in a healthy ecosystem. Pictured here is Nicole with her haul from forests in Kingsley, all collected within one afternoon of foraging!

We also partnered with Kingsley Elementary School for the third annual “Fall In to Reading” program during the last two weeks of October, with Beth Anderson serving as our primary coordinator. The students record their reading and reach for some pretty high goals as individuals and classrooms. Each classroom also visits our library for a tour, storytime, movement, and music, all of which engages their interest in reading and the library! This is a Purposeful Partnership that we have kept going strong with KES. The visits have also prompted a number of classrooms to start visiting us regularly, which is our favorite outcome!

Respectfully submitted,

Amy Barritt
Branch Manager



TADL Board of Trustees Finance & Facilities Committee

November 1, 2022
4:00 pm ~ Thirlby Room

610 Woodmere Ave. / Traverse City, MI / 49686

Attendance: P. Deyo, and J. Jones, and C. Sullivan, Trustees. B. Boulter, D. Baldwin, D. Radjenovich, and M. Howard, staff.

Agenda Approval: The agenda was approved.

Minutes Approval: Minutes from the October 4, 2022 Finance and Facilities and Services Committee were approved.

Public Comment: No public comment.

Finance:

Draft Budget 2023:

Radjenovich and Howard explained that they have completed the budget and presented it to the Committee. There was much discussion about the budget. Radjenovich and Howard acknowledged a recent \$20,000 donation that the library received. The Budget Hearing will be held at the November meeting. Radjenovich announced her retirement effective January 31, 2023 and introduced Danielle Baldwin who was hired from within to the position of Business Manager. Baldwin's job will be posted per the Union Contract.

Library Monument Sign

After the discussion regarding funding at the October Board meeting, Howard and Boulter brought back some clarifying design issues regarding the book spines. The library already has a Gift policy that will dictate what can be written on the book spines. All trustees were in agreement that there were no outstanding issues. Howard will pursue an MEDC matching grant and private funding for the sign. Howard already received a generous and anonymous donation of \$10,000 for the sign.

Finance Policies for Review

Howard presented policies 2.2, 2.5, for review with a few edits. It was motioned by Jones and support by Deyo to forward these to the Policy Committee for their review.

Howard also presented policies 2.7 and 2.8 for review with no edits. It was motioned by Jones and support by Deyo to forward these to the Policy Committee for their review.

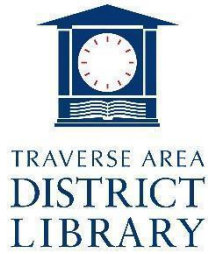
Facilities (None)

Next Meeting Date / Time: December 6, 2022 at 4:00pm.

Next Meeting Topic Suggestions: End of Year Budget Adjustment

Public Comment: No public comment.

Adjournment: The meeting adjourned at 5:04 pm



TADL Board of Trustees Policy and Personnel Committee

November 1, 2022
10:00 am Thirlby Room

610 Woodmere Ave. / Traverse City, MI / 49686

Attendance: M. Pakieser, J. Wescott, Trustees; M. Vickery was excused. D. Radjenovich, D. Baldwin, M. Myers, M. Howard, staff.

Agenda Approval: The agenda was approved.

Minutes Approval: The minutes of the October 4, 2022 meeting were approved.

Public Comment: There was none.

Personnel:

Director Review

This is discussed in December as Vickery was absent. Radjenovich announced her retirement effective January 31, 2023 and introduced Danielle Baldwin who was hired from within to the position of Business Manager. Baldwin's job will be posted per the Union Contract.

Policy:

Condensing categories in the Policy Manual

Howard explained that her and V. Carpenter are working to condense the Policy Manual into 5 categories instead of 7. The final list will be presented at the December meeting.

Reaffirm and Renumber

Howard explained that the below policies had no editorial changes but are being renumbered to fit the condensing of the Policy Manual. All Trustees were in favor to forward this to the November Board meeting.

- 4.9 Speech Related Activity Policy (to 4.5)
- 4.14 Mobile Library Services Policy (to 3.5)
- 4.8 Digital Device and Internet Acceptable Use Policy to (to 3.6)
- 4.10 Opioid Antagonist Administration Policy and Procedures (to 7.6)
- 4.15 Social Media Policy (to 7.7)
- 5.4 American Library Association's "Freedom to Read" (to 1.9)
- 5.5 American Library Association's "Freedom to View" (to 1.10)
- 5.6 American Library Association's "Library Bill of Rights" (to 1.11)

Revise and Renumber:

- 6.1 Interlibrary Loan Policy to (to 3.4)
 - Howard explained the revisions to this policy as requested by the Adult Services Staff who provide ILL Services. All Trustees were in favor to forward this to the November Board meeting.
- 6.3 Public Relations Policy (to 7.8)
 - Howard explained the changes to this policy. Howard will forward to K. Zeits for legal review, and then on to the November Board meeting.

Revise:

- 3.1 Borrowing and Library Account Policy (incorporates 5.3 Access to Collection Materials Based on Age)
 - In order to condense the policies into logical areas, Howard would like to combine Policy 5.3 into Policy 3.1. All Trustees were in favor to forward this to the November Board meeting.
- 3.2 3D Printing Policy
 - There are only minor changes to this policy as 3-D printing technology has changed since this policy was first implemented. All Trustees were in favor to forward this to the November Board meeting.
- 3.3 Library of Things Policy
 - Howard explain that there are only minor changes to this policy. All Trustees were in favor to forward this to the November Board meeting.
- 4.2 Smoke and Tobacco Free Campus
 - The Trustees discussed how this policy was first created in 2019 and now needs some additional information added to it in light of recent incidents. Howard will forward to K. Zeits for legal review and then forward to the November Board meeting.

Remove:

- 4.4 Bicycle Policy
 - Howard explained that this policy is really procedure and would like to remove it from the Policy Manual. All Trustees were in favor to forward this to the November Board meeting.
- 5.3 Access to Collection Materials Based on Age
 - This Policy needs to be removed because the information was combined into Policy 3.1. All Trustees were in favor to forward this to the November Board meeting.

New Policy Review: 7.3 Workplace Relationship Policy

Howard spoke with J. Adams, legal counsel, regarding this policy after the question raised at the October Board meeting. After some discussion, all Trustees were in favor to forward this to the November Board meeting.

Next Meeting Date / Time: December 6, 2022 at 10:00 am.

Next Meeting Topic Suggestions: Continued Policy Review including Finance Policies.
Pakieser mentioned she will not be at the December meeting.

Public Comment: None

Adjournment: The meeting adjourned at 10:47 am.

3.2 3D Printing Policy

Purpose

The Traverse Area District Library has acquired a 3D Printer and has determined to make it available for patron use under certain terms and conditions and consistent with its purpose to provide access to facilitate research, learning, and recreational pursuits by furnishing materials of requisite and appropriate quality. The purpose of this policy is to set forth under what terms and conditions a library patron may access and utilize the Traverse Area District Library's 3D Printer.

Print Requirements

- Patrons can only use filament supplied by the library. A cost will be established to cover the cost of filament used, at a per gram rate.
- There is a minimum charge of \$1.00 per 3D print.
- The 3D printer must be used only for lawful purposes. It may not be utilized to create objects that:
 - Are prohibited by local, state, or federal law.
 - Are obscene or otherwise inappropriate for the library and public environment.
 - May cause harm, be unsafe, or pose an immediate danger or threat to oneself or the well-being of other community members.
 - Are subject to legal copyright, patent, or trademark.
- TADL will not print any object that is a weapon of any kind such as a sword, knife, gun, axe or other object appearing to be designed as a weapon.
- A TADL staff member shall review each object file before it is cleared for 3D printing, and the library retains the right to refuse or deny any 3D printing request.
- The print file submitted must be submitted digitally in a .stl format.
- Only one print request per person will be accepted and printed at a time.
- **The size of the objects printed cannot exceed the maximum dimensions of the 3D printer required to print them.**
- ~~The print object must be smaller than 210mm high (z axis) 210mm deep (y axis) and 250mm wide (x axis).~~
- Library staff reserve the right to resize projects unless dimensions are specific in the request.
- Color preferences may be submitted, but the library will determine the color of the filament based on availability.
- Items that are not picked up after one month (30 days) will become property of the Traverse Area District Library. Items must be picked up by the individual who submitted the project file.
- A charge in the amount of the print's cost will be added to the patron's library record account for any unclaimed items.

Scheduling

- Files are printed on a first-come first-served basis, and we cannot guarantee that prints will be completed by any given date or time.
- Priority printing will be given to library programs and events.

Disclaimers

- The Library Director, or designee, reserves the right to set a limit as to the maximum amount of time a print job may take.
- Only designated library staff, volunteers, and patrons that have satisfactorily completed required library training will have hands-on access to the 3D printer and 3D scanner.
- The Traverse Area District Library is not liable for injuries, property damage, or failure of function caused by objects or materials made through the utilization of our 3D printers.
- Due to the nature of 3D printing, no file is guaranteed to print successfully, and minor flaws and imperfections can be expected, such as small cracks and warping at the bottom of the print. The Library will not refund any prints with minor imperfections, but staff will do its best to notify patrons if a print is likely to have imperfections when they review the print file for approval. If the final print results in substantial portions of the model missing (such as a missing limb of an animal statue), library staff will notify the patron of the failure and remove the charge.
- Since 3D printing is a visual process, complete and total patron privacy is not a possibility. However, the library will not offer or provide information about a 3D print requester to third parties. Your submission of a 3D printing request shall constitute written consent to disclose the record to the extent that the information cannot be kept confidential due to the nature of the process.

The above policy is subject to change or amendment by the Traverse Area District Library Board at any time.

Adopted December 19, 2019 / Reviewed and Renumbered from 3.6 to 3.2 August 18, 2022 / *Revised November 11, 2022*

Motion by: _____

Adopted: Yes No

Support by: _____

J. Wescott, Board Secretary

Date

3.3 Library of Things Policy

Purpose

The Traverse Area District Library 'Library of Things' is a collection of non-traditional library items (herein referred to as a Thing or Things) that complement the Library's mission of providing dynamic resources and innovative services to stimulate intellectual curiosity, facilitate lifelong learning, promote literacy, and nurture personal enrichment.

Borrowing and Use

- Things must be checked out from and returned directly to the same Service Desk of the lending library from which the Things were borrowed.
- A fine will be added to the borrowers account if any Things are returned to the book drop or left somewhere outside or inside the library.
- A valid TADL library card with no suspensions imposed per Library and Account Policy is required to borrow a Thing.
- Some Things require that borrowers must be 18 years or older including but not limited to some tools, Wi-Fi hotspots and laptops.
- By checking out a Thing, borrower agrees to follow all Library policies and all state and federal laws governing the use of that item.
- If circumstances warrant, the Library reserves the right to refuse a borrower the use of items from the Library of Things or to discontinue borrowing privileges for items in the Library of Things collection.

Lending Periods and Fines

- Loan periods for Things can vary by item.
- Things may be renewed unless another patron has a hold on the it.
- ~~Please see the Fines and Lending Periods for more details.~~
- Overdue fines vary depending on the Thing. The maximum overdue fine will equal the replacement cost.
- Based on Michigan Penal Code, Act 328 of 1931, MCL 750.362 and 362a, which provide that any person who converts for their own use or fails to return rented tangible library property shall be guilty of larceny, and be prosecuted for a misdemeanor: If the Thing is more than 30 days overdue, it will be considered lost or converted to personal use and the borrower will receive a bill to cover the replacement cost of the Thing. If a billed item is returned in good condition, the bill will be removed from the borrower's account, but the borrower will be responsible for all overdue fines.

Responsibility and Liability

- The borrower must read and sign the TADL 'Library of Things' Lending Rules and Agreement prior to borrowing any Things.

- The borrower is solely responsible for the Thing and will be billed for the repair or replacement cost associated with any damage or loss of a Thing and/or accessories excluding normal wear and tear.
- The library is not responsible for any defects in any borrowed Library of Things.
- If any borrowed Thing becomes unsafe or in a state of disrepair, the patron must immediately discontinue use of the item and notify the library of the issue upon returning the Thing.
- A list of replacement costs of Things is maintained by the Library and is available for viewing upon request.
- The Library is not responsible for the loss of data while using a Thing.
- The Library is not responsible any consequences for the borrower’s actions while using the Thing.
- The Library will apply any required rules or regulations to its Things.

Care and Operation

- The Thing may only be used, operated, and cleaned in compliance with TADL’s policies, intended use, and manufacturer’s guidelines.
- Borrower shall not make any modifications or alterations to the Thing.
- Use care and safety when handling and using the Thing.
- Return the Thing with all parts, components and accessories.
- Do not attempt to repair a Thing.

New on August 18, 2022; revised November 17, 2022

Motion by: _____

Adopted: Yes No

Support by: _____

J. Wescott, Board Secretary

Date

4.5 Speech Related Activity Policy

The Traverse Area District Library has the authority to make reasonable rules that are universally applicable regarding the allowed use of library buildings and property, including content-neutral restriction of conduct involving free speech activity. MCL 397.182. The public sidewalks, lawn, and vehicular circulation and parking areas around the library property are subject to reasonable time, place and manner restrictions on those wishing to use them for purposes protected by the First Amendment of the Constitution of the United States.

The Traverse Area District Library's core purpose is to provide resources and a space for patrons to stimulate their intellectual curiosity, learn, read, and engage in other personally enriching activities. In order to provide these resources and the spaces to its patrons conducive to these activities, without interruption or disruption, and in order to maintain a work environment for the Traverse Area District Library staff conducive to providing core Library services and conducting regular and scheduled Library activities, without disruption and interruption, the Traverse Area District Library determines that picketing, soliciting, leafleting, signature gathering, and other similar free speech activities shall be conducted outside of the Library buildings and are subject to the following rules and regulations:

Scope:

This policy applies to all leafleting, display of signs, signature gathering, solicitation of funds, and other constitutionally protected speech related activity at the Traverse Area District Library.

Definitions.

"Large Gathering" means five (5) or more persons engaged or expected to be engaged in any free speech activity.

"Leafleting" includes but is not limited to the repetitive distribution of free pre-printed literature such as leaflets, handbills, pamphlets, flyers, brochures, pins, buttons, badges, cards, pictures, envelopes, invitations or any similar items.

"Library" shall mean all of the areas comprising all branches of the Traverse Area District Library as now existing or as the same may be expanded and developed and shall include all of its facilities, including but not limited to all Library buildings and property, enclosed or not enclosed, under the control, management or legal ownership of the Traverse Area District Library.

"Picketing" shall mean one or more persons marching or stationing themselves in an area in order to communicate their position on an issue.

"Soliciting" shall mean any request made for the contribution or donation of money, checks, credit card transaction, goods, services, or financial assistance on the representation that such contributions or donations, or a part thereof, will be used for religious, charitable, memorial, or

political purposes and include any oral or written request, any offer to sell merchandise, subscription, ticket or any other thing, or any attempt to solicit immediate donations or contributions.

Leafleting, Soliciting, and Signature Gathering.

1. Persons circulating petitions for signatures, leafleting, or soliciting may stand on Library property; however, they may not engage in collecting signatures, soliciting, or distributing leaflets inside Library buildings because this activity is disruptive to the core function of the Library.
2. Petition circulation, soliciting, or leafleting must take place outside Library buildings at least thirty feet (30') from entrances and exits.
3. Persons circulating petitions, soliciting, or leafleting shall not block, hinder, interfere, or otherwise impede patrons and staff wishing to enter or exit Library buildings or to use book returns or vehicular circulation.
4. Persons circulating petitions, soliciting, or leafleting shall not intimidate patrons or staff into signing a petition, accepting a leaflet, or contributing or donating.
5. Persons circulating petitions, soliciting, or leafleting shall not occupy areas designated as fire or emergency lanes and shall not occupy parking spaces.
6. No solicitation is permitted for the purposes of selling items, merchandise, tickets, or other for-profit activities.
7. Persons requesting permission to solicit funds shall attach to their request for permission a federal tax-exempt status form or a State of Michigan certificate of exemption.
8. No exchange of funds shall take place on Library property. Exchange of funds means cash, checks, credit card transaction or any other exchange of items for value. Donation envelopes may be distributed.
9. Persons circulating petitions, soliciting, or leafleting shall comply with all federal, state, and local laws, including the Michigan Election Law when applicable.

Picketing or other Large Gatherings.

1. Picketing and other Large Gatherings may not occur inside Library buildings because this activity is disruptive to the core function of the Library.
2. Picketing and other Large Gatherings must take place outside Library buildings as follows:

- a. Main Library. In order to ensure the free and orderly flow of pedestrian and vehicular traffic in the parking lot and vehicular circulation area adjacent to Woodmere Avenue and the main entrance to the Main Library, Picketing and Large Gatherings shall occur only in the following locations:
 - The lawn or sidewalks located behind the Main Library, which is the portion of the Main Library facing Boardman Lake.
 - The lawn or sidewalks on either side of the Main Library or the lawn in front of the main entrance to the Library, but not closer than 30 feet from the main entrance to the Library.
- b. Kingsley Branch. Traverse Area District Library does not control the area outside the Library buildings. Any request for use of the area outside of the Library building shall be directed to the Village of Kingsley, but in no case shall Picketing or Large Gatherings occur within 30 feet of the main entrance to the Library to ensure patron access to the Library.
- c. East Bay Branch. Picketing or Large Gatherings shall not occur within 30 feet of the main entrance to the Library to ensure patron access to the Library. Additionally, all free speech activity shall comply with the Michigan Election Law when the Branch is being utilized as a polling place.

Conduct.

Persons engaged in free speech related activity:

1. Shall not in any manner indicate to the public that he or she is an official of the Traverse Area District Library or in any manner misrepresent the identity of the organization he or she represents.
2. Shall not intentionally grab, restrain, or in any way intimidate any person.
3. Shall not disrupt or interfere with the free and orderly flow of pedestrian or vehicular traffic.
4. Shall not use any sound or voice amplification device, any other noise making devices or engage in any other behaviors disruptive to patrons' use of the Library for its core purpose.
5. Shall not erect any racks, tables, or other means of displaying printed materials or other items or place any chairs, boxes or other obstructions except any items necessary to accommodate a disability.
6. Shall not attach any sign, circular, or other written material to any wall, booth, post, counter, or other surface of a Library building, structure, or vehicle.

7. Are responsible for returning the areas used in conducting their events or activities to their original condition. Individuals or organizations are responsible for any vandalism, damage, breakage, loss or other destruction to the Library caused by that person or participant. Costs will be assessed to persons for damages incurred.

8. Shall indemnify and hold harmless Traverse Area District Library, its board members, agents and employees, from and against any and all suits, damages, claims, or other liabilities due to personal injury or death, damage to or loss of property to the Library or to others, or for any other injury or damage arising out of or resulting from the use of the Library.

9. Shall not engage in speech activities in a manner prohibited by this policy or contrary to this policy.

Prior Notification and Request to Use Library Facilities Required.

Prior to engaging in any free speech activity at the Library, a person shall provide Prior Notification of Intent and Request for Accommodation of Free Speech Activity on Library Grounds and Property. The request shall include the following information: The name of the persons engaged in the activity, the nature of the activity, each location at which the activity is proposed to be conducted, the purpose of the activity, the hours during which the activity is proposed to be conducted, the number of persons anticipated to be involved in the activity, and the beginning and end dates of such activity.

Requests must be provided at least two (2) regular business days (Monday through Friday) in advance for Picketing or Large Gatherings to allow for any accommodations that the Library may need to make in order to accommodate the activity, such as security, barricades, or other measures, except in circumstances where there is breaking news. When use of the Library for Picketing or a Large Gathering is requested as a result of breaking news circumstances, requests should be provided as soon as possible. Any accommodations that may be required shall be at the expense of the requester.

Upon receipt and review of a complete request, determination that the intended activity and accommodations requested are consistent with Library policy, and determination that there is space available for the intended use, the Library Director will provide the applicant with written notification of the specific location authorized for the activity, the authorized time period for use of Library space, and a copy of this policy or a summary of this policy, receipt of which shall be acknowledged by the person granted permission.

If there is no space available to accommodate a request, the applicant can choose to place his or her name and phone number on a waiting list and shall be granted preference in the order of application as space becomes available.

All requests to use Library facilities shall be granted on a first-come, first-served basis. No request to use Library facilities to engage in free speech shall be granted for a period of time in excess of 30 days.

The Library reserves the right to re-locate a free speech activity to a more suitable location in the event that there is not enough space to accommodate all persons engaged in the activity at the location requested or that the free speech activity is impeding patrons wishing to enter or exit Library buildings or use book returns or parking or any other vehicular or pedestrian movement of Library patrons, staff, or visitors.

Revocation or Denial.

If a person is denied the ability to engage in a free speech activity at the Library under this Policy, the person may appeal the denial as set forth in the Appeals Process set forth in Traverse Area District Library Policy 4.1.

If a person has violated any of the foregoing provisions of this Policy, the ability to engage in a free speech activity at the Library may be revoked subject the Appeals Process set forth in Traverse Area District Library Policy 4.1.

Miscellaneous.

The Library will not assume responsibility for any harm or injury suffered by persons engaging in free speech activities.

The presence of persons engaging in free speech activities at the Library does not constitute the Library’s endorsement of any candidate, nor does it constitute support or opposition of the subject matter of any free speech activity.

The presence of person(s) engaging in free speech activities at the Library does not constitute the Library’s endorsement of the policies, beliefs or political affiliations of any person or group engaging in free speech activities.

New policy on September 20, 2018 / *Re-affirmed and renumbered November 17, 2022*

Motion by: _____

Adopted: Yes No

Support by: _____

J. Wescott, Board Secretary

Date

3.5 Mobile Library Services Policy

Purpose and Principles

Mobile Library Services support the mission of Traverse Area District Library (TADL) as a branch of TADL in an outreach capacity and operates under district policies, as well as those listed below. Mobile Library Services also provides service to people in the community who cannot utilize library services due to physical, economic, social, geographic or other barriers.

TADL Mobile Library Services will participate in major community events whenever possible to promote the Library District and the resources, programs, services, and activities available for people of all ages. Visit requests are considered on an individual basis using the following criteria.

Services and Offerings

The service model for the Mobile Library Services is based upon three principles:

- **Portability:** Bringing information, ideas and excitement outside of our walls to the communities.
- **Accessibility:** Providing resources to patrons of diverse ages, languages, abilities, and backgrounds while introducing new users to their library.
- **Flexibility:** Offering library materials that are tailored specifically for the audience at the Mobile Library Service's destination.

Parameters and Priorities for Service:

Due to limited staffing, operating hours, and budgetary constraints, the Mobile Library Services cannot visit all areas of potential need. The following criteria will be used to prioritize and evaluate requests:

- Limited to TADL Service Area
- TADL Events take precedent over outside events
- Support the mission of TADL
- Scheduling availability
- Distance from a Library building
- Senior/Care/Youth Facilities
- Service needs
- Community events
- Number of potential people served
- Stops at private residences will *not* be considered

Location Requirements

- Maneuverability and parking on level, solid ground
- Accessible to all patrons
- Ample parking
- Adheres to public health and safety standards

- Visible location
- Stop time and location must be able to be advertised/promoted by the library and will be listed on TADL’s website.

Disclaimers

- TADL staff cannot conduct financial transactions (accepting payment for fines, fees, etc.) through any Mobile Library Service.
- TADL reserves the right to cancel any event due to weather, unforeseen circumstances, and vehicle maintenance.
- TADL staff will regularly maintain the vehicle(s) per manufacturer recommendations.

New on April 21, 2022 / *Re-affirmed and renumbered November 17, 2022*

Motion by: _____

Adopted: Yes No

Support by: _____

J. Wescott, Board Secretary

Date

3.6 Digital Device and Internet Acceptable Use Policy

1. The Traverse Area District Library offers its patrons free access to the Internet via Public Access Digital Devices and its Wireless or Wired Network. The Library is not responsible for the accuracy, currency or appropriateness of material found online. Library staff is available to assist in evaluating the information found on the Internet and can recommend sources that have been found to be reliable.
2. Pursuant to state and federal law and to create a safe environment for library patrons and staff, Internet access on all Public Access Digital Devices will be filtered. Different levels of filtering are enforced depending on the location of the Public Digital Devices and the age of the patron using a given computer. Filtering of Internet access on the Wireless or Wired Network will be set at levels that promote a safe environment for library patrons and staff and in compliance with state and federal laws.
3. Library staff will respect all patrons' rights to access constitutionally protected material. Unfiltered computing options will be made available in the Technology Center at the Main branch upon request by users over the age of 18 in a manner consistent with state and federal law.
4. Time limits will be used to provide equal access to public computers with the option for users to extend their computing session if no other users are in queue. Time limits and extension options will vary based on library location.
5. Public computing locations may be restricted by age.
6. A valid library account number is required for access to any type of TADL digital device; either in the form of a library issued library card, or a driver's license or state ID linked library account. Without a valid library account number, a temporary, one-time-use, guest pass is available for stationary computers only. Access to TADL digital devices by means of another person's account is strictly prohibited.
7. Borrowers with library account balances may be prohibited from access to public computers.
8. Library computer hardware, software or network infrastructure is not to be used for any unlawful purposes. Tampering with or altering Library software, hardware or network infrastructure is not permitted. The Library is not responsible for any data loss or corruption that may occur when using the TADL Public Access Digital Devices or Wired or Wireless Network.

- 9. Failure to comply with this will result in the loss of Internet and Digital Device Use privileges at Traverse Area District Library for a period of time, consistent with the TADL Behavior Policy.

The Library shall post this entire policy in at least two prominent areas in the Woodmere Library building and in each branch Library Building.

Policy "Computer and Internet Acceptable Use Policy" replaces former "Internet Access Policy / Acceptable Use Agreement" of January 2003. / Adopted July 21, 2011 / Board Review August 16, 2012/ Board Approval Oct. 18, 2012 / Revised February 20, 2020 / Revised May 19, 2022 / Re-affirmed and renumbered November 17, 2022

Motion by: _____

Adopted: Yes No

Support by: _____

J. Wescott, Board Secretary

Date

5.6 Opioid Antagonist Administration Policy

STATEMENT OF CONCERN

The Traverse Area District Library (the Library) desires to participate in the administration of Opioid Antagonists as allowed by Michigan Public Act 39 of the Public Acts of 2019, effective September 24 2019, to combat the continuing rise in opioid deaths in Michigan and potentially save the lives of library patrons, volunteers, or staff.

PURPOSE

To establish guidelines and procedures governing the administration and use of an Opioid Antagonist by Employees or Agents of the Library. This document sets forth the policies and procedures necessary for the Library to maintain intranasal naloxone/Narcan on-site for ready and appropriate access to trained Employees or Agents of the Library and for Employees or Agents of the Library to administer an Opioid Antagonist to persons suspected to be experiencing an opioid or opioid related overdose at the Library.

MICHIGAN LEGAL FRAMEWORK

Michigan Public Act 39 of Public Acts 2019, "Administration of Opioid Antagonists Act," Approved Jun 26, 2019, effective September 24, 2019 (the "Act").

The Act provides both criminal and civil immunity to the Library for purchasing, possessing, or distributing an Opioid Antagonist under the Act and the Employees or Agents of the Library who possess or in good faith administer an Opioid Antagonist in compliance with the Act.

In accordance with the Act, the Traverse Area District Library Board authorizes the Library Director to proceed with instituting a board-sanctioned opioid overdose prevention program following the procedures outlined in this policy.

The capitalized terms as used in this policy shall have the same meaning as those terms defined in the Act.

- A. **Provision of Opioid Antagonist.** As permitted by the Act, the Library may provide and maintain on-site at the Library (including any of its branches) Opioid Antagonists to treat a case of suspected Opioid-Related Overdose in the Library or on Library Property.
- B. **Purchase and Possession.** The Library may purchase and possess an Opioid Antagonist for the purpose of implementing the Act.
- C. **Distribution and Administration of Opioid Antagonist.** An Employee or Agent may possess an Opioid Antagonist distributed to that Employee or Agent and may administer that Opioid Antagonist to an individual if both of the following apply:
 - 1. The Employee or Agent has been trained in the proper administration of that Opioid Antagonist; and
 - 2. The Employee or Agent has reason to believe that the individual is experiencing an Opioid-Related Overdose.

D. Training of Employees or Agents.

1. Employees or Agents of the Library who volunteer for training in the proper administration of an Opioid Antagonist shall be trained in the proper administration of an Opioid Antagonist.
2. The training shall be conducted by a person or organization that is accredited to train for the administration and use of an Opioid Antagonist.
3. After initial training, supplemental or additional training shall occur at least every two years.

E. Procurement and Storage of Opioid Antagonist.

1. Procurement. The Library Director or designee is authorized to procure the Opioid Antagonist as allowed by the Act.
2. Other Supplies. At minimum, the Library shall have the additional following supplies available for use by an Employee or Agent:
 - a. At least 2 doses of the Opioid Antagonist on each floor of the Library open to the public at each branch of the Library.
 - b. Gloves.
 - c. Face mask.
 - d. Step-by-Step instruction for the administration of the Opioid Antagonist.
 - e. Breathing barrier.
3. Storage. The following shall apply to the storage of Opioid Antagonist:
 - a. Opioid Antagonist will be clearly marked and stored in a secure location.
 - b. All Employees or Agents training to administer the Opioid Antagonist shall be informed of the location of the Opioid Antagonist and shall have access to the Opioid Antagonist.
 - c. The Library Director or designee will ensure that all other relevant staff are aware of the Opioid Antagonist storage location.
 - d. Opioid Antagonist will be stored in accordance with manufacturer's instruction to avoid extreme cold, heat, and direct sunlight.
 - e. Inspection of the Opioid Antagonist shall be conducted regularly, including checking the expiration date found on the box. An expired Opioid Antagonist shall be promptly removed and replaced.

F. Response Procedures.

1. SIGNS of POSSIBLE OVERDOSE
 - Person will not wake up or respond to voice (this is the #1 sign to look for)
 - Snoring or gurgling sounds
 - Breathing is very low, or irregular, or has stopped
 - Pupils are pinpoint
 - Blue lips and/or nail beds
 - Clammy skin
2. OPIOID ANTAGONISTIC PROTOCOL:
 - a. Assess the scene for your own safety. If the situation is unsafe, do not attempt to get to the victim.

- b. Call 911.
- c. If possible, alert other staff to the situation and ask for assistance, especially with crowd control.
- d. Put on gloves and breathing mask.
- e. Put the individual on their back. Do NOT attempt to move them from a chair to the floor.
- f. Administer a dose of Opioid Antagonist: read and follow directions on the box.
- g. If trained in rescue breathing, commence rescue breathing using an appropriate breathing barrier.
- h. If the person is on the floor, put them in the recovery position.
- i. Watch closely, but from a safe distance. Be aware that the effect of Opioid Antagonist is to cause immediate withdrawal from an opioid high. The person might be ill or confused. Offer reassurance and support, but do not compromise your safety. NEVER attempt to restrain the person.
- j. If the person does not respond within 2-3 minutes, administer another dose of Opioid Antagonist in the other nostril.
- k. Once EMS has arrived, take time for self-care. Allow another staff member to continue with crowd control and limiting gossip about the incident.
- l. Fill out the Library's incident report and submit to the Library Director. The report is a Library Record as that term is defined in the Library Privacy Act.

This protocol will be updated as necessary after additional training. A copy of any updated protocol will be attached hereto and become a part hereof.

G. Distribution of Policy.

This policy and any updated protocols will be distributed to all trained Employees and Agents and will be available on the Library's website.

New on February 20, 2020 / Reviewed on May 19, 2022 / Re-affirmed and renumbered November 17, 2022

Motion by: _____

Adopted: Yes No

Support by: _____

J. Wescott, Board Secretary

Date

5.7 Social Media Policy

Scope

The Traverse Area District Library (“TADL”) is committed to using current forms of social media for enhanced accessibility to Library patrons in our service district and to promote Library services, resources, programs, and events with responsiveness and professionalism to maintain a positive image. Social media is defined as a web application, presence, or account created and maintained by TADL. The role and utility of social media sites will be evaluated periodically by TADL employees, and may be terminated at any time without notice to subscribers.

General Policy

This policy shall apply to all users of TADL’s social media pages, including the general public, TADL patrons, employees and Board Members.

Content

Designated TADL employees will have access to TADL’s social media accounts to manage the following types of content and features including but not limited to:

- Notice of library events, meetings, and programs; notice of community events
- Photographs and videos from the above
- Links to articles, videos about libraries, publishing, books, reading, and other literacy related content
- Information about library-related services such as databases and electronic services
- Highlights of special collections such as local history or new additions to the collections

Terms

Comments noting the positives about TADL are always welcome, but so too are constructive criticisms. TADL monitors its social media pages and takes input seriously; TADL encourages everyone to be respectful in their comments.

Any person posting to TADL’s social media accounts is fully responsible for their comments and all comments are posted in the public domain. TADL may retain any comments and such comments may be subject to disclosure pursuant to the Freedom of Information Act.

To participate in TADL social media services by commenting or posting on the social media accounts belonging to TADL, persons agree to the following terms:

- Abide by all TADL policies, including the Behavior Policy, Digital Device and Internet Acceptable Use Policy, Social Media Policy, and the Terms and Service of each individual third-party provider.
- Not to post or link to offensive, obscene, pornographic, threatening, violent, illegal, or discriminatory content or links to such content.
- Not to post any information or links to information that may compromise the safety or security of the public or TADL’s systems.

- Not to engage in commercial activity regarding goods/services of any kind.
- Not to post spam, viruses, malware, or any other destructive program, script, or code.
- To post only their own content and not post any content found to be in violation of copyright law.
- Not to post comments that contain random or unintelligible text.
- Not to post multiple, off topic posts or repetitive posts that are copied and pasted.
- No anonymous postings, or multiple postings by the same person using a fictitious or different name.
- Not to post content that contains personal information of another, including, but not limited to Library Records as defined in the Library Privacy Act, identification numbers, phone numbers, and email addresses.

The Library shall post the list of prohibited content as set forth above in a prominent location on TADL's website and on its social media pages. Placing a link on a social media page linking to TADL's website meets the requirements of this section.

Library Rights

TADL retains the right to:

- Delete comments that violate this policy or the applicable social media site's terms of usage.
- Reproduce comments for TADL marketing. Authorship will always be credited if it is known.
- Block, remove, or otherwise ban any person from posting for behavior the Library Director or his or her designee determines is a violation of this Policy.

Employee and Board of Trustees Policy

In addition to the guidelines set forth in Terms above employees and trustees shall follow the guidelines in this Section:

- *Content:* TADL employees and trustees designated by the Library Director shall have the sole authority to administer and moderate the content of TADL's social media pages.
- *Authority to Post on TADL's social media pages as the Official Library Position:* For consistent communications practices, all posts as the Official Library Position on its social media pages shall be made by the Library Director or the Library Director's designee. In the event of an emergency situation, or any situation deemed appropriate by the Library Director, the Library Director or designee may post to TADL's social media pages as the Official Library Position.
- *Other employees and trustees posting to TADL's social media pages:*
 - Other employees and trustees may respond to an official post, but must include a disclaimer that reflects that the content contained therein is in no relation to their professional duties as an employee or trustee of TADL. Employees shall, in no way, attempt to convey their position as the Official Library Position.
 - Employees and trustees who violate this policy are subject to disciplinary action, up to and including discharge.

Liability

TADL shall not be held liable for any damages resulting from use of TADL’s social media accounts. Anyone using TADL’s social media accounts agree to release and hold TADL harmless from any and all causes of action relating to use of TADL’s social media accounts.

Endorsement

TADL does not endorse or review content outside the items created by TADL employees. To that end, TADL only includes items in our social media accounts when we are a designated partner to the event (i.e. there is an existing formal partnership agreement).

Penalties

Persons violating this policy will be asked to comply by TADL employees. In response to serious or repeated violations of this policy, TADL employees are authorized to take appropriate measures. The Library reserves the right to ban or block persons who violate this policy. In addition, all persons are expected to abide by the terms and conditions set by third party social media platforms as well as follow appropriate Federal and State Law.

Privacy

The library may occasionally refer to public comments made on social media. However, it will not collect, sell or knowingly transfer to any third party any personally identifiable information related to social media engagement with the library. Please be advised that any platform has its own privacy policies.

New on June 16, 2022 / *Re-affirmed and renumbered November 17, 2022*

Motion by: _____

Adopted: Yes No

Support by: _____

J. Wescott, Board Secretary

Date

1.9 Freedom to Read Policy

The Traverse Area District Library Board of Trustees has reviewed and adopted the following American Library Association's Freedom to Read Statement:

The Freedom to Read Statement

The FREEDOM TO READ is essential to our democracy. It is continuously under attack. Private groups and public authorities in various parts of the country are working to remove or limit access to reading materials, to censor content in schools, to label "controversial" views, to distribute lists of "objectionable" books or authors, and to purge libraries. These actions apparently rise from a view that our national tradition of free expression is no longer valid; that censorship and suppression are needed to counter threats to safety or national security, as well as to avoid the subversion of politics and the corruption of morals. We, as individuals devoted to reading and as librarians and publishers responsible for disseminating ideas, wish to assert the public interest in the preservation of the freedom to read.

Most attempts at suppression rest on a denial of the fundamental premise of democracy: that the ordinary individual, by exercising critical judgment, will select the good and reject the bad. We trust Americans to recognize propaganda and misinformation, and to make their own decisions about what they read and believe. We do not believe they are prepared to sacrifice their heritage of a free press in order to be "protected" against what others think may be bad for them. We believe they still favor free enterprise in ideas and expression.

These efforts at suppression are related to a larger pattern of pressures being brought against education, the press, art and images, films, broadcast media, and the Internet. The problem is not only one of actual censorship. The shadow of fear cast by these pressures leads, we suspect, to an even larger voluntary curtailment of expression by those who seek to avoid controversy or unwelcome scrutiny by government officials.

Such pressure toward conformity is perhaps natural to a time of accelerated change. And yet suppression is never more dangerous than in such a time of social tension. Freedom has given the United States the elasticity to endure strain. Freedom keeps open the path of novel and creative solutions, and enables change to come by choice. Every silencing of a heresy, every enforcement of an orthodoxy, diminishes the toughness and resilience of our society and leaves it the less able to deal with controversy and difference.

Now as always in our history, reading is among our greatest freedoms. The freedom to read and write is almost the only means for making generally available ideas or manners of expression that can initially command only a small audience. The written word is the natural medium for the new idea and the untried voice from which come the original contributions to social growth. It is essential to the extended discussion that serious thought requires, and to the accumulation of knowledge and ideas into organized collections.

We believe that free communication is essential to the preservation of a free society and a creative culture. We believe that these pressures toward conformity present the danger of limiting the range and variety of inquiry and expression on which our democracy and our culture depend. We believe that every American community must jealously guard the freedom to publish and to circulate, in order to preserve its own freedom to read. We believe that publishers and librarians have a profound responsibility to give validity to that freedom to read by making it possible for the readers to choose freely from a variety of offerings.

The freedom to read is guaranteed by the Constitution. Those with faith in free people will stand firm on these constitutional guarantees of essential rights and will exercise the responsibilities that accompany these rights.

We therefore affirm these propositions:

1. *It is in the public interest for publishers and librarians to make available the widest diversity of views and expressions, including those that are unorthodox, unpopular, or considered dangerous by the majority.*

Creative thought is by definition new, and what is new is different. The bearer of every new thought is a rebel until that idea is refined and tested. Totalitarian systems attempt to maintain themselves in power by the ruthless suppression of any concept that challenges the established orthodoxy. The power of a democratic system to adapt to change is vastly strengthened by the freedom of its citizens to choose widely from among conflicting opinions offered freely to them. To stifle every nonconformist idea at birth would mark the end of the democratic process. Furthermore, only through the constant activity of weighing and selecting can the democratic mind attain the strength demanded by times like these. We need to know not only what we believe but why we believe it.

2. *Publishers, librarians, and booksellers do not need to endorse every idea or presentation they make available. It would conflict with the public interest for them to establish their own political, moral, or aesthetic views as a standard for determining what should be published or circulated.*

Publishers and librarians serve the educational process by helping to make available knowledge and ideas required for the growth of the mind and the increase of learning. They do not foster education by imposing as mentors the patterns of their own thought. The people should have the freedom to read and consider a broader range of ideas than those that may be held by any single librarian or publisher or government or church. It is wrong that what one can read should be confined to what another thinks proper.

3. *It is contrary to the public interest for publishers or librarians to bar access to writings on the basis of the personal history or political affiliations of the author.*

No art or literature can flourish if it is to be measured by the political views or private lives of its creators. No society of free people can flourish that draws up lists of writers to whom it will not listen, whatever they may have to say.

4. *There is no place in our society for efforts to coerce the taste of others, to confine adults to the reading matter deemed suitable for adolescents, or to inhibit the efforts of writers to achieve artistic expression.*

To some, much of modern expression is shocking. But is not much of life itself shocking? We cut off literature at the source if we prevent writers from dealing with the stuff of life. Parents and teachers have a responsibility to prepare the young to meet the diversity of experiences in life to which they will be exposed, as they have a responsibility to help them learn to think critically for themselves. These are affirmative responsibilities, not to be discharged simply by preventing them from reading works for which they are not yet prepared. In these matters values differ, and values cannot be legislated; nor can machinery be devised that will suit the demands of one group without limiting the freedom of others.

5. *It is not in the public interest to force a reader to accept the prejudgment of a label characterizing any expression or its author as subversive or dangerous.*

The ideal of labeling presupposes the existence of individuals or groups with wisdom to determine by authority what is good or bad for others. It presupposes that individuals must be directed in making up their minds about the ideas they examine. But Americans do not need others to do their thinking for them.

6. *It is the responsibility of publishers and librarians, as guardians of the people's freedom to read, to contest encroachments upon that freedom by individuals or groups seeking to impose their own standards or tastes upon the community at large; and by the government whenever it seeks to reduce or deny public access to public information.*

It is inevitable in the give and take of the democratic process that the political, the moral, or the aesthetic concepts of an individual or group will occasionally collide with those of another individual or group. In a free society individuals are free to determine for themselves what they wish to read, and each group is free to determine what it will recommend to its freely associated members. But no group has the right to take the law into its own hands, and to impose its own concept of politics or morality upon other members of a democratic society. Freedom is no freedom if it is accorded only to the accepted and the inoffensive. Further, democratic societies are more safe, free, and creative when the free flow of public information is not restricted by governmental prerogative or self-censorship.

7. *It is the responsibility of publishers and librarians to give full meaning to the freedom to read by providing books that enrich the quality and diversity of thought and expression.*

By the exercise of this affirmative responsibility, they can demonstrate that the answer to a "bad" book is a good one, the answer to a "bad" idea is a good one.

The freedom to read is of little consequence when the reader cannot obtain matter fit for that reader's purpose. What is needed is not only the absence of restraint, but the positive provision of opportunity for the people to read the best that has been thought and said. Books are the major channel by which the intellectual inheritance is handed down, and the principal means of its testing and growth. The defense of the freedom to read requires of all publishers and librarians the utmost of their faculties, and deserves of all Americans the fullest of their support.

We state these propositions neither lightly nor as easy generalizations. We here stake out a lofty claim for the value of the written word. We do so because we believe that it is possessed of enormous variety and usefulness, worthy of cherishing and keeping free. We realize that the application of these propositions may mean the dissemination of ideas and manners of expression that are repugnant to many persons. We do not state these propositions in the comfortable belief that what people read is unimportant. We believe rather that what people read is deeply important; that ideas can be dangerous; but that the suppression of ideas is fatal to a democratic society. Freedom itself is a dangerous way of life, but it is ours.

This statement was originally issued in May of 1953 by the Westchester Conference of the American Library Association and the American Book Publishers Council, which in 1970 consolidated with the American Educational Publishers Institute to become the Association of American Publishers.

Adopted June 25, 1953, by the ALA Council and the AAP Freedom to Read Committee; amended January 28, 1972; January 16, 1991; July 12, 2000; June 30, 2004.

A Joint Statement by:

[American Library Association](#)
[Association of American Publishers](#)

Subsequently endorsed by:

[American Booksellers for Free Expression](#)
[The Association of American University Presses](#)
[The Children's Book Council](#)
[Freedom to Read Foundation](#)
[National Association of College Stores](#)
[National Coalition Against Censorship](#)

[National Council of Teachers of English](#)

The Thomas Jefferson Center for the Protection of Free Expression

Updated ALA Statement Adopted August 19, 2021 / *Re-affirmed and renumbered November 17, 2022*

Motion by: _____

Adopted: Yes No

Support by: _____

J. Wescott, Board Secretary

Date

1.10 Freedom to View Policy

The Traverse Area District Library Board of Trustees has reviewed and adopted the following American Library Association’s Freedom to View Statement:

Freedom to View Statement

The FREEDOM TO VIEW, along with the freedom to speak, to hear, and to read, is protected by the First Amendment to the Constitution of the United States. In a free society, there is no place for censorship of any medium of expression. Therefore, these principles are affirmed:

1. To provide the broadest access to film, video, and other audiovisual materials because they are a means for the communication of ideas. Liberty of circulation is essential to insure the constitutional guarantee of freedom of expression.
2. To protect the confidentiality of all individuals and institutions using film, video, and other audiovisual materials.
3. To provide film, video, and other audiovisual materials which represent a diversity of views and expression. Selection of a work does not constitute or imply agreement with or approval of the content.
4. To provide a diversity of viewpoints without the constraint of labeling or prejudging film, video, or other audiovisual materials on the basis of the moral, religious, or political beliefs of the producer or filmmaker or on the basis of controversial content.
5. To contest vigorously, by all lawful means, every encroachment upon the public's freedom to view.

This statement was originally drafted by the Freedom to View Committee of the American Film and Video Association (formerly the Educational Film Library Association) and was adopted by the AFVA Board of Directors in February 1979. This statement was updated and approved by the AFVA Board of Directors in 1989. Endorsed January 10, 1990 by the ALA Council.

Revised ALA Statement adopted September 24, 2015 / Revised ALA Statement Adopted August 19, 2021 / *Re-affirmed and renumbered November 17, 2022*

Motion by: _____

Adopted: Yes No

Support by: _____

Wescott, Board Secretary

Date

1.11 Library Bill of Rights Policy

The Traverse Area District Library Board of Trustees has reviewed and adopted the following American Library Association's Library Bill of Rights:

Library Bill of Rights

The American Library Association affirms that all libraries are forums for information and ideas, and that the following basic policies should guide their services.

I. Books and other library resources should be provided for the interest, information, and enlightenment of all people of the community the library serves. Materials should not be excluded because of the origin, background, or views of those contributing to their creation.

II. Libraries should provide materials and information presenting all points of view on current and historical issues. Materials should not be proscribed or removed because of partisan or doctrinal disapproval.

III. Libraries should challenge censorship in the fulfillment of their responsibility to provide information and enlightenment.

IV. Libraries should cooperate with all persons and groups concerned with resisting abridgment of free expression and free access to ideas.

V. A person's right to use a library should not be denied or abridged because of origin, age, background, or views.

VI. Libraries which make exhibit spaces and meeting rooms available to the public they serve should make such facilities available on an equitable basis, regardless of the beliefs or affiliations of individuals or groups requesting their use.

VII. All people, regardless of origin, age, background, or views, possess a right to privacy and confidentiality in their library use. Libraries should advocate for, educate about, and protect people's privacy, safeguarding all library use data, including personally identifiable information.

Adopted June 19, 1939, by the ALA Council; amended October 14, 1944; June 18, 1948; February 2, 1961; June 27, 1967; January 23, 1980; Inclusion of "age" reaffirmed January 23, 1996; January 29, 2019.

Reviewed and Adopted on August 19, 2021 / *Re-affirmed and renumbered November 17, 2022*

Motion by: _____

Adopted: Yes No

Support by: _____

J. Wescott, Board Secretary

Date

4.4 Bicycle Policy

Introduction

The library provides 32 bicycle parking places. This is a limited resource and the library wants to accommodate as many bikes as possible. The abandonment of bicycles on library property is not permitted. Bicycles chained to trees and light poles or other fixtures cause damage, and unless all bike racks are in use, the library actively discourages visitors from inappropriately affixing their bikes to these fixtures. The library actively promotes the use of installed fixed bike racks and frequently monitors their use to assure enough bike parking spaces have been provided.

The Traverse City Police Department has a procedure in place for disposing of abandoned bikes and has agreed to take bikes considered abandoned at the TADL Woodmere facility.

Abandoned Bicycles

- If a bicycle is continuously parked in the same place for three days without being moved, the Library considers it abandoned.
- If a bicycle is deemed abandoned, a tag with a time stamped warning will be attached to the bicycle. If the bicycle is not relocated within four days of being tagged, the police will be called, and they will remove and confiscate the bicycle.
- In the process of removing and confiscating a bicycle, the Library will, if necessary, cut and discard the lock, chain, or security device.


The Library is not responsible or liable in any manner for lost, stolen, or damaged bicycles, or for the replacement cost of locks, chains, or other security devices.

Bicycle Parking

- Bicycles must be parked in the fixed racks provided.
- They may not be chained to trees, light poles, fences, benches, or other fixtures unless bicycle parking spaces are all in use.
- Bicycles improperly parked may be confiscated by cutting and removing the locking devices, when necessary. All confiscated bicycles will be turned over to the police department.

Policy 4.4 Bike Policy is new and adopted on: 6-16-11 (date)

Adopted: VB N



Tom Kachadurian, Board Secretary

Motion by: Lawrence

Support by: Fowle

5.3 Access to Collection Materials Based on Age Policy

As it is contrary to the Library's primary function of providing access to library materials by individuals regardless of age, race, religion, national origin, or social political views, the Library cannot and will not establish or enforce any barrier to the materials in its collection based solely on the age of the patron.

Reviewed January 2003 / Revised August 19, 2021

Motion by: Pakieser

Adopted: Yes No

Support by: Odgers

M. Pakieser

8/19/21

M. Pakieser, Board Secretary

Date

Financial Report Analysis for October 2022

Revenue – With just two months left in the fiscal year, we are still adding to our revenue. We still have \$12,000 due to come in from a support agreement. We continue to bring in around \$5000 a month between Sales and Fines/Fees. The losses on investments this month dropped from the \$35,000 of last month to only a loss of roughly \$8000 this month. We hope that this is a sign that things are turning around. Looking at contributions, we were humbled by two very large donations this month. All contributions are received with much appreciation and thought as to how best to honor the giver by the use of their gift. Contributions this month totaled \$31,222. Finally, you will see a figure listed under “Use of Fund Balance”. As was mentioned in last month’s analysis, we have pulled funds from the Employee Benefit Obligation fund to cover the payout of Reserve Sick Leave that was made at the beginning of the year.

Expenditures – In years past, coming into the end of the year, we’ve had a cushion of funds to work with. This year is looking a little tighter but still navigable. Our supply category will most likely need to be adjusted due to the extra spending that was done due to the grants and donations that were received. Materials will also need adjusting to account for a continued increase in digital resource usage. Most of the line items under Other Services and Charges should come in under budget, giving us some funds to work with. General Building and Grounds Maintenance is also tighter than years past but barring unforeseen issues should be sufficient. This does not take into consideration the building of the sign which we plan to accomplish this year yet. However, with the help of our Friends and other contributions we should be able to cover that cost also. In all, we will need to make various adjustments to the budget as usual and we may not have the surplus we have been seeing at year end but we have accomplished a lot this year!

Overall, the percentage of the year completed is 83.3% and our costs are at 85.4%.

Deb Radjenovich
Assistant Director for Finance and Human Resource

TRAVERSE AREA DISTRICT LIBRARY
EXPENDITURES
MONTH ENDING
OCTOBER 31, 2022

CATEGORY	BUDGET	2022 YTD	2021 YTD	VARIANCE	% OF BUDGET
Salaries & Wages	2,534,599	2,098,775	1,933,402	435,824	82.8%
Social Security/Medicare	71,900	53,930	49,793	17,970	75.0%
Health/Hospitalization	378,330	331,345	307,772	46,985	87.6%
Vision Insurance	4,150	3,646	3,721	504	87.9%
Dental Insurance	30,150	25,031	25,549	5,119	83.0%
Life Insurance	8,850	7,283	6,905	1,567	82.3%
MERS Defined Contribution Retirement	160,000	135,197	122,206	24,803	84.5%
MERS Unfunded Liability	234,173	214,173	300,000	20,000	91.5%
401K Retirement Contribution	120,400	85,754	87,911	34,646	71.2%
Unemployment Comp.	0	427	0	(427)	0.0%
Workers' Compensation	8,000	7,766	7,860	234	97.1%
Disability Insurance	15,500	12,881	5,658	2,619	83.1%
Office/Cat./General Supplies/Postage	166,450	176,435	108,386	(9,985)	106.0%
Covid-19 Supplies	1,000	126	3,716	874	12.6%
Books/Media/Online Resources	606,300	517,350	519,771	88,950	85.3%
Repair & Maintenance Supplies	6,750	3,622	4,675	3,128	53.7%
Professional & Contractual Services	242,674	206,684	178,381	35,990	85.2%
Communications	36,480	18,907	24,079	17,573	51.8%
Education & Travel	55,657	27,968	20,343	27,689	50.3%
Printing & Microfilming	2,900	0	3,075	2,900	0.0%
Advertising & Outreach	19,250	6,478	12,945	12,772	33.7%
Insurance & Bonds	38,490	32,136	33,563	6,354	83.5%
Utilities	103,200	76,237	76,102	26,963	73.9%
General Building & Grounds Maintenance	320,991	269,374	204,764	51,617	83.9%
Member Allocations	629,000	639,000	569,720	(10,000)	101.6%
Miscellaneous	3,800	0	55	3,800	0.0%
Property Tax Reimbursement	6,500	2,852	6,504	3,648	43.9%
Furniture/Equipment/Software	53,550	52,732	64,416	818	98.5%
Contingency	6,000	0	0	6,000	0.0%
TOTAL EXPENDITURES	5,865,044	5,006,106	4,681,275	858,938	85.4%
2022 APPROVED BUDGET					
EXPENDITURES BY CATEGORY					
Personnel	3,566,052	2,976,207	2,850,777	589,846	83.5%
Supplies	780,500	697,533	636,547	82,967	89.4%
Other Services and Charges	1,458,942	1,279,635	1,129,535	179,307	87.7%
Capital Outlay	59,550	52,732	64,416	6,818	88.6%
TOTAL EXPENDITURES	5,865,044	5,006,106	4,681,275	858,938	85.4%

This statement reflects activity through the tenth month of the 2022 fiscal year.

Percentage of the year completed 83.3%.

Certain items with higher percentages may have been paid annually for the fiscal year.

TRAVERSE AREA DISTRICT LIBRARY

REVENUE

MONTH ENDING

OCTOBER 31, 2022

<i>CATEGORY DESCRIPTION</i>	<i>BUDGET</i>	<i>2022 YTD</i>	<i>2021 YTD</i>	<i>VARIANCE</i>	<i>% OF BUDGET</i>
Property Tax (Current, Delinquent, Other)	5,323,447	5,357,483	5,170,516	(34,036)	100.6%
State Aid - Library	106,389	104,893	84,472	1,496	98.6%
State Aid - TBL	41,075	41,073	41,072	2	100.0%
Local Support - TBL & Other Grants	10,630	59,243	112,444	(48,613)	557.3%
Fees/Services	41,650	29,835	41,901	11,815	71.6%
Sales	19,080	30,691	18,123	(11,611)	160.9%
Penal Fines - \$154,900 for this Category		0			
Penal Fines - Grand Traverse Co.	130,000	131,957	147,612	(1,957)	101.5%
Penal Fines - Leelanau Co.	5,900	7,237	6,604	(1,337)	122.7%
Penal Fines - Benzie Co.	19,000	21,118	20,549	(2,118)	111.1%
Overdue Fines/Replacement Fees	15,000	23,968	13,827	(8,968)	159.8%
Interest & Dividends/Gains/Losses on Inv.	5,650	(77,146)	2,846	82,796	-1365.4%
Rents & Royalties	2,200	2,200	0	0	100.0%
Contributions	30,850	66,346	45,418	(35,496)	215.1%
Misc Revenue & Reimbursements	0	1,347	27,789	(1,347)	
TOTAL REVENUE	5,750,871	5,800,245	5,733,171	(49,374)	100.9%
Transfer In	114,173	114,173	200,000	0	
Use of Fund Balance	135,638	135,638		0	
TOTAL	6,000,682	6,050,056	5,933,171	(49,374)	100.8%
TOTAL REVENUE, TRANSFERS & USE OF FB	6,000,682	6,050,056	5,933,171	(49,374)	100.8%
TOTAL EXPENDITURES	5,865,044	5,006,106	4,681,275	858,938	85.4%
REVENUE OVER (UNDER) EXPENSE		1,043,950	1,251,896		
This statement reflects activity through the tenth month of the 2022 fiscal year.					
Percentage of the year completed is 83.3%.					



NOVEMBER 2022 DIRECTOR'S REPORT - VICTORIA SHURLY

The generator is up and running – ready to help out OM residents during the next power outage with a place to recharge devices, get a hot drink and warm up! Many thanks to the Friends of PCL. They funded half the cost. The unit will self-test every Monday before opening hours.

Friends also picked up the cost of our Sunday New York Times subscription as well as the daily subscription to the Wall Street Journal. Together, those newspapers cost over \$1800 annually. They have paid for the Record-Eagle for decades.

The Hobbit Hole Tunnel has arrived and Old Mission Associates is hoping to install it along with the new order of memorial bricks before the snow flies.

There is a beautiful new sign at the corner of Island View and Peninsula Drive with both PCL's and Old Mission Peninsula School's logos. Thank you to our anonymous donor!

Witch Wendy – aka Vicki Shurly – shared not too scary stories in the dark woods at Old Mission Peninsula School to 150 people. Witch Wendy has been haunting those woods for 16 years, minus one year when she zoomed from her gingerbread cottage due to COVID.

We have been having continual issues with the lighting system over the past few months. We are working with Touché Lighting and our building project manager to troubleshoot and find a resolution. Lights come on when they should not and don't come on when they are needed.

The flag outside needed to be replaced for the third time since we moved in. It is of a high-quality material meant to stand up but the winds on our lot are fierce so this will be a continual problem. The local company that we use has given us a discount.

Doug Kosch has given us a date for Books at the Boathouse which will return to in person instead of carry out. That date is Tuesday, March 14. We are grateful for all Doug does for PCL.

PCL Fun Fact: *In 65 years of operation, there have only been five directors of PCL!*

Circulation October 2022: 2399 + 102 manual checkouts, October 2021: 2339

October Volunteers: 17 people, 21.5 hours of time to PCL. Curbside pickups: 2. New library cards: 17

Hold Transit Counts October 2022: 598 to other libraries from PCL, 337 from other libraries to PCL

Programs October: 25 Program Participation October: 811 Reference Questions: 401

Website Hits: 1473, Twilight Baby Bags: 0, 1000 Books Before Kindergarten: 3

State of Michigan COVID Kit Distribution: 1200 to date, COVID card protectors: 750 to date



**Board of Library Trustees Regular Meeting
Library Director Report
Meeting Date: November 17, 2022**

Library Activity

For a graphical presentation of the statistical information included below, please visit the link: [online TADL dashboard](#).

Circulation Transactions			
<u>Year-to-Date Activity</u>			
<u>As of month end</u>	<u>Print/audio/video Circulation</u>	<u>Electronic Books/audio/video</u>	<u>Total Circulation/Electronic Usage</u>
October 2021	686,078	233,221	909,299
October 2022	836,019	261,795	1,097,814

Lending

Physical item circulation has increased 23.6% over last year and is getting closer to pre-pandemic levels of approximately 924,739 in 2019. Physical and digital lending have surpassed the **One Million** mark which hasn't happened in October since 2019 when we circulated 1,111,772, a difference of 13,958.

E-Book, magazine, downloadable audiobook, and database utilization

Digital usage is not slowing down! By comparison, in October 2021 only 233,221 digital items were borrowed. This is creating some focus on our budget as the demand has greatly increased and we want to meet that demand with limited resources

Visitors – Woodmere, East Bay, and Kingsley Facilities

The busiest day for October was Wednesday, the 26th, with 1,155 patrons. In October 2022, there were 29,899 visitors. This is 1,285 more than September. In October 2022, TADL added 249 new patrons at Main, Kingsley, and East Bay, and 285 total district-wide.

Public Computing

The Technology Center and other computer services throughout the district, TADL saw a slight increase in visitors over October. This equates to 2,234 sessions. This is a 50% increase over October 2021.

Additions to the Collection

In October 2022, 3,265 items were added to the district. This is a large jump from last month as all departments are spending the last of their book budgets.

Behavior Issues

Thanks to Scott Morey and his team, we have a new Incident Reporting system to record incidents at the library! There were 5 incidents in October resulting in 2 suspensions. One for having an altercation in front of the library and one for cleaning a marijuana pipe in the library. We are very thankful to have our Rockstar STT Security Guard, Heather Mavety, back on duty at the library.

Homelessness Coalition

I continue to work with Mayor Richard Lewis and the committee regarding the Day Shelter. I also attended the Safe Harbor Community Meeting. Officer Nowland is going to be a huge asset to the area and to the homeless community. TCPD hired Jennifer Campbell, MSW, MA-TASL, LMSW, BEI I as the Social Worker to work with Officer Nowland. She come very well prepared for the work ahead of her and will be great partner as we move toward better resources for the homeless community.

Mental Health First Aid

In October I completed a class offered by MSU Extension called Mental Health First Aid (MHFA). I completed the course and received a certificate which lasts for 3 years. Afterwards I presented the basics of the information to the Leadership Team and am encouraging them all to register and attend. The class was valuable to better assist our patrons, staff, and in our personal lives.

October Outreach, Partnership & Community Activities

Purposeful Partnerships

- Participated at the library table at the Pride Brunch with the new Youth Services Librarian, Courtnei Moyses.
- Attended Rotary Charities Annual Report Release.
- Met with the STEM Ecosystem Collaborative.
- TADL welcomed back the NorthEd Students who are volunteering in the Youth and Adult departments.

Innovative Engagement

- Assisted Andy Schuck and Rosie May at the Indigenous People's Day story time at the Denos Museum.
- Helped at the Annual Chili Cook off (and tried some delicious chili!)

Community Activities

- Attending the Traverse City City Commission and Grand Traverse County Board meetings as both bodies adopted resolutions celebrating Michigan Library Month. At both meetings I did a brief talk about the value of the library.

Happy Thanksgiving!
Michele P. Howard, MILS

3.1 Borrowing and Library Account Policy

Scope

In order to exercise good stewardship over the lending collections, borrowing parameters are set by Traverse Area District Library (TADL). TADL aims to keep books and other media in hands of people who want them, as long as they need them, while encouraging on-time return of borrowed materials for use by others. TADL policies and procedures are designed to foster the highest possible utilization of the lending collection, a limited resource. The Library Director has authority to establish any procedures needed to implement this policy. Loan periods, fines and notices are to be uniformly applied throughout the District.

Confidentiality of Library Records

Pursuant to “The Library Privacy Act” (MCL 397.603), library records are not subject to disclosure without the written consent of the person liable for payment for or return of the materials identified in that library record.

The Library will refuse the issuance or enforcement of any process, order or subpoena for library records or portions thereof protected by the Library Privacy Act until such time as the proper showing of good cause has been made in a court of competent jurisdiction.

Mailing lists maintained by TADL which are derived from library card applications are for library use only and are also protected by the Library Privacy Act. Mailing lists of cardholders will not be sold or given to the general public.

Access to Collection Materials Based on Age Policy

As it is contrary to the Library's primary function of providing access to library materials by individuals regardless of age, race, religion, national origin, or social political views, the Library cannot and will not establish or enforce any barrier to the materials in its collection based solely on the age of the patron.

Borrowing Classifications

All library borrowing card applicants are required to show proof of their identity with a current photo ID and provide proof their current address/residency before a card will be issued.

- **Resident Borrowing**

Residents eligible for full borrowing privileges with no fee must reside within the Library's taxing district (Grand Traverse County, Elmwood Township in Leelanau County, and Almira and Inland Townships in Benzie County).

Residents residing in counties that are part of the Northland Library Cooperative (Alcona, Benzie, Charlevoix, Cheboygan, Emmet, Kalkaska, Leelanau, Montmorency, Oscoda, Otsego, Presque Isle, and Wexford) are eligible for a library card with no fee.

However, per licensing agreements, certain online database services are not available outside the TADL taxing district. Borrowing from the Library of Things is also not available.

Outside of the above counties, existing library card holders may maintain their TADL library cards as a Non-resident borrowing status. No cards will be issued to *new* patrons from those areas.

- **Non-resident Borrowing**

Non-resident cards are available, one per household, at the rate of \$100 per year, or \$50 for (6) six months or less. A Non-resident is defined as persons outside of the Resident Borrowing and Short-term Resident/Visitor classifications above. A “household” includes all the persons who occupy a housing unit as their usual place of residence. The fee must be paid by cash or credit card at the time the card is issued. Non-residents do not have access to certain online database services, interlibrary loans, or items from the Library of Things. TADL will only issue one card per household.

- **Limited Borrowing**

- **Short-term Residents and Visitors**

Library cards with reduced borrowing limits may be issued to applicants currently residing in short-term housing or those visiting the area. Short-term and visitor status is defined as a place a person on the average would stay less than a month, which include, but are not limited to hotels, motels, halfway houses, campgrounds or temporary shelters, and relatives/friend homes. Limited cards expire after three (3) months, whereupon residence must be re-verified for renewal.

- **Youth**

Youth under 16 years old who are not accompanied by their legal guardian may be issued library cards which provide access to computers, online resources, and a borrowing limit of (3) items. Special identification accommodations may be made for this group. Parent(s)/Guardians may request to update the minor’s account from the limited status to a full patron account at any time after issuance.

- **Computer Use Only**

For patrons living outside of the TADL service area or living in transient housing, computer use only library cards provide access to computers in all (6) six libraries in the TADL district and are valid for (1) one year.

Parameters of Card Eligibility and Privileges

- **Library Card Eligibility**

Proof of identity and address/residency must be provided in order to apply for, or renew, a borrowing card. Procedures for proving eligibility shall be established by the Circulation Department and approved by the Director.

- **Borrowing Privileges**

An established account is required in order to borrow materials from the Library. Library account holders that forget their card, may still exercise full borrowing privileges using a valid Michigan driver's license or Michigan ID. Borrowers are limited to three items who use any other current picture ID.

- **No Age Discrimination**

The Library does not distinguish between a youth or an adult card when items are borrowed. Youth are permitted to borrow any type of library material.

- **Borrowing Periods and Conditions**

The Library Director, in collaboration with Leadership staff and collection usage statistics, may determine lending item limits, lending time limits, and renewal limits that support good stewardship. Materials are to be returned by the end of the day on which they are due. Borrowers are to be informed of delinquent status of accounts.

- **Special Service Limitations**

Some digital service contracts require that, in order to access the digital resource, the cardholder reside in the taxing district as defined under Borrowing Classifications.

- **Suspension of Borrowing Privileges**

Borrowing privileges will be suspended for accounts with more than ten overdue items or with owed fee balances of \$10 or more. Borrowers may bring fees below the \$10 cap with partial payments.

Fines and Fees

Items in the regular library collection are free from overdue fines. TADL may charge fines or fees for specific library items and functions including, but not limited to: items classified as "Hot", current year magazines, kits, presentation equipment, and lending items from the Library of Things. Maximum fines shall not exceed the cost of the item.

Replacement of Lost and Damaged Materials

A replacement fee is charged to the borrower account if an item is lost or damaged and beyond repair. Items not returned 45 days past the due date are defined as Lost. If a missing part cannot be individually replaced, the full replacement cost is billed to the borrower account. Overdue fines are over-ridden by replacement cost.

Responsibility for Youth Borrowing and Library Account

A borrower less than 18 years old and the parent or guardian of the borrower less than 18 years old, is responsible for any fees, fines, damage to the library or its collections, or other costs incurred by the minor cardholder at the library and the return of materials borrowed by the minor. The Library Record of a minor may be released to either the minor or the parent or guardian.

Material Recovery Agency

The Library Director is authorized to utilize a material recovery agency to assist with seriously delinquent accounts. Accounts are referred to the agency 60 days after the due date when the account balance exceeds \$25.00. The account is billed an additional one-time service charge when submitted to the agency based on the agency fees.

Policy new on August 18, 2022, combining former policies: 3.1 Borrowing Privileges; 3.2 Borrowing Parameters and Delinquent Charges; 3.21 Fines and Lending Periods; 3.3 Limited Borrowing Privileges; 3.4 Confidentiality of Library Records; and 3.5 Mailing Lists Available to the Public / *Revised on November 17, 2022 to incorporate policy 5.3*

Motion by: _____

Adopted: Yes No

Support by: _____

J. Wescott, Board Secretary

Date

4.2 SMOKE, TOBACCO, ALCOHOL, AND DRUG FREE CAMPUS

Purpose

The purpose of this policy is to provide comfortable, accessible facilities, and a welcoming environment **for library visitors.** ~~at Traverse Area District Library facilities, free from the health hazards resulting from exposure to secondhand smoke.~~

Parameters

The Traverse Area District Library Main **facility and grounds, as well as its Branch location facilities and grounds, are smoke, tobacco, alcohol, and drug free campuses.** Tobacco use and smoking in all forms, including the use of ~~electronic cigarettes~~ **vaping products** and smoke-free oral tobacco products; **alcohol; and drugs, in the form of illegal controlled substances,** are not permitted in any facility or on any property owned or leased by the Traverse Area District Library.

Possession, purchase, sale, manufacture, or distribution of prohibited substances discovered within these parameters will be referred to the local authorities.

This policy applies to all persons, including employees, patrons and other visitors to property owned or leased by the Traverse Area District Library.

Exception

Smoking, vaping, or usage of legal tobacco products within enclosed personal vehicles as long as the vehicle is parked 25 feet from any facility entrance and/or 25 feet from any ventilation intake.

Adopted May 16, 2019; Revised November 17, 2022

Motion by: _____

Supported by: _____

Adopted: Y N

Date: _____

J. Wescott, Board Secretary

5.3 Workplace Relationship Policy

TADL strongly believes that a work environment where employees maintain clear boundaries between employee personal and business interactions is necessary for effective Library operations. Although this policy does not prevent the development of friendships or romantic relationships between co-workers, it does establish boundaries pertaining to how such relationships are conducted during working hours and within the working environment.

Direct-Reporting Relationships

Employees in supervisory or managerial roles and those with authority over the terms and conditions of a subordinate employee with whom they are having a dating or romantic relationship are subject to more stringent requirements under this policy. An employee in a supervisory position is *never permitted* to be in a dating, romantic or sexual relationship *with a subordinate employee who the employee supervises* and is required to immediately inform the TADL Director and the Human Resources Manager of the relationship.

Indirect Reporting Relationships

An employee in a supervisory position in a dating, romantic or sexual relationship *with a subordinate employee who the supervisory employee does not supervise* is also required to immediately inform the TADL Director and the Human Resources Manager of the relationship. The reported relationship will be reviewed by the Director and Human Resources Manager and a determination will be made as to what actions are necessary to ensure that the relationship maintains clear boundaries between the employees' personal and business interactions necessary for effective business operations.

TADL reserves the right to determine what actions will be taken including alternative placement of an employee when possible, having the employees in the relationship sign an acknowledgement of a consensual relationship, release of one or both of the employees, or other remediation determined on a case by case basis. Further, TADL reserves the right to apply this policy to situations where there is a conflict or the potential for conflict (actual or apparent) because of the relationship between employees, even if there is no direct-reporting relationship or authority involved.

Failure to notify the Director and Human Resources Manager of the relationship as required under this policy or any other violation of this policy will subject the employee to disciplinary action, up to and including termination.

New on November 17, 2022

Motion by: _____

Adopted: Yes No

Support by: _____

J. Wescott, Board Secretary

Date

BOARD MEMO

TO: TADL BOARD
FROM: MICHELE P HOWARD
SUBJECT: RFP INSURANCE QUOTES
DATE: 11/17/22

As part of the fiscal responsibility, TADL conducted an RFP process for our Insurance needs. The process yielded three quotes that all met the deadline. All quotes have been reviewed to verify that they all the same coverage and deductibles. Attached are the original RFP and quotes from each company.

The quotes are the following:

1. Church Mutual Insurance

\$41,531

Church Mutual is rated “A (Excellent) by AM Best, is the largest credit rating agency in the world specializing in the insurance industry.

2. Larkin Group (our current carrier)

\$34,234.51

Larkin which is part of Acrisure, LLC is rated at the No. 7 Insurance broker globally by AM Best.

3. Municipal Underwriters of West MI Inc

\$23,790*/\$31,515

*Please note there was no bid for Worker Compensation included since it will need to come through our current carrier at the cost of \$7,725.

Municipal Underwriters’ Michigan Township Par Plan consists of US Specialty Insurance Company and is rated “A++ Superior” by AM Best.

INSURANCE PROPOSAL

PREPARED ON: 11/07/2022

PREPARED FOR: TRAVERSE AREA DISTRICT LIBRARY
610 WOODMERE AVE
TRAVERSE CITY, MI 49686

EFFECTIVE:	PREMIER PACKAGE	12/31/2022	to	12/31/2023
	COMMERCIAL AUTOMOBILE	12/31/2022	to	12/31/2023
	UMBRELLA LIABILITY	12/31/2022	to	12/31/2023
	WORKERS COMPENSATION	12/31/2022	to	12/31/2023

PREPARED BY: JEFFREY BLACK
REGIONAL REPRESENTATIVE
jablack@churchmutual.com
(616)284-1899
(855)264-2329

This is not a contract or an offer of coverage. It is a description of coverages that can be purchased.
Please refer to your insurance policy for a complete description of coverages, limitations, and exclusions.

Insurance Proposal

PROTECTING
THE GREATER
GOOD



Long-standing Commitment to Protecting the Greater Good[®]

In 1897, two pastors and eight laymen founded Church Mutual Insurance Company, S.I. (a stock insurer)¹ with the idea that churches deserve special insurance, attention, and rates.

More than a century of refinements, enhancements, and expansions have made Church Mutual[®] the leading insurer of worship centers and related institutions in the United States.

Church Mutual provides property and liability protection to worship centers of all denominations and sizes, as well as to schools, colleges, camps, denominational offices, senior living facilities, and nonprofit and human service organizations.

Church Mutual is rated "A (Excellent)" by A.M. Best Company. Additional financial stability is gained through well respected reinsurance organizations.

We are a mutual company, so our policyholders actually own Church Mutual. There are no stockholders and we are not affiliated with any other organization.

All Church Mutual policies are nonassessable. Visit our Web site at www.churchmutual.com.

¹Church Mutual is a stock insurer whose policyholders are members of the parent mutual holding company formed on 1/1/20. S.I. = a stock insurer.

This is not a contract or an offer of coverage. It is a description of coverages that can be purchased. Please refer to your insurance policy for a complete description of coverages, limitations, and exclusions.

Church Mutual Insurance Company, S.I. (a stock insurer) | churchmutual.com | 800.554.2642

Mail to Home Office: P.O. Box 357 Merrill, WI 54452-0357 Fax: 715.539.4650 | Mail to Claims: P.O. Box 342 Merrill, WI 54452-0342 Fax: 715.539.4651

Church Mutual is a stock insurer whose policyholders are members of the parent mutual holding company formed on 01/01/20. S.I. = a stock insurer.

Service You May Expect from Your Representative

- A comprehensive survey of your property, which becomes the foundation of a professional, tailor-made program for your organization.
- Help in establishing accurate values on your properties--based on today's building costs.
- A step-by-step explanation of insurance coverages and cost for you and your board of directors.
- Risk management recommendations which could reduce theft and vandalism losses, fires, and other property damage, or reduce your exposure to lawsuits.
- Updates of your coverages and information about new coverages as they are developed.
- Insurance cost estimates for proposed construction projects or purchases.
- Initiation of fast, fair claims processing.

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Premier™ Property

Commercial Property

Our Premier Policy covers owned buildings. Building coverage includes windows, air conditioners (even window units), furnaces and other permanently installed fixtures.

Coverage for rented buildings is available, depending on your obligations to the owner.

Blanket Building: \$14,755,613

Blanket Contents: \$5,309,145

Inflation Guard: 2%

This optional coverage is coverage for the effects of inflation that automatically increases the limit of insurance by the percentage of annual increase shown in the declarations page at the time of a loss. This coverage has been applied to all locations for building and personal property.

Location 001 Building 001

Main Branch located at 610 Woodmere Ave, Traverse City, MI 49686

Cause of Loss: Special Form

Building: IN BLANKET at Replacement Cost 90%

Insureds Personal Property: IN BLANKET at Replacement Cost 90%

Deductible: \$1,000 each occurrence

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Premier™ Property Protection Property Schedule

Location 002 Building 001

East Bay Branch located at 1989 3 Mile Rd N, Traverse City, MI 49696

Cause of Loss: Special Form

Personal Property of Insured: IN BLANKET at Replacement Cost 90%

Deductible: \$1,000 each occurrence

Location 003 Building 001

Kingsley Branch located at 213 N Brownson Ave, Kingsely, MI 49649

Cause of Loss: Special Form

Personal Property of Insured: IN BLANKET at Replacement Cost 90%

Deductible: \$1,000 each occurrence

Location 004 Building 001

Fife Lake Branch located at 77 Lakecrest Ln, Fife Lake, MI 49633

NO PROPERTY COVERAGE

Location 005 Building 001

Interlochen Branch located at 9411 10th St, Interlochen, MI 49643

NO PROPERTY COVERAGE

Location 006 Building 001

Peninsula Branch located at 2893 Island View Rd, Traverse City, MI 49686

NO PROPERTY COVERAGE

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Please refer to your insurance policy for a complete description of coverages, limitations, and exclusions.

Insurance Proposal

PROTECTING
THE GREATER
GOOD



NONPROFIT - PLUS

Covered Property	
Premises - Expanded Area for Building or Structures	2,500 feet
Premises - Expanded Area for Business Personal Property	2,500 feet
Premises - Expanded Area for Personal Property of Others	2,500 feet
Antennas Attached to Building	Included

Additional Coverages	
Debris Removal - Percent of Deductible Plus Loss	35%
Debris Removal - Each Location	\$15,000
Debris Removal - Additional Each Location Per Occurrence	\$100,000
Preservation of Property - Increased Days	90 days
Fire Department Service Charge - Increased Limit	\$50,000
Pollutant Clean-up And Removal - Increased Limit	\$100,000
Increased Cost of Construction - Post Loss Promulgation	Included
Ordinance or Law Coverage A: Undamaged Portion	Building Limit
Ordinance or Law Coverages B & C: Combined Limit Per Occurrence	\$2,000,000
Electronic Data	\$50,000
Preservation of Property Expense	\$10,000
Lost Key/Security Card Expense	\$15,000
Proof of Loss Expense	\$50,000
Contract Penalty Expense	\$25,000
Recharge of Fire Extinguishers Equipment	Actual Expenses
Rewards Payment in Any One Occurrence	\$50,000
Expediting Cost Coverage	\$5,000
Unintentional Property Errors	\$250,000
Emergency Vacating Expense	\$25,000
Emergency Vacating Expense Deductible	\$1,000
Temporary Meeting Space	\$25,000
Professional Extermination Fees & Expenses In Any One Occurrence	\$5,000
Professional Extermination Fees & Expenses Aggregate Per Policy Period	\$20,000
Professional Extermination Fees & Expenses Deductible	\$1,000

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Insurance Proposal

PROTECTING
THE GREATER
GOOD



Coverage Extensions	
Premises - Expanded Area	2,500 feet
Newly Acquired or Constructed Property - Building	\$2,000,000
Newly Acquired or Constructed Property - Your Business Personal Property	\$1,000,000
Newly Acquired or Constructed Property - Period of Coverage	180 Days
Personal Effects and Property of Others	\$50,000
Business Personal Property Off Premises	\$250,000
Outdoor Property - Any One Tree, Shrub, Lawn, or Plant	\$1,000
Outdoor Property - In Any One Occurrence	\$2,500
Nonowned Detached Trailers	\$15,000
Business Personal Property Temporarily in Portage Storage Units - Expanded Area	1,000 feet
Business Personal Property Temporarily in Portage Storage Units - In Any One Occurrence	\$25,000
Undamaged Leasehold Improvements	\$10,000
Tenant Building Glass Coverage - Per Pane, Unit, or Panel	\$1,000
Tenant Building Glass Coverage - In Any One Occurrence	\$5,000
Unscheduled Buildings or Structures	\$25,000
Off Premises Utility Failure	\$50,000
Underground Pipes, Flues, or Drains	\$10,000
Outdoor Signs - In Any One Occurrence	\$5,000

Cause of Loss – Special Form	
Asbestos Presence, Release, Discharge, Or Dispersal	\$50,000
Premises - Expanded Area	2,500 feet
Furs	\$10,000
Jewelry & Precious Metals	\$10,000
Limited Coverage for Fungus, Wet Rot, Dry Rot, and Bacteria	\$100,000
Property in Transit - Expanded Area	1,000 feet
Spoilage	\$100,000
Interior Water Damage	\$25,000
Backup of Sewers or Drains	\$100,000

Business Income (And Extra Expense)	
Interruption of Computer Operations	\$10,000
Civil Authority (Including Ingress & Egress)	Included
Newly Acquired Locations	\$500,000

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Insurance Proposal

PROTECTING
THE GREATER
GOOD



Off Premises Utility Failure	\$50,000
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See Continued Property Schedule

Crime (other than theft of property)

Loss Sustained Form

Employee Theft

- Limit: \$450,000
- Deductible: \$1,000

Crime coverage enhancement applies.

Business Income (Including Extra Expense)

Coverage for loss of net income and continuing normal operating expenses caused by direct physical loss of or damage to property at covered locations from a covered cause of loss. Coverage extends through the time it is expected to take to repair or replace the damaged property (the restoration period).

Extra expense insurance is included to help cover additional costs required to continue operations during the period of restoration. Examples of extra expenses include renting a temporary facility, office equipment, and telephone lines.

Blanket Business Income:

Limit: \$1,200,000

Agreed Value, Monthly Limit of Indemnity (1/3), No Wait

Applies to P001 B001, P002 B001, and P003 B001

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Limited Flood

Provides a limited amount of flood/surface water coverage subject to the provisions (deductible and valuation) of the policy. This coverage is primary over any other collectible insurance and is not intended to be a substitute for catastrophic flood coverage. Annual aggregate flood limit is \$5,000.

Inland Marine

This endorsement includes the following coverages and limits:

- Accounts Receivable \$25,000 per occurrence. No deductible applies.
- Fine Arts \$5,000 any one item/\$25,000 per occurrence. \$1,000 deductible applies.
- Valuable Papers and Records \$25,000 per occurrence. \$1,000 deductible applies.

Miscellaneous Articles

Electronic Data Processing Equipment (Hardware Only) - Limit: \$1,065,375 Deductible: \$1,000

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Premier Policy General Liability

General Liability

The following coverages are available to you under the General Liability portion of the Premier Policy. This insures your organization, members, board members, employees, volunteers, sponsored activities (on- or off-premises) operations, products (including food preparation), construction, athletics and the use of non-owned watercraft.

\$2,000,000 Each occurrence (bodily injury and property damage)
\$4,000,000 General annual aggregate
\$2,000,000 Personal and advertising injury
\$4,000,000 Products and completed operations annual aggregate
\$1,000,000 Property damage legal liability (any one loss)

General Liability Deductible Option For Premises Operations: NA
General Liability Deductible Option For Products and Completed Operations: NA

NPHS General Liability Enhancement endorsement applies.

Loss of Life - \$10,000 Per Person, \$20,000 Per Accident

Wage Loss Reimbursement - Limit: \$5,000

Cyber

Limit: \$1,000,000
Deductible: \$10,000

Medical Payments

Your members, guests and volunteers are covered if they are injured on your premises or while they are participating in your sponsored activities on- or off-premises. Additional coverage is available for athletic activities. Coverage for medical expenses for most operations of the insured is provided on a primary basis .

\$10,000 per person, subject to the each occurrence and general aggregate limits shown above.

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Insurance Proposal

PROTECTING
THE GREATER
GOOD



Catastrophic Violence Response Coverage

In recent years, we have seen increased acts of violence across the United States. Church Mutual realizes the depth of grief and disruption that such acts can cause congregations and communities. That's why catastrophic violence response coverage is included in our Premier Policy. This coverage provides immediate financial assistance — without regard to fault or negligence — for medical and funeral expenses, lost wages and the costs of counseling, security, and public relations associated with a qualifying violent incident.

Per Person Limit:	\$100,000
Each Violent Incident Limit:	\$250,000
Violent Incident Aggregate Limit:	\$500,000

Legal Defense Coverage

This coverage provides a specific limit of insurance for defense costs for most lawsuits (and administrative hearings) not covered by the multi-peril policy. Examples include contract disputes and landlord/tenant disputes.

Limit: \$50,000 each incident; \$150,000 aggregate

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Management Liability

Management Liability

Defense costs are Within the professional liability limit of insurance. Provides for damages that the management liability become legally obligated to pay because of their wrongful acts.

Annual Aggregate: \$1,000,000

Self-Insured Retention

\$1,000/\$3,000

Retroactive Date

December 31, 2022

Employment Practices Liability (Discrimination, Wrongful Termination, Sexual Harassment)

Defense costs are Within the professional liability limit of insurance. Pays those sums that the insured becomes legally obligated to pay for "loss" arising from any claim or claims because of injury arising out of "wrongful employment practice."

Liability To Non-Employees Endorsement applies.

Annual Aggregate: \$1,000,000

Retroactive Date

December 31, 2022

Self-Insured Retention

\$5,000

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Church Mutual is a stock insurer whose policyholders are members of the parent mutual holding company formed on 01/01/20. S.I. = a stock insurer.

Other Important Coverages to Supplement Your Protection

Church Mutual offers a full line of property and liability coverages. Beyond the foundation provided by the multi-peril policy, we offer these and other valuable insurance coverage:

Umbrella Liability

Seven-figure court awards are common today. The umbrella liability policy helps protect you against the devastating effects of such a large award. It provides greater limits of protection for your general liability (except sexual misconduct/molestation), professional liability, automobile, and employers' liability exposures.

Limits

\$4,000,000

Self-Insured Retention

\$10,000

The self-insured retention is applicable only if there is no underlying insurance coverage available.

Church Mutual's umbrella liability policy extends coverage over the following:

- General Liability (Bodily Injury, Property Damage, Personal Injury and Advertising Injury, and Products and Completed Operations)
- Hired and Nonowned Automobile
- Business Automobile Bodily Injury and Property Damage
- Professional Liability
- Workers' Compensation Employers Liability (underlying limits must be at least \$500,000/\$500,000/\$500,000)

It does not offer coverage over the following:

- Directors, Officers & Trustees Liability
- Employment Practices Liability
- Nuclear Energy Liability Broad Form
- Asbestos
- Lead Liability
- Sexual Misconduct/Sexual Molestation

This is not a contract or an offer of coverage. It is a description of coverages that can be purchased. Please refer to your insurance policy for a complete description of coverages, limitations, and exclusions.

Insurance Proposal

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GOOD



Workers' Compensation

Most property, liability, health and accident insurance policies exclude work-related accidents and injuries, so it is important that you provide workers' compensation insurance for your employees. In most states, it is required. (Not available from Church Mutual in North Dakota, Ohio, Washington, and Wyoming.)

Bodily Injury by Accident: \$500,000
Bodily Injury by Disease Each Employee: \$500,000
Bodily Injury by Disease Policy Limit: \$500,000

Loc 1 - class code 8810-Public Library Professional Employees- \$2,055,197
Loc 1 - class code 9101-Public Library- \$56,808
Loc 2 - class code 8810-Public Library Professional Employees- \$150,000
Loc 3 - class code 8810-Public Library Professional Employees- \$150,000

Commercial Automobile

If you own an automobile, it is essential to carry automobile insurance.

Liability coverage is for bodily injury and property damage that is caused by your vehicle and for which you are legally obligated to pay.

Uninsured and underinsured motorists coverage protects those in your vehicle injured by another driver who carries no insurance or inadequate limits of insurance.

Medical payments coverage (PIP in some states) is for minor medical expenses of persons injured in or on your vehicle and is payable regardless of fault.

Physical damage coverages—collision and comprehensive—are for damage to your vehicle and are paid after application of a deductible.

Emergency Road Service (ERS) coverage provides reimbursement for some of the costs associated with the breakdown of a covered vehicle.

Church Mutual offers automobile insurance for commercially owned vehicles. We do not insure personally owned vehicles.

This is not a contract or an offer of coverage. It is a description of coverages that can be purchased. Please refer to your insurance policy for a complete description of coverages, limitations, and exclusions.

Insurance Proposal

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Vehicles per acord application dated 10/21/2022.

COVERAGE	COVERED AUTOMOBILE SYMBOLS	LIMIT OF LIABILITY	DEDUCTIBLE
Liability Combined Single Limit	2,8,9	\$1,000,000	N/A
Automobile Medical Payments		\$0	N/A
Personal Injury Protection	7	\$5,000	N/A
Uninsured/Underinsured Motorists	7	\$1,000,000	N/A
Physical Damage: Comprehensive	7	N/A	Actual cash value or cost of repair, whichever is less minus \$250 deductible for each covered auto but no deductible applies to loss caused by fire or lightning.
Physical Damage: Collision	7	N/A	Actual cash value or cost of repair, whichever is less minus \$500 deductible for each covered auto.
Towing and Labor	7	N/A	\$50 for each disablement of a private passenger auto.
Rental Reimbursement		N/A	\$0 any one day; 0days; \$0any one period.

This is not a contract or an offer of coverage. It is a description of coverages that can be purchased. Please refer to your insurance policy for a complete description of coverages, limitations, and exclusions.

Church Mutual Insurance Company, S.I. (a stock insurer) | churchmutual.com | 800.554.2642

Mail to Home Office: P.O. Box 357 Merrill, WI 54452-0357 Fax: 715.539.4650 | Mail to Claims: P.O. Box 342 Merrill, WI 54452-0342 Fax: 715.539.4651

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Vehicle Schedule:

UNIT 1 - 2021 RAM PROMASTER 2500 - VIN 3C6LRVDG4ME585502 - OCN \$38,905

This is not a contract or an offer of coverage. It is a description of coverages that can be purchased.
Please refer to your insurance policy for a complete description of coverages, limitations, and exclusions.

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SCHEDULE OF HIRED OR BORROWED COVERED AUTO COVERAGE AND PREMIUMS LIABILITY INSURANCE - RATING BASIS, COST OF HIRED				
STATE	ESTIMATED COST OF HIRED	RATE PER EACH \$100	PREMIUM	
MI	If Any	Incl.	Incl.	
<p>COST OF HIRE MEANS THE TOTAL AMOUNT YOU INCUR FOR THE HIRE OF AUTOS YOU DON'T OWN (NOT INCLUDING AUTOS YOU BORROW OR RENT FROM YOUR EMPLOYEES OR THEIR FAMILY MEMBERS). COST OF HIRE DOES NOT INCLUDE CHARGES FOR SERVICES PERFORMED BY MOTOR CARRIERS OF PROPERTY OR PASSENGERS.</p>				
SCHEDULE OF NON-OWNERSHIP LIABILITY				
NAMED INSURED BUSINESS		RATING BASIS	NUMBER	PREMIUM
Social Service Agency		Number of Employees	40	Incl.

This is not a contract or an offer of coverage. It is a description of coverages that can be purchased. Please refer to your insurance policy for a complete description of coverages, limitations, and exclusions.

Your Premium Summary

Premium Quotation

Policy Type	Effective Date	Annual Premium
Premier Package	12/31/2022	\$32,643
Commercial Automobile	12/31/2022	\$2,337
Surcharges, Fees, & Taxes		\$1
Umbrella Liability	12/31/2022	\$2,000
Workers' Compensation	12/31/2022	\$4,550
		<hr/>
		\$41,531

*Taxes, Surcharges, Assessments, and similar fees imposed by states, counties, and other bodies on top of premiums are subject to change. The amount shown, if any, for such charges in this proposal are an estimate. While we endeavor to ensure that the charges shown for such items are accurate, they are subject to change. As we will be required to collect from you the actual amounts dictated by rules, administrative orders, and statutes, the numbers shown in this proposal are subject to change.

The following are conditions to binding:

- Crime Survey with acceptable response must be received at binding
- Favorable Risk Control inspection within 30 days of binding

This is not a contract or an offer of coverage. It is a description of coverages that can be purchased. Please refer to your insurance policy for a complete description of coverages, limitations, and exclusions.

Church Mutual Insurance Company, S.I. (a stock insurer) | churchmutual.com | 800.554.2642

Mail to Home Office: P.O. Box 357 Merrill, WI 54452-0357 Fax: 715.539.4650 | Mail to Claims: P.O. Box 342 Merrill, WI 54452-0342 Fax: 715.539.4651

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Payment Options

This is an estimated quote customized for your organization. It is contingent upon an underwriting review, which could include a property inspection, a review of your operations, and more.

Payment Options

Church Mutual offers four payment options for your convenience. Payments can be made by mail, by phone, or online at www.churchmutual.com.

Annual Payment Plan

A single payment for the annual premium is due on the effective date of the annual policy period.

Two-Pay Plan; Policies With an Annual Premium of \$100 or More

- 50% of the annual premium is due on the first day of the annual policy period.
- The remaining 50% is due five months after the beginning of the policy period.
- Remember: There is a \$3 charge for each payment.

Four-Pay Plan; Policies With an Annual Premium of \$200 or More

- 25% of the annual premium is due on the first day of the annual policy period.
- The remaining 75% is due in three equal installments, two, five, and eight months after the beginning of the annual policy period.
- Remember: There is a \$3 charge for each payment.

Monthly Pay Plan; Policies With an Annual Premium of \$1,000 or More

- 8.3% of the annual premium is due on the first day of the annual policy period.
- The remaining 91.7% is due one, two, three, four, five, six, seven, eight, nine, ten, and eleven months after the beginning of the policy period.
- Remember: There is a \$3 charge for each payment.

This is not a contract or an offer of coverage. It is a description of coverages that can be purchased. Please refer to your insurance policy for a complete description of coverages, limitations, and exclusions.

Insurance Proposal

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November 7, 2022

TRAVERSE AREA DISTRICT LIBRARY
610 WOODMERE AVE
TRAVERSE CITY, MI 49686

Thank you for giving Church Mutual Insurance Company, S.I. the opportunity to provide insurance protection for Traverse Area District Library. According to the insurance proposal, the following coverages will be put in force on December 31, 2022.

YES NO

Premier Property and Casualty

Crime

Limited Flood

Earthquake

Business Income

Ordinance or Law

Inland Marine

Directors, Officers and Trustees

Employment Practices Liability

Commercial Automobile

Workers' Compensation

Umbrella Liability

Traverse Area District Library Representative

Date

Your acceptance of this offer of insurance indicates your agreement with the following statement: I have reviewed the limits of insurance and coverages in this proposal and accept them as being sufficient for our needs. I understand that higher limits of insurance and other coverages may be available. Please let us know if you would like a quote for additional coverages or increased limits.

This is not a contract or an offer of coverage. It is a description of coverages that can be purchased. Please refer to your insurance policy for a complete description of coverages, limitations, and exclusions.

Church Mutual Insurance Company, S.I. (a stock insurer) | churchmutual.com | 800.554.2642

Mail to Home Office: P.O. Box 357 Merrill, WI 54452-0357 Fax: 715.539.4650 | Mail to Claims: P.O. Box 342 Merrill, WI 54452-0342 Fax: 715.539.4651

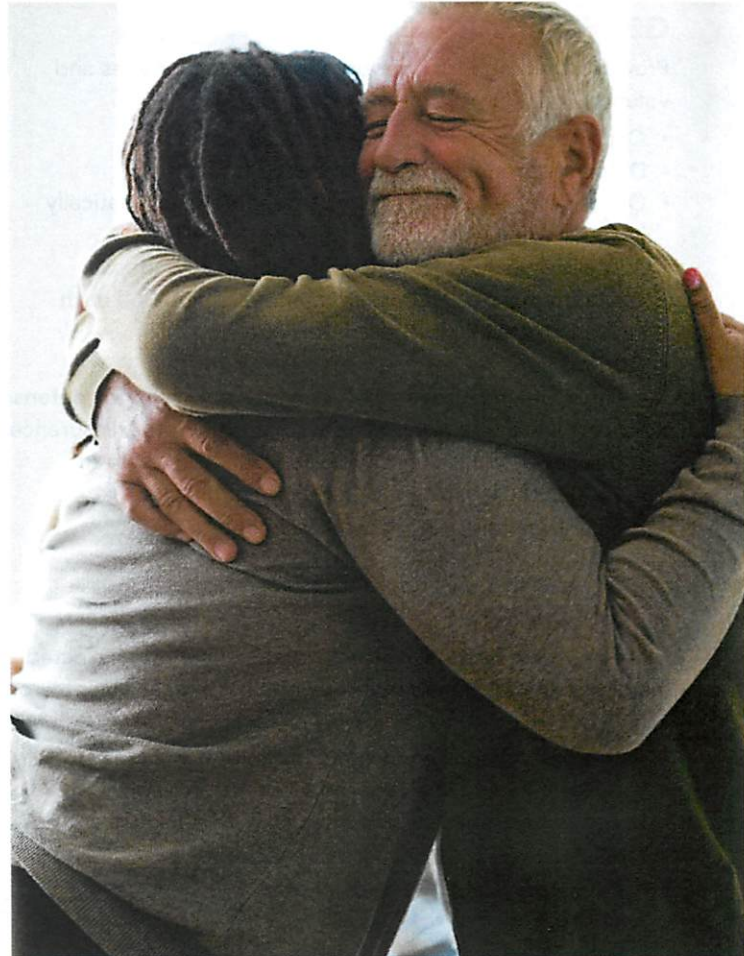
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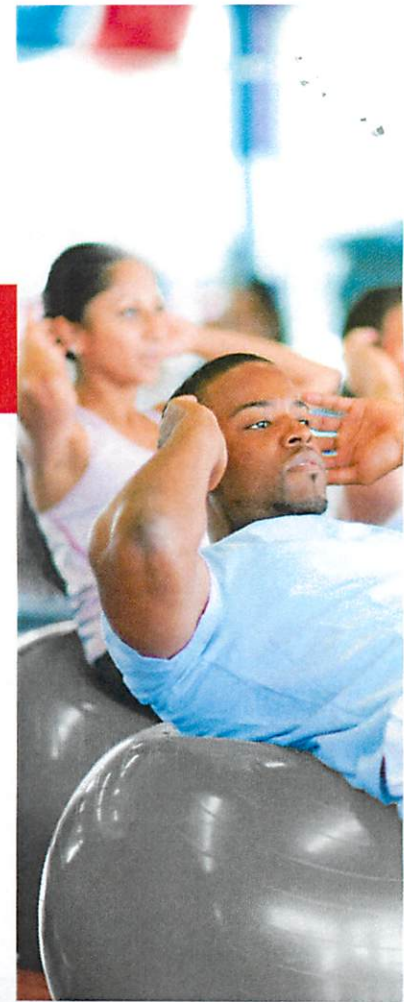


Program Highlights

NONPROFIT + HUMAN SERVICES



NONPROFIT + HUMAN SERVICES



At Church Mutual Insurance Company, S.I. (a stock insurer)¹, a passion for serving others has been the heart of our mission for more than 120 years. With commitment to communities in mind, we have expanded our coverage to nonprofit and human service organizations that embody our mission: **Protecting the Greater Good**[®]. By serving homeless shelters, food banks, thrift stores, child daycare centers and more, we honor our founders' desire to support organizations that improve the lives of others and elevate the human condition.

TAILORED COVERAGES

We offer a range of comprehensive, customizable insurance coverages to meet your needs and budget.

GENERAL LIABILITY

Provides coverage for your organization, employees and volunteers against claims of negligence.

- Occurrence or claims-made forms available
- Defense costs outside the limits
- Our broad "Who is an Insured" definition automatically includes volunteers
- All policies include Catastrophic Violence Response Coverage for violent incidents. Limits of \$50,000 each incident/\$300,000 incident aggregate
- Optional coverages:
 - Legal Defense Coverage - Provides coverage for defense costs which are not normally covered by other insurance policies or our policy coverage forms. Limits up to \$500,000 per incident/\$1,500,000 aggregate*
 - Increased limits for medical payments

MANAGEMENT LIABILITY

Protects your directors, officers, trustees and other elected members of your governing body against allegations of wrongful acts.

- Our broad "Who is an Insured" definition includes spouses if named in a covered lawsuit
- Includes coverage for disputes between affiliated entities
- Optional coverage:
 - Educators' Liability Endorsement

PROFESSIONAL LIABILITY

Provides coverage for your organization and professionals against liability sustained resulting from errors and omissions while performing their professional duties.

- Occurrence or claims-made forms available
- Defense costs outside the limits
- Our broad "Who is an Insured" definition covers a number of positions

SEXUAL MOLESTATION OR MISCONDUCT

Provides liability protection for claims involving actual or alleged acts of sexual misconduct or molestation.

- Occurrence or claims-made forms available
- Defense costs outside the limits
- Covers your organization, including members, officers, board members, employees and volunteers acting within the scope of their duties
- No-fault Medical Expense coverage, which can be used to pay for professional treatment of injury (including counseling) resulting from sexual misconduct or sexual molestation incidents. Limits of \$10,000 per person/\$50,000 aggregate

¹Church Mutual is a stock insurer whose policyholders are members of the parent mutual holding company formed on 1/1/20. S.I. = a stock insurer.



Our experience with Church Mutual was excellent. Our account representative was honest, communicative and informative during the exploration process. We were happy to make a transition to Church Mutual because we felt like they offered the right coverage for our organization at a price point that allowed us to devote more resources to our cause while maintaining peace of mind about our coverage.

**Cory Bledsoe, Executive Director
Louisville Rescue Mission
Louisville, Kentucky**

PROPERTY

Provides reimbursement in the event of damage to a structure and its contents by fire, theft and weather damage.

- Large in-house limits available
- Backup of sewers and drains is included, up to policy limits
- Equipment breakdown is included, up to policy limits
- Optional coverages:
 - Agreed value without coinsurance requirements
 - Limited flood coverage*
 - Earthquake or earthquake sprinkler leakage coverage

COMMERCIAL AUTO

Protects against financial loss in the event of an automobile accident or theft and pertains to vehicle damage as well as bodily injury.

- Business Auto Supplemental Coverages Endorsement is included - features supplementary death benefit, replacement cost coverage for new cars, limited waiver of collision deductible, loss to multiple autos and accidental deployment of an airbag
- Optional coverages:
 - Hired and Nonowned Automobile Liability Coverage
 - Emergency road service coverage

UMBRELLA

An umbrella liability policy is designed to protect your organization from major claims, providing higher limits of insurance for such things as general and automobile liability exposure.

- Occurrence or claims-made forms available
- Defense costs outside the limits
- Large in-house limits available

WORKERS' COMPENSATION

Our workers' compensation insurance policy supports your organization's employees should they be injured during the course of their employment.

- A dividend program is available to insureds with qualified annual workers' compensation premiums of \$10,000 or more**

OTHER COVERAGES WE OFFER

- Crime
- Inland Marine

CLAIMS PHILOSOPHY

We understand that each organization we partner with is different. That's why we employ a specialized claims unit trained to handle claims of different varieties and scope. Church Mutual approaches every claim with the same sense of purpose: to apply the highest level of attention to facts and arrive at the most fair and equitable resolution possible. We also offer our policyholders the option to file a claim by phone, by fax, online or via email. Choose how you'd like to report a claim, and we'll follow your lead.

RISK MANAGEMENT CENTER

We continually seek to help minimize risk for our policyholders. In fact, we employ a dedicated team of risk control consultants who are experts when it comes to employee safety, liability evaluation and property protection. Our risk control consultants provide on-site consultations, building valuations, loss analysis, phone or email consultations and more.

In addition, we offer policyholders risk management-related tools – literature, videos and webinars – at no extra cost. In the spirit of service and **Protecting the Greater Good[®]**, we provide resources to help our policyholders protect their employees, visitors and property.

FINANCIAL STRENGTH

A.M. Best Company, the global credit rating organization for the insurance industry, gives Church Mutual an A (Excellent) rating with a stable outlook. What does this mean to you? You're backed by the financial strength and stability of an industry leader.



© 2020 Church Mutual Insurance Company, S.I. S.I. = a stock insurer.

Additional information concerning A.M. Best ratings can be found at ambest.com.

This material may include only a general description of insurance coverages and does not include all terms, conditions, and limitations found in Church Mutual Insurance Company, S.I. ("Church Mutual") policies. The insurance policy, not any general descriptions of coverage that may be found in this material, will form the contract between the insured and Church Mutual. Neither Church Mutual nor its employees, representatives, or agents shall be liable to any party for the use of any information of statements made or contained herein. NAIC # 18767; CA Company ID # 2867-0

*Availability varies by state.

**Dividends cannot, by law, be guaranteed. Dividends are declared by the Board of Directors of Church Mutual Insurance Company, S.I. on the day of the annual meeting. Plans may vary in Florida, New Jersey, New York and Wisconsin.

NAIC # 18767; CA Company ID # (2867-0)

One winter it was 20 below 0, and a transformer blew out that shut down the electricity to this facility for 50+ hours. We had no heat, it was frozen... I remember calling [Church Mutual] saying, 'We've got a big problem here, it's going to be quite a project to get it fixed.' They simply helped us get our heating system back into place as soon as possible, and that's what you want.

The thing that sticks out to me the most about Church Mutual is they know who we are. [Our rep] comes here once or twice a year – he knows who I am personally, he knows what this facility is, and what we do. They care about who we are – that's priceless.

Dave Sanders, Executive Director
The Center
Palos Park, Illinois

CM0035 (03-2020)

PROTECTING
THE GREATER
GOOD[®]

**Church
Mutual**
INSURANCE

3000 Schuster Lane | P.O. Box 357 | Merrill, WI 54452-0357
(800) 554-2642 | www.churchmutual.com

Traverse Area District Library
c/o Deb Radjenovich
610 Woodmere Ave
Traverse City, MI 49686

November 7th, 2022

I am so pleased that my team has been selected to provide a proposal for professional services to the Traverse Area District Library(TADL). We offer a very experienced Midwest/Michigan based team dedicated to offering risk management solutions to our client base while also challenging them to evaluate risk mitigation and transfer opportunities.

We add significant value to our offerings by partnering and supporting public entities that are committed to improving the lives of individuals within the Grand Traverse region in the areas of health, education, and economic growth. It is these strategic partnerships and our dedication that makes us more than just your "typical" broker.

Our expectation with all our clients is to be at a high level of engagement that is mutually established and outlined at the onset of our partnership. This type of engagement and commitment has been developed with the TADL after many years of working together with your organization. Each year we develop a single-year program focused on safety initiatives, compliance review, claims mitigation, and emerging risks.

While our corporate structure starts with us as your Michigan based regional team of advisors at the Larkin Group; The Larkin Group is ultimately part of Acrisure, LLC based out of Grand Rapids, MI with locations in 10+ countries and a majority of the United States. Acrisure is now nationally recognized as a top 5 broker in the US.

Our Midwest team brings 20 years of experience working with the TADL. We regularly strategize with several other Acrisure partners throughout the country who work with over 86 municipalities. With long standing relationships.

Chad Volant will be the Account Executive heading up our team.

Chad's contact information:

cvolant@larkingrp.com --- 312-933-8892 Cell. 231-947-8800 Business.
13900 SW Bayshore Dr
Traverse City, MI
49684

Rounding out our Midwest team are Paul McDonald, and Beth McCardel. Paul would be directly involved with Chad on the execution and implementation of your risk management program and safety engagement. He is our Commercial Account Manager with 12(+) years of commercial insurance experience. He is supported by our Service Team Leader Beth McCardel to offer our clients multiple contacts to exceed client service expectations. Beth brings 35 years of insurance industry experience to the team.

We greatly appreciate this opportunity. Please let us know what questions we can answer after your review of our proposal. We would also appreciate an opportunity for an in-person discussion if your team would allow. Thank you for your thoughtful consideration.

BROKER EXPERIENCE AND QUALIFICATIONS:

The Larkin Group of Traverse City has a rich history dating back to 1894. Our team works with clients nationwide, but our primary focus is in the Midwest and specifically Michigan.

In 2015, we enhanced our services and client resources by joining the Acrisure team. Acrisure, LLC is an international broker that prides itself on bringing national resources to regional clients with a very "hands on" approach through regional broker partners like Larkin Group.

Acrisure, LLC is made up of 450+ agency partners/800+ locations both domestic and abroad with over 10,000+ team members. The Larkin team is based here in Traverse City, MI and employs 40 insurance professionals.

We realize that each one of our municipal clients present a unique structure which becomes a critical component of our overall analysis. Our goal is to be an extension of your team while being aware of our mission and commitment to your employees, patrons, and the community.

CLAIMS MANAGEMENT AND LOSS CONTROL:

Our team works closely with our clients to evaluate their current resources in these areas and offers enhancements to compliment the services and mitigate future exposures.

We coordinate these offerings through both internal and external resources. The key is for us as your broker to quarterback these activities based upon an agreed annual commitment timeline.

Our claim management process includes an annual review of all claims with our clients to discuss reserve adequacy, dollars paid, type of claim, details of each claim and ultimately claim mitigation through safety coordination.

ACCOUNT MANAGEMENT:

We are very proud of our overall client retention of 93.5%. Most of our client attrition in any year is primarily tied to the closure or sale of a business.

At the onset of the relationship, we orchestrate a meeting with your key individuals to learn their role and responsibilities, preferred way of communication and their expectation of us.

We consider ourselves an industry leader with all our clients because of our experience, resources, and personalized approach.



INSURANCE PROPOSAL

Prepared

for:

Traverse Area District Library

Presented by:

Chad Volant

Commercial Risk Manager

The Larkin Group

13900 S. W. Bay Shore Drive

Traverse City, MI 49684

Phone: (231)947-8800 **Fax:** (231)346-6111

www.larkingrp.com

INTRODUCTION

Your business represents a considerable investment of time, effort and money. It warrants the service of an agency that can provide a comprehensive analysis of all your insurance needs, offer insurance programs that are competitively priced and extend full protection to meet your specific needs.

You need an Insurance Agency that is large enough to market your account to more than one leading insurance carrier, yet focused on providing professional, personalized service.

Our agency **The Larkin Group** is that caliber of an agency. We provide the kind of quality attention and protection you and your company deserve. Representing more than 15 major carriers, specializing in every type of insurance coverage, we are able, and honored, to assume the responsibility of meeting your insurance needs.

Our recommendations are based on a careful analysis of the risks unique to you and your company. To this end, we have prepared a sound, competitively priced, insurance proposal for your review.

We appreciate the opportunity to evaluate your company's insurance exposures and provide this proposal to cover your insurance and asset management needs.

Commercial Risk Manager

Beth McCardel

bmccardel@larkingrp.com

Account Manager

Paul McDonald

pmcdonald@larkingrp.com



RESOURCES

Claims Management

At **The Larkin Group**, we take an active role in the management of your claims. Our Claims Manager and Service Team are committed to assuring you receive prompt and fair treatment for any claim involving coverage extended by our agency, to you or your company.

- Work with Medical Providers so all injuries are assessed on a timely basis. Early detection and treatment are essential in keeping claim costs to a minimum.
- 15% of injured workers drive 80% of the workers' compensation costs. We work to identify the 15% in the first forty-eight hours after the injury. Identifying these high risk injuries and getting employees back to work lowers your workers' compensation costs and enhances productivity.
- We can work with you to develop a return-to-work program for your injured employee(s).

Loss Control / Risk Management

A successful Loss Control/Risk Management Program is based on a successful partnership between **The Larkin Group**, you and your insurance carrier. As a team, all parties must work together to protect you, your business, your assets and to prevent future loss.

If you would like, we are available to assist you in developing, improving and monitoring your Loss Control/Risk Management program in any of the following ways:

- Review your contractor agreements
- Find ways to avoid risk such as eliminating potentially hazardous products or procedures
- Reduce the frequency or severity of risks that cannot be eliminated
- Transfer the risk to another party by means of legal agreements that indicate that your business will be 'held harmless'



CLIENT INFORMATION

Named Insured: Traverse Area District Library

Mailing Address: 610 Woodmere Ave Traverse City, MI 49686-3103

Business Phone: (231) 932-8500

Email: dradjenovich@tadl.org

LOCATION INFORMATION

<u>Location</u>	<u>Buildings</u>	<u>Address</u>
1	1	610 Woodmere Ave Traverse City, MI 49686-3103
2	1	1989 3 Mile Rd N, Traverse City, MI 49696-8501
3	1	213 S Brownson Ave, Kingsley, MI 49649-5104
4	1	247 S Cedar St Kalkaska, MI 49646-8011
5	1	416 N Front St Suttons Bay, MI 49682-5114
6	1	9411 10 th St Interlochen, MI 49643-8204
7	1	2893 Island View Rd Traverse City, MI 49686-9799
8	1	77 Lakecrest Ln Fife Lake, MI 49633-5101



PROPERTY

<u>Location</u>	<u>Building Limit</u>	<u>Personal Property Limit</u>	<u>Business Income w/ EE</u>
1-1	\$15,877,000 (Blanket)	\$1,863,510 (Blanket)	\$700,000 (Blanket) (1/3 monthly limit)
2-1	Blanket	\$1,863,510 (Blanket)	\$200,000 (Blanket) (0 hr waiting period)
3-1	Blanket	\$1,863,510 (Blanket)	\$300,000 (Blanket) (0 hr waiting period)

Additional Conditions and Endorsements (Each Location):

- \$1,000 Deductible
- Replacement Cost
- Co-Insurance Building & Business Personal Property - 90%
- Special Cause of Loss
- Equipment Breakdown Included
- Property Plus Endorsement (Included)

INLAND MARINE

<u>Location</u>	<u>Electronic Data Processing Equipment</u>	<u>Deductible</u>
1	\$600,000	\$1,000
2	\$200,000	\$1,000
3	\$200,000	\$1,000
4	\$7,177 Router & Accessories	\$1,000
5	\$2,164 Router & Accessories	\$1,000
6	\$26,803 Router & Accessories	\$1,000
7	\$19,286 Router & Accessories	\$1,000
8	\$19,286 Router & Accessories	\$1,000

Proposal of Insurance

11/7/2022

This is a proposal only and does not provide insurance coverage. This proposal is provided as an overview of your policy. You must refer to the provisions found in your policy for the details of your coverage, terms, conditions and exclusions that apply.

GENERAL LIABILITY

<u>Limit</u>	<u>Coverage</u>
\$ 2,000,000	Each Occurrence
\$ 4,000,000	General Aggregate
\$ 4,000,000	Products and Completed Operations Aggregate
\$ 2,000,000	Personal and Advertising Injury
\$ 300,000	Damage to Premises Rented to You
\$ 10,000	Medical Expense - per person
\$ 2,000,000	Hired & Non-Owned Auto

Additional Conditions and Endorsements:

- General Liability Expanded Endorsement
- Blanket Additional Insured

GENERAL LIABILITY SCHEDULE OF HAZARDS

(S) Gross Sales (A) Area (M) Admissions (P) Payroll (C) Total Cost (U) Unit (T) Other

<u>Location</u>	<u>Classification</u>	<u>Class Code</u>	<u>Exposure</u>	
1	Libraries	66309	72,000	(A)
2	Construction Contracts Inc. Blk. Al	66309	2,500	(A)
3	Contractors Sub. Cont. Work	66309	5,000	(A)
5	Driveway Paving or Repairing	66309	500	(A)
6	Landscape Gardening	66309	500	(A)
7	Lawn Care Services	66309	500	(A)
8	Plumbing	66309	500	(A)

Proposal of Insurance

11/7/2022

This is a proposal only and does not provide insurance coverage. This proposal is provided as an overview of your policy. You must refer to the provisions found in your policy for the details of your coverage, terms, conditions and exclusions that apply.

AUTOMOBILE

<u>Limit</u>	<u>Coverage</u>
\$ 1,000,000	Combined Single Limit - Bodily Injury and Property Damage
\$ 1,000,000	Property Protection
\$ 1,000,000	Combined Single Limit - Uninsured Motorists
\$ 1,000,000	Combined Single Limit - Underinsured Motorists
Included	Personal Injury Protection (PIP)

- **2021 RAM PROMASTER 2500 VIN: 3C6LRVDG4ME585502**

Additional Conditions and Endorsements:

- Hired & Non-Owned Auto Liability
- Accidental Death Benefit \$20,000

UMBRELLA

<u>Limit</u>	<u>Retained Limit</u>	<u>Coverage</u>
\$ 4,000,000	\$ 10,000	Each Occurrence
\$ 4,000,000	\$ 10,000	Aggregate

CYBER

<u>Limit</u>	<u>Retained Limit</u>	<u>Coverage</u>
\$ 1,000,000	\$ 5,000	Each Occurrence

*Refer to policy for exact sublimit coverages

D&O and EPLI

<u>Limit</u>	<u>Retained Limit</u>	<u>Coverage</u>
\$ 1,000,000	\$ 10,000	D&O
\$ 1,000,000	\$ 10,000	EPLI

*Full Prior Acts Coverage

Workers Compensation

Limit

\$ 500,000
 \$ 500,000
 \$ 500,000

Coverage

Each Accident
 Policy Limit
 Each Employee

<u>Classification</u>	<u>Class Code</u>	<u>Exposure</u>
Janitorial Operations & Custodial Care	9015	\$56,808
Clerical Office Employee	8810	\$2,355,197
Garbage Collection	9403	\$1

Volunteer Accident Policy

Limit

\$ 25,000
 \$ 10,000

Retained Limit

\$ 100
 \$ 100

Coverage

Accident Med. Exp.
 Acc. Death Benefit

PREMIUM SUMMARY

Named Insured: Traverse Area District Library
Policy Term: 01/01/2023 to 01/01/2024
Coverage by: Commercial Package, Auto, & Umbrella – Auto-Owners
Cyber – CFC USA
D&O/EPLI – Greenwich
Workers Comp – Encova
Volunteer Accident Fund – Gerber Life Ins Co.

<u>Coverage</u>	<u>2023/2024 Annual Premium</u>
Commercial Package	\$11,639.00
Commercial Auto	\$ 1,350.12 - based on current policy exp.2/22/23
Umbrella	\$ 2,029.09 - subject to Underwriting Review
Cyber	\$ 4,075.50 –Subject to receipt of Info/Applications
D&O and EPLI	\$ 9,350.80–Subject to receipt of Info/Applications
Workers Compensation	\$ 5,590.00 *** see below
Volunteer Accident Policy	\$ 200.00–Subject to receipt of Info/Applications
<u>TOTAL ANNUAL PREMIUM</u>	<u>\$ 34,234.51</u>

*** To switch to ENCOVA we would need to cancel the Accident Fund Policy mid-term
Doing so will result in a short-rate cancellation penalty
Early policy cancellation may also lock in your EMOD for another year



Municipal Underwriters of West MI, Inc.

PAUL W. OLSON
REGIONAL RISK MANAGER

4171 WOLVERINE DRIVE
WILLIAMSBURG, MI 49690
EMAIL: polson76@charter.net

TOLL FREE 888-883-6391
LOCAL (231) 421-5008
FAX (231) 421-3509

November 2, 2022

Deb Radjenovich, Asst. Director of Finance and HR
Traverse Area District Library
610 Woodmere Ave.
Traverse City, MI 49686

Dear Deb:

I would like to thank you and your Board for allowing me the opportunity to be of service to the **Traverse Area District Library**. Municipal Underwriters of West MI Inc. has been writing exclusively Public Entity insurance for the past 37 years.

The Michigan Township Par Plan is the program which is quoting your coverage's. Presently, the structure of the "Par Plan" is better than ever, consisting of US Specialty Insurance Company. The financial strength of the company has an AM Best rating of "A++" Superior. US Specialty Insurance Company's operating strategy is based on prudent capital management, and specializes in insuring Public Entity market business like the Michigan Township Par Plan. The Par Plan has over 1,200 Public Entities insured in Michigan at this time.

The Quote for your Property and Causality Package is **\$23,970.00**.

Provided for your review:

Summary of Coverages which outline the quoted package.

References: Library's and Accounts in Grand Traverse County

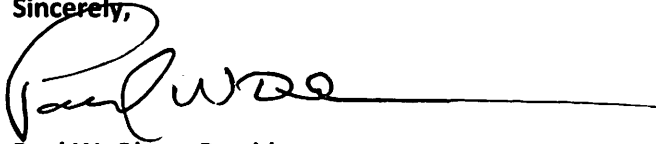
Information on Par Plan, Risk Control, and Claims Department.

37 years of loss runs. This is a large package but it speaks for itself

I believe I have conformed to your Bid specifications. Workers Compensation is not quoted due to the fact that I write exclusively for the Accident Fund Company. This is the carrier you are currently with so the cost of your worker compensation would be the same.

Once again thank you for the opportunity to be of service to your organization. I am looking forward to meeting with you and your board to explain all of the benefits of the Michigan Township Par Plan.

Sincerely,

A handwritten signature in black ink, appearing to read "Paul W. Olson", followed by a long horizontal line extending to the right.

**Paul W. Olson, President
Municipal Underwriters of West MI, Inc.**

SUMMARY OF COVERAGES

**MICHIGAN
TOWNSHIP
PARTICIPATING
PLAN**

**SUMMARY OF COVERAGES
FOR
TRAVERSE AREA DISTRICT LIBRARY 2023**

Presented By:
PAUL W. OLSON - RISK MANAGER
Municipal Underwriters of West MI Inc.

SUPPORT/SERVICE COMPANIES

MARKETING AND SERVICE:

PAUL W. OLSON
Municipal Underwriters of West MI Inc.
4171 Wolverine Drive
Williamsburg, MI 49690
1-888-883-6391 Michigan Watts
231-421-3509Fax

TECHNICAL ADMINISTRATION:

Michigan Township Participating Plan
1700 Opdyke Court
Auburn Hills, Michigan 48326
(248) 371-3100 - LOCAL
(800) 783-1370 - MICHIGAN WATTS
(248) 371-3069 - FAX

RISK CONTROL ADMINISTRATION

MTPP Risk Control
1700 Opdyke Court
Auburn Hills, Michigan 48326
(248) 371-3100 - LOCAL
(800) 783-1370 - MICHIGAN WATTS
(248) 371-3091 - FAX

CLAIMS ADMINISTRATION

HCC Public Risk Claims
1700 Opdyke Court
Auburn Hills, Michigan 48326
(248) 371-3100 - LOCAL
(800) 783-1370 - MICHIGAN WATTS
(248) 371-3069 - FAX

Municipal Underwriters of West MI Inc.

I. COMPREHENSIVE MUNICIPAL LIABILITY COVERAGE:*

Limit of Liability Per Occurrence	\$ 5,000,000
Limit of Liability Per Aggregate	\$ None
Deductible	\$ 0

ADDITIONAL INSURED:

1. **Any** member of the governing body of the Named Insured
2. **Any** member of boards or commissions of the Named Insured
3. **Any** elected or appointed official of the Named Insured
4. **Any** employee of the Named Insured – Including **Contracted Assessor**
5. **Any** volunteer

ADDITIONAL INCLUDED COVERAGES:

1. Public Officials **RESIDENCE AND PLACE OF EMPLOYMENT**
2. Premises Medical Payments - \$10,000 Limit/includes volunteers
3. Host Liquor Law Liability
4. Special Events Liability - Fireworks Liability by Endorsement
5. Governmental Professional Malpractice Liability
6. Incidental Medical Malpractice Liability
9. Employee Benefit Liability \$1,000,000/\$3,000,000
10. Extended Bodily Injury and Property Damage Liability
11. Completed Operations
12. Property Legal Liability - \$500,000 Limit
13. Premises and Operations
14. Care, Custody and Control Coverage - \$25,000 per occurrence
15. Explosion, Collapse and Underground (exclusions deleted)
16. Vicarious Liability
17. Fellow Member Liability
18. Governmental Tort Immunity Waiver
19. Non-Owned and Hired Auto Liability Coverage
20. Non-Owned and Owned Watercraft Liability-under 26'in length
21. Personal Injury Protection Includes:
 - A. FALSE ARREST, DETENTION OR IMPRISONMENT
 - B. MALICIOUS PROSECUTION
 - C. WRONGFUL ENTRY OR EVICTION OR OTHER INVASION OF THE RIGHT OF PRIVATE OCCUPANCY
 - D. LIBEL, SLANDER, ORAL OR WRITTEN PUBLICATION
 - E. MENTAL ANGUISH & MENTAL INJURY

Municipal Underwriters of West MI Inc.

**PUBLIC OFFICIALS WRONGFUL ACT LIABILITY
(Errors & Omissions)**

Limit of Liability Per Occurrence:	\$ 5,000,000
Limit of Liability Aggregate:	\$ None
Deductible:	\$ 5,000

The following are areas of exposure to public officials and employees, which most generally are covered by a legal liability policy when damages are requested:

1. A decision or opinion of the municipal board
2. A decision or opinion of the fire & ambulance department
3. A decision or opinion of the zoning or planning board and zoning board of appeals
4. Restrictive Use Sublimit (\$100,000) Suits for Loss resulting from the Insured controlling or restricting the use of private property, while not taking legal ownership of said property, we will cover such claims or suits subject to the sublimit.
5. Decisions or opinions of Building, Electrical, Plumbing Inspectors and Contracted Assessors
6. Alleged negligence or incompetence on the part of any public official or employee including the failure to carry out duties.
7. Accusations regarding mismanagement of municipal owned assets
8. Inadequate supervision of voter registration & elections
9. Improper hiring or firing of employees
10. Failure to check auditing & accounting practices
11. Violation of Civil Rights: Civil Rights are defined as "means the deprivation of any rights, privileges, or immunities secured by the Constitution and laws, including discrimination based upon religion, race, color, national origin, age, gender (including sexual harassment, unwelcome sexual advance, request for sexual favors, and other verbal or physical conduct or communication of a sexual nature), height, weight, disability, or marital status"
12. Back Wages- \$25,000 per person
13. Non-Monetary Damage \$50,000 Per Suit/\$100,000 Per Policy Limit

Note: Failure of assured to provide or maintain valid insurance policies is not a covered exposure.

Municipal Underwriters of West MI Inc.

II. FLEET LIABILITY COVERAGE:	LIMITS
A. Bodily Injury & Property Damage [CSL]	\$ 5,000,000
B. Personal Injury Protection	Unlimited
C. Personal Property Insurance	\$ 5,000,000
D. Uninsured Motorists	\$ 100,000
E. Non-owned & Hired Auto Liability	\$ 5,000,000
F. Mini-Tort Liability	\$ Included
G. Underinsured Motorists	\$ 100,000

III. FLEET PROPERTY COVERAGE:

Property limit \$ 65,000.00

- | | |
|------------------|--|
| A. Comprehensive | \$ 500 ACV Deductible, Actual Cash Value |
| B. Collision | \$ 500 Deductible, ACV, Broadened |

IV. INLAND MARINE COVERAGE:

Providing **ALL RISK, REPLACEMENT COST COVERAGE** for property and equipment while on or off the premises. **NO CO-INSURANCE**

Property limit \$ 25,000.00
Deductible \$ 500.00

SEE ATTACHED SCHEDULE

Municipal Underwriters of West MI Inc.

V. PROPERTY [FIRE] COVERAGE:

Total Blanket Building and Contents Limit	\$ 21,831,174.00
Deductible	\$ 1,000
Per Schedule on File with company	

A. Inflation Guard - 2.5% per quarter

B. Special Municipal Property Endorsement to include:

1. Personal Property off Premises - \$100,000
2. Personal effects of Employees - \$ 1,000 per person
3. Transportation - \$50,000
4. Flood Coverage-\$100,000, Earthquake Coverage \$1,000,000
5. Foundation of Machinery-\$250,000
6. Business Income- \$500,000
7. Extra Expense Coverage - \$500,000 Limit - No deductible
8. Newly Acquired or Constructed Property- \$1,000,000 180 Days
9. Underground Pipes and Flues- \$1,000,000
10. Power Surge Coverage - \$25,000 Limit
11. Glass Coverage- No Deductible Glass Breakage
12. Tree Removal - \$500 per tree and \$1,500 annual aggregate on covered losses
13. Law and Ordinance Coverage- Actual Sustained Loss
14. Accounts Receivable-\$250,000
15. First Party Sewer Backup: \$25,000

VI. VALUABLE PAPERS AND RECORDS COVERAGE*:

Broad Form Coverage for the reconstruction of valuable papers and records **\$250,000** year round limit of protection with \$0 deductible.

*** NOTE: Higher limits available upon request.**

List of Properties

LOC.	BLDG	DISTANCE FEET	FAC. LOC.	STREET ADDRESS	CITY	STATE	ZIP	COUNTY	POK	BC	BLDG. LIM.	CONT. LIM.	MINE SUB	BUILDING Valuation	YEAR	BF	SPL. DUD.	SPRINK.	REMOVE FROM BLANKET/AGREED	SQFT	BOILER VAL.	ADDITIONAL DESCRIPTION	PRICE PER SQFT
1	1	false	0	610 WOODMERE		MI	49684	Grand Traverse County	13-Library	1-Frame	\$14,000,000.00	\$4,000,000.00	\$0.00	RC	1990		None	false		0	RC		\$0
2	1	false	0	1965 THREE MILE ROAD EAST BAY		MI	49684	Grand Traverse County	13-Library	1-Frame	\$0.00	\$600,000.00	\$0.00	RC	1935		None	false		0	RC		\$0
3	1	false	0	KINGSLEY LIBRARY		MI	49684	Grand Traverse County	13-Library	1-Frame	\$0.00	\$600,000.00	\$0.00	RC	1985		None	false		0	RC		\$0

Municipal Underwriters of West MI Inc.

VII. CRIME COVERAGE:

- A. Limit of Coverage - \$100,000
- B. "Broad Form" Money & Securities
- C. Inside Coverage:
- D. Outside Coverage:
- E. Money Order and Counterfeit Paper Currency
- F. Depositors' Forgery
- G. Locations to Include:
 - 1. All Officials Homes
 - 2. Place of Employment
 - 3. Banking Facility

VIII: PUBLIC OFFICIAL BONDS*

Five POB Bonds at \$10,000 per person included

BLANKET BOND \$500,000

NOTE: THE ABOVE BONDS ARE INCLUDED AT NO ADDITIONAL CHARGE

ADDITIONAL POSITIONS AND HIGHER LIMITS AVAILABLE
(Those who collect money or fees should be bonded)

*** NOTE: Higher limits available upon request.**

Municipal Underwriters of West MI Inc.

X. LAW ENFORCEMENT PROFESSIONAL LIABILITY COVERAGE:

Limit of Liability Per Occurrence	\$ 0
Limit of Liability Per Aggregate	\$ 0
Deductible	\$ 0

- A. PERSONAL INJURY
- B. WRONGFUL ACT
- C. HOT PURSUIT ENDORSEMENT

XI. BUSINESS ELECTRONIC EQUIPMENT COVERAGE:

- A. Combined Media and Extra Expense Coverage - \$ 100,000
- B. Computer Coverage- \$600,000
- CB. System Breakdown Coverage Endorsement
 - 1. Mechanical Breakdown; Machinery Breakdown
 - 2. Short Circuit; Blow out; other Electrical Disturbance
 - 3. Electrical or Magnetic Injury

XII. BOILER AND MACHINERY:

- A. Repair of Replacement Coverage Included
- B. Direct Damage Coverage as follows: Unfired Pressure Vessels, Motors and Centrifugal Pumps. Internal Combustion Engines, Generators and
- C. Miscellaneous Electrical Apparatus

Deductible of \$ 1,000 Applies Limits \$ 21,831,174.00

XIII. CYBER LIABILITY: \$1,000,000 Cyber Liability Included

SEE ATTACHED

Municipal Underwriters of West MI Inc.

PREMIUM SUMMARY

I. COMPREHENSIVE MUNICIPAL LIABILITY	INCLUDED
II. FLEET LIABILITY	INCLUDED
III. FLEET (PROPERTY)	INCLUDED
IV. INLAND MARINE	INCLUDED
V. PROPERTY [FIRE]	INCLUDED
VI. VALUABLE PAPERS AND RECORDS	INCLUDED
VII. CRIME	INCLUDED
VIII. BONDS	INCLUDED
IX. WORKERS COMPENSATION	
X. POLICE PROFESSIONAL	
XI. BUSINESS ELECTRONIC EQUIPMENT	INCLUDED
XII. BOILER AND MACHINERY	INCLUDED
XIII. CYBER LIABILITY	INCLUDED

TOTAL PAR-PLAN ANNUAL PREMIUM: **\$ 23,970.00**

NOTE: The **MICHIGAN TOWNSHIP PARTICIPATING PLAN** is formed under the enabling legislation of Public Act #138. It is a 'fixed cost, fully reinsured, **non-assessable program**', controlled by the Board of Directors of the Michigan Township Participating Plan.

REFERENCES

Current Grand Traverse County Client List

Municipal Underwriters of West Michigan has taken great pride in our customer service and professionalism and this is the hallmark of my agency. I am including a list of current clients which I insure in Grand Traverse County:

Blair Township	Lynette Wolfgang	231-276-9263
East Bay Charter Township	Susanne Courtade	231-947-8647
Fife Lake Township	Terry Street	231-879-3963
Garfield Charter Township	Lanie McManus	231-941-1620
Grant Township	Kathy Morairty	231-269-2102
Green Lake Township	Judith Kramer	231-276-9329
Long Lake Township	Carol Hoffman	231-946-2249
Mayfield Township	Stephanie Wolf	231-263-4599
Paradise Township	Lisa Gulliver	231-263-5267
Union Township	Sheryl Tillitson	231-369-3341
Whitewater Township	Cheryl Goss	231-267-5141
City of Traverse City/Garfield Rec. Auth.	Matt Cowall	231-929-3696
Civic Center South Rec. Auth.	Matt Foster	231-263-7778
Grand Traverse Metro Fire Dept.	Pat Parker	231-947-3000
Traverse City Housing Comm.	Tony Lentych	231-922-4915
Fife Lake Utility Auth.	Ray Ravary	231-499-5012
Fife Lake Emergency Services Authority	Scott Tinker	231-624-0096

Thank you again for your consideration. Please feel free to contact any of the clients on this list.

Sincerely,

Paul W. Olson, President
MUM



Municipal Underwriters of West MI, Inc.

PAUL W. OLSON
REGIONAL RISK MANAGER

4171 WOLVERINE DRIVE
WILLIAMSBURG, MI 49690
EMAIL: polson76@charter.net

TOLL FREE 888-883-6391
LOCAL (231) 421-5008
FAX (231) 421-3509

November 2, 2022

Deb Radjenovich, Asst. Director of Finance and HR
Traverse Area District Library
610 Woodmere Ave.
Traverse City, MI 49686

Dear Deb:

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The Quote for your Property and Causality Package is **\$23,970.00**.

Provided for your review:

Summary of Coverages which outline the quoted package.
References: Library's and Accounts in Grand Traverse County
Information on Par Plan, Risk Control, and Claims Department.
37 years of loss runs. This is a large package but it speaks for itself

I believe I have conformed to your Bid specifications. Workers Compensation is not quoted due to the fact that I write exclusively for the Accident Fund Company. This is the carrier you are currently with so the cost of your worker compensation would be the same.

**PAR PLAN INFORMATION
RISK CONTROL, CLAIMS**



Public Entity Insurance



Michigan Township Participating Plan

Since 1985, the Michigan Township Participating Plan, or the "Par Plan," has safeguarded communities as a specialized provider of property and casualty insurance. With more than 35 years of experience exclusively insuring Michigan municipalities, we are experts in municipal risk and understand the unique challenges facing public entities.

Solutions

The largest Public Act 138 program in Michigan, the Par Plan works with a network of local agents to provide comprehensive and affordable municipal insurance programs to:

- Townships
- Villages
- Special Districts of All Types

Administered by Tokio Marine HCC – Public Risk Group, the Par Plan benefits from being part of one of the world's largest insurance companies – one with excellent industry ratings, including an A.M. Best rating of A++ (Superior).

Benefits

Since 2011, our Grant Program has awarded members more than \$2.1 million for projects that mitigate risk.

We offer scholarships for citizen planner and zoning administrator programs.

Our members also share in the rewards from strong risk management. Over the past six years, the Par Plan has distributed more than \$6 million in dividends to members.

Service

The Par Plan's dedication to serving members extends far beyond our insurance coverages.

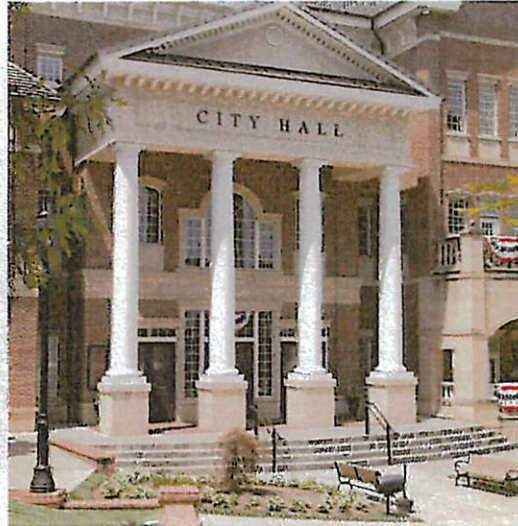
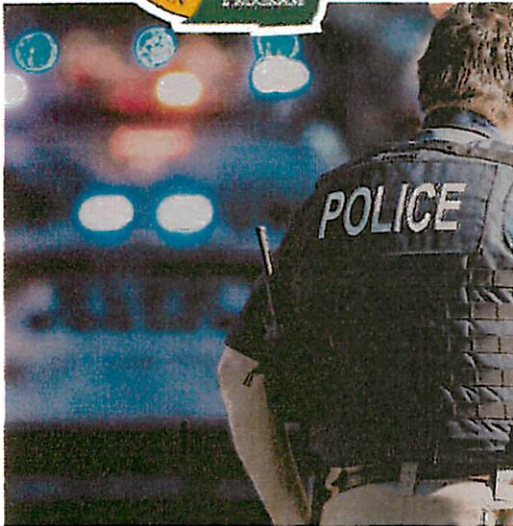
Our risk control team of public sector professionals helps members reduce exposure through a wide range of consultative and online services.

These include a free HR risk control hotline, 24/7 access to resources, on-site consultations and more.

And when it comes to claims, we're here when our members need us most.



Public Entity Insurance



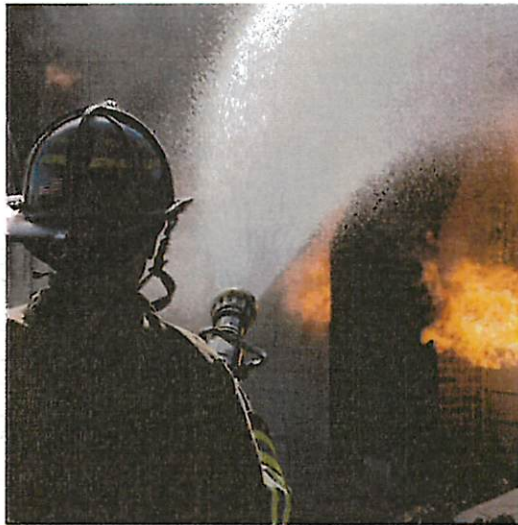
We know Public Risk inside out

Insurance Solutions by the Michigan Township Participating Plan

Our experience and knowledge uniquely positions us to provide Michigan public entities with the proven and innovative programs they need today and tomorrow.

The Financial Strength of Tokio Marine HCC

S&P.....A+ (Strong)
 Fitch.....AA- (Very Strong)
 A.M.....Best A++ (Superior)



Contact Us

Christopher Skarinka
 President
 914-708-9104
 cskarinka@tmhcc.com

Jeffrey McCray
 Vice President, Underwriting
 248-978-6209
 jmccray@tmhcc.com

Jennifer Venema
 MTPP Program Administrator
 248-318-0596
 jvenema@tmhcc.com



Michigan Township Participating Plan is administered by Tokio Marine HCC - Public Risk Group
 The Public Risk Group is a member of the Tokio Marine HCC group of companies.

1700 Opdyke Court, Auburn Hills, Michigan 48326 248-371-3100 theparplan.com





Par Plan Risk Control



Risk Control Services

The Michigan Township Participating Plan (Par Plan) has protected Michigan communities with comprehensive property and casualty insurance since 1985. Our dedication to serving our insureds extends far beyond our insurance coverages, including proven and effective risk control services from an experienced team of public sector professionals – at no additional cost.

Experienced

Our team of expert risk control professionals includes:

- Former law enforcement, fire, and EMS personnel
- Elected and appointed public officials
- Health and safety directors and municipal risk managers

We understand the challenges that Michigan municipalities face and our members benefit from our knowledge and experience.

Dedicated

Our risk control mission is to help members avoid, reduce and transfer risk using industry best-practice principles.

As their risk control partner, we provide members with consultative services such as on-site risk assessments. During these visits, we review policies and procedures and provide recommendations for risk mitigation. We also sponsor and conduct educational seminars for our members.

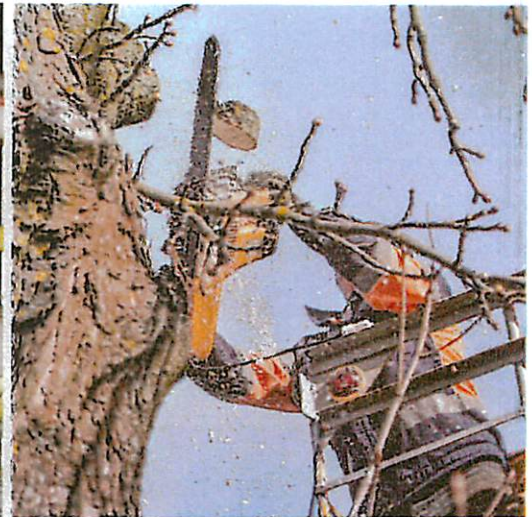
Risk Control Services

We provide our members a wide variety of risk control services, including:

- HR MUNI – unlimited telephone and email human resources compliance support and 24/7 access to online resources
- Contract and special event review
- On-site and virtual training
- Savings on Lexipol Law Enforcement, Fire or Corrections Policy Solutions



Par Plan Risk Control



We know Public Risk

Risk Control Services by the Michigan Township Participating Plan

We partner with our member entities to provide targeted and impactful risk control services at no charge.

The Financial Strength of Tokio Marine HCC

S&PA+ (Strong)
 FitchAA- (Very Strong)
 A.M.Best A++ (Superior)



Serving townships, villages and special districts of all types

Contact Us

Christopher Skarinka
 President
 914-708-9104
 cskarinka@tmhcc.com

Greg Zarotney
 Vice President, Risk Control
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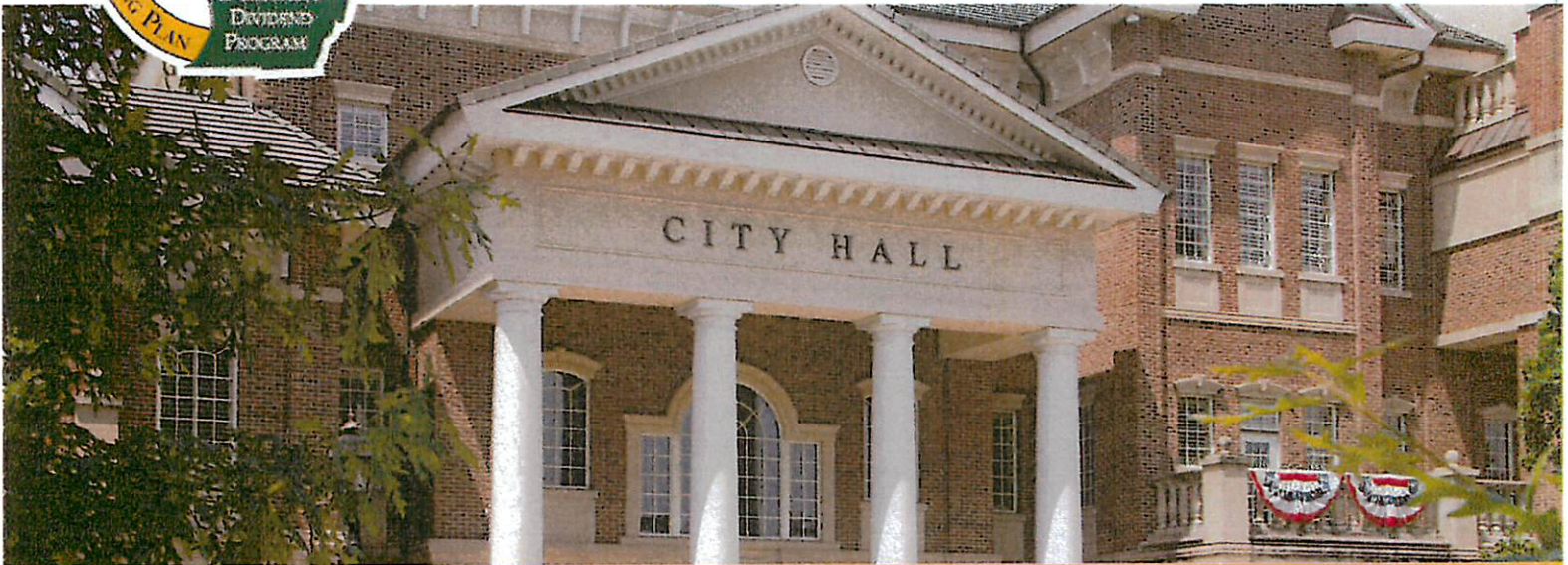
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1700 Opdyke Court, Auburn Hills, Michigan 48326 248-371-3100 theparplan.com





Par Plan Claims



Claims Services

The Michigan Township Participating Plan (Par Plan) has provided municipalities with specialized property and casualty insurance since 1985. When members have a claim, our experienced claims attorneys and professionals work closely with them to mitigate and quickly resolve the claim.

Knowledgeable

Each Michigan public entity insured by the Par Plan faces unique risks that require specialized coverages.

Likewise, each public entity claim is unique in its nature and complexity.

For more than 35 years, our mission has been to investigate and analyze our members' claims in a timely manner and deliver optimal outcomes.

Responsive

Our claims services include convenient 24/7 claim reporting options.

We are committed to helping our members understand the claims process and what to expect.

Until the claim is resolved, we communicate with our members about their claim and assist in any way we can.

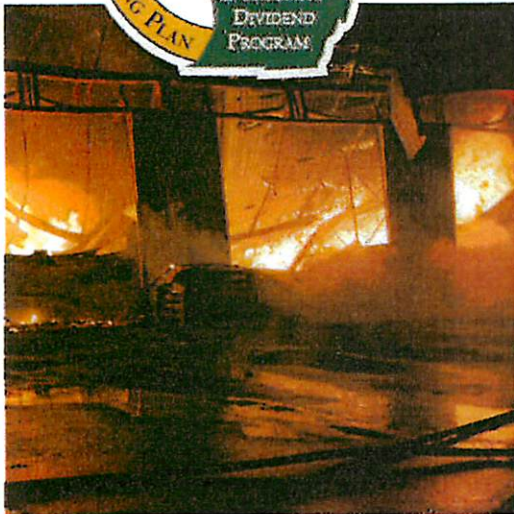
Specialized

Recognizing that superior claims handling must include excellent defense counsel, our Public Risk Group Panel Counsel specializes in municipal law.

Our Panel Counsel is well versed in the various laws, torts and immunities that affect municipalities and understands jurisdictional differences.



Par Plan Claims



We know Public Risk

Claims Services by the Michigan Township Participating Plan

We proudly provide superior and timely services to our members in those moments when they are needed most.

The Financial Strength of Tokio Marine HCC

S&P.....A+ (Strong)
 Fitch.....AA- (Very Strong)
 A.M.....Best A++ (Superior)



Serving townships, villages and special districts of all types

Contact Us

Scott Stinson
 Casualty & Litigation
 Claims Manager
 248-371-3150
 sstinson@tmhcc.com

Charlie Stevens
 Water District Program
 Claims Manager
 248-371-3064
 cstevens@tmhcc.com

Katie Toman
 Property Claims Manager
 248-371-3084
 ktoman@tmhcc.com

Jennifer Venema
 MTPP Program Administrator
 248-318-0596
 jvenema@tmhcc.com



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1700 Opdyke Court, Auburn Hills, Michigan 48326

248-371-3100

theparplan.com



3.4 ~~6.1~~ Interlibrary Loan Policy

Purpose

For collection materials not available in the District, or MelCat catalog, TADL will attempt to borrow from and will lend to reciprocating libraries that are located in the United States or Canada the following types of materials:

- Circulating books that are over a year old.
- Audiobooks on CD and MP3CD that are over a year old.

TADL will not provide Interlibrary Loan Service to borrow:

- Items published in the ~~current year~~ most recent year.
- Items that are owned by the Traverse Area District Library (unless all copies are lost or missing).
- Bound periodicals. TADL will request ~~photocopies~~, digital or microform copies.
- Books printed before 1900. TADL will try to borrow these materials in reprint or microform, if available.
- E-books and downloadable audio.
- Software.

Interlibrary Loan Service will be withheld from TADL patrons who **have**:

- ~~Library accounts with fines and/or fees of \$10 or more. Have lost materials or fees or have fines of \$5 or more.~~
- ~~Library accounts that are not in good standing. Have overdue Interlibrary Loan materials.~~
- Limited accounts.

Borrower Accountability

Consistent with TADL lending policy, Interlibrary Loan materials may only be checked out on the library card of the person who requested them.

~~ILL~~ Interlibrary Loan Renewals

Interlibrary Loan materials are not renewable without prior consent of the lending library. Borrowers must contact TADL ~~at least three days in advance of the material~~ before the due date with a request to renew ~~ILL~~ Interlibrary Loan item(s).

Fees

- **TADL Fees for Interlibrary Loan (ILL) Service**
 - TADL does not impose an ILL service fee to residents of the Traverse Area District Library taxing district.
 - ~~Non-taxing district~~ resident patrons are charged a \$5 administrative fee for the request, in addition to any fees imposed by the lending library, if there are any.
 - TADL administrative ~~interlibrary loan~~ fees must be paid at the time the service is requested. Lending library fees must be paid when the ILL is available for use.

~~○ Out of state libraries are charged a \$5 administrative fee unless there is a formal reciprocal agreement between libraries.~~

● **Lending Library Fees for Interlibrary Loan (ILL) Service**

- ~~Non taxing district patrons will~~ Patrons must indicate in advance the maximum amount they will pay the lending library for ILL service.
- Fees imposed by the lending library are charged to the ~~non taxing district~~ borrower's account.
- Failure to return an ILL will result in **an initial charge of \$50 to the borrower's account until the lending library issues a formal replacement charge at which time the borrower's account will be reconciled.** ~~a minimum charge of \$50 to borrower's account.~~
- Failure to pay ILL fees **from a lending library** will result in suspension of **subsequent ILL services.** ~~all TADL services.~~

Policy Reviewed January 2003; Revision June 21, 2012; Revision May 18, 2017; *Revision and Re-number November 17, 2022*

Motion by: _____

Adopted: Yes No

Support by: _____

J. Wescott, Board Secretary

Date